

BMO Financial Group - Registered Disability Savings Plan

Step-by-step Account Opening Process

Account Available December 22nd, 2008

Step 1: Identify your eligibility

Are you opening this account for yourself? If yes, you must be a;

- Canadian resident
- Age of majority
- Have a valid Social Insurance Number (SIN)
- Eligible for the Federal Disability Tax Credit.

Are you opening this account for a beneficiary? If yes, you must be a,

- Canadian resident
- Age of majority
- Have a valid Social Insurance Number (SIN)

The **beneficiary** must be a

- Canadian Resident
- Under the age of 60
- Eligible for the Federal Disability Tax Credit

To determine if you or your beneficiary are eligible for the Federal Disability Tax Credit please visit <http://www.cra-arc.gc.ca/disability/>

Step 2: Customer Status

Are you an existing BMO customer? If yes, please go directly to Step 3.

If you are NOT an existing BMO customer – please go to any BMO Bank of Montreal branch to set up a customer profile.

A customer profile allows BMO to meet our regulatory requirements regarding Anti-Money Laundering and Terrorist financing (AML). All Canadians banking or investing in Canada must meet these requirements.

You can locate your nearest BMO Bank of Montreal branch; including wheelchair accessible branches, by visiting bmo.com and clicking on [locate us](#) in the top right hand corner of the page.

When you visit the branch, in order to set up a Customer Profile, you will need to provide two pieces of valid identification. [Click here](#) for a full list of all valid forms of identification. Customer Profiles must be set up in person.

Once you have set up a Customer Profile, please proceed to Step 4.

Step 3:

If you are an existing BMO customer, call the **BMO Investment Centre at 1-800-665-7700** (Bell Relay number 1-800-855-0511).

A BMO Investment Specialist will pull up your customer profile (your personal details) and will confirm that all is correct and up to date according to current regulatory requirements accordingly to AML standards.

If your profile does not meet AML requirements you will need to visit a BMO branch to update your profile. You can locate your nearest BMO Bank of Montreal branch by visiting bmo.com and clicking on [locate us](#) in the top right hand corner of the page.

Step 4: Open your RDSP

Call the BMO Investment Centre at 1-800-665-7700 (Bell Relay number 1-800-855-0511).

A BMO