



ANNEX A – Joint Holder

APPLICATION FOR: Canada Disability Savings Grant and/or Canada Disability Savings Bond

Instructions:

1. This form is to be completed for each joint holder of the Registered Disability Savings Plan (RDSP) that was not identified on the *Application for Canada Disability Savings Grant and/or Canada Disability Savings Bond* (EMP5608) to apply for the Canada Disability Savings Bond and/or Canada Disability Savings Grant on behalf of the designated beneficiary.
2. Read this document carefully. If you have any questions, do not hesitate to ask the RDSP issuer.
3. This form is valid only if completed, signed (or consent is provided to the issuer in an accepted manner), dated and given to the RDSP issuer. **Do NOT send directly to Employment and Social Development Canada.** Keep a copy for your records.

Beneficiary's Last Name	Beneficiary's First Name	Beneficiary's Middle Name	RDSP Contract No.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

A-1 Information About the Joint Holder

Joint Holder

Complete the following information if you are also a holder of the RDSP.

- The name must be entered exactly as it appears on Social Insurance Number documentation

You are a joint holder if you share responsibility for having opened an RDSP, naming a beneficiary and authorizing or making deposits (contributions) on behalf of the beneficiary into the RDSP.

Last Name	First Name	Middle Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Social Insurance Number (999 999 999)

A-2 Declaration and Consent of the Joint Holder

You must read this section and sign (or provide consent to the issuer in an accepted manner) to receive grants and bonds in the RDSP.

I authorize the issuer to apply for the grant and/or bond on behalf of the designated beneficiary.

I confirm that the designated beneficiary (listed in Section 1 of the Application for the Canada Disability Savings Grant and/or the Canada Disability Savings Bond) meets all eligibility criteria identified in Section 5.1 of said form.

If I indicated in Section A-1 that I am a joint holder for the designated beneficiary, I confirm that I am this individual and I consent to the use and sharing of the beneficiary's personal information as long as they are less than the age of majority or do not have legal capacity.

If the joint holder is also a primary caregiver, Annex B must be completed.

I understand that the Privacy Act gives me the right to access or request correction to my personal information kept in the government file and as the authorized representative to do so for the beneficiary (if applicable, and provided the beneficiary is less than the age of majority or lacks legal capacity).

I confirm that I have read and understood this document, including my privacy rights found in Section A-3, and I have received a copy of this document. I consent to the use and sharing of my personal information. I certify that the information provided on this form is accurate to the best of my knowledge.

Date (YYYY-MM-DD)	Joint Holder's Signature
<input type="text"/>	<input type="text"/>

A-3 Your Privacy Rights

This section explains why your information is collected and how it is used, shared and protected. It also explains how you can access your personal information.

The information you provide on this form is collected under the authority of the *Department of Employment and Social Development Act* (DESDA), the *Canada Disability Savings Act* (CDSA) and the *Income Tax Act* (ITA) for the purposes of determining eligibility for a Canada Disability Savings Grant (grant) or Canada Disability Savings Bond (bond), for the current year and if there are any unused grant and/or bond entitlements from prior years, to calculate amounts payable and to administer the grant and the bond. Information may be shared with Employment and Social Development Canada (ESDC), the Canada Revenue Agency (CRA), and the issuer for the administration of the CDSA and the ITA.

The Social Insurance Number (SIN) is collected under the authority of the CDSA and the ITA in accordance with the Treasury Board Secretariat Directive on the Social Insurance Number. The SIN will be used as a file identifier and to ensure an individual's exact identification so that the beneficiary's eligibility for the Disability Tax Credit (DTC), residency and family income can be verified for the purposes of determining whether a grant or bond may be paid. While eligibility for the DTC may be verified, information contained within the Disability Tax Credit Certificate (i.e., the nature of the beneficiary's disability) will not be collected, used nor disclosed.

Where the beneficiary is not of the age of majority, and/or does not have legal capacity, the holder authorizes the collection, use, and sharing of the beneficiary's personal information for this purpose.

Though you are not obligated to provide any personal information, refusal to do so may result in ESDC being unable to determine eligibility for the full amount of grant or bond in respect of the beneficiary.

The information you provide may be used and/or disclosed within ESDC for policy analysis, research and/or evaluation purposes. Information may also be disclosed to Statistics Canada for research and statistical purposes. However, these additional uses and/or disclosures of your personal information will never result in an administrative decision made about you, (such as a decision on your entitlement to a grant and/or bond).

Once under the control of ESDC, your personal information is administered in accordance with the DESDA, the ITA, the CDSA, the *Privacy Act*, and all other applicable laws. You have the right to access or request correction to your personal information, which is described in Personal Information Bank "ESDC PPU 038". Instructions for obtaining this information are outlined in the government publication entitled *Info Source* which is available at Canada.ca/infosource-ESDC. *Info Source* may also be accessed online at any Service Canada Centre. You have the right to file a complaint with the Privacy Commissioner of Canada if you have concerns about the handling of your personal information.

Ce formulaire est disponible en français
This form is available in alternate formats



These definitions are provided for your information only and do not constitute the legal definitions. In the event of a discrepancy, the legal definitions found in the *Canada Disability Savings Act*, and the *Income Tax Act* prevail.

Beneficiary: The individual who will receive payments from the RDSP.

Disability Tax Credit (DTC): A non-refundable tax credit available to individuals who, in a given taxation year, have one or more severe and prolonged impairments in physical or mental functions. A medical practitioner, using the appropriate form, must certify the effects of the impairment and the Canada Revenue Agency must approve the application. See the *Income Tax Act*, section 118.3 for further details.

Government file: The government file refers to any information collected under the authority of the DESDA, the CDSA, and the ITA for the purposes of determining eligibility for a Canada Disability Savings Grant (grant) or Canada Disability Savings Bond (bond), to calculate amounts payable and to administer the CDSA and the ITA. Such information may be held by ESDC and CRA.

Holder: Is an individual, agency, department or institution that opens an RDSP, names a beneficiary and authorizes or makes deposits (contributions) on behalf of the designated beneficiary into the RDSP. The plan holder may be:

- The beneficiary;
- If the beneficiary is not of the age of majority at the time the RDSP is opened and/or lacks legal capacity, the legal parent, legal representative, or public department, agency, or institution that is legally authorized to act on behalf of the beneficiary;
- If the beneficiary is of the age of majority at the time the RDSP is opened but does not have legal capacity, the legal representative, public department, agency, or institution that is legally authorized to act on behalf of the beneficiary; or
- If the RDSP is opened before 2024 and the beneficiary is of the age of majority at the time the RDSP is opened but the issuer, after a reasonable enquiry, has doubts regarding the beneficiary's legal capacity and no person or entity has been legally authorized to act on their behalf, the spouse, common-law partner or parent of the beneficiary missing currently [(also referred to as a qualifying family member [see s. 146.4(1) *Income Tax Act* for further details)].

Issuer: A corporation authorized to offer the RDSP to the public. The issuer opens an RDSP for the holder on behalf of a designated beneficiary and handles related administrative matters.

Joint Holder: A joint holder is simply more than one plan holder be it a combination of an individual, agency, department or institution that opens an RDSP, names one beneficiary and authorizes or makes deposits (contributions) on behalf of the beneficiary into the RDSP.

Primary caregiver: For the purpose of the grant and bond, the primary caregiver is/ are the person(s) eligible for the Canada Child Benefit (CCB) and whose name appears on CCB payments. Alternately, it may be the department, agency or institution that receives the allowance payable under the *Children's Special Allowances Act*. In cases of joint custody or a change in custody, there may be more than one primary caregiver for any given year(s) or part thereof. Similarly, there may be circumstances where the beneficiary was in the care of a department, agency, or institution for any given year(s) or part thereof.

Where to get more information about the Canada Disability Savings Grant and Canada Disability Savings Bond:

Phone: 1 800 O Canada (1 800 622-6232); 1-800-926-9105 (TTY)

E-mail: rdsp-reei@hrsdc-rhdcc.gc.ca Internet: www.canada.ca/rdsp

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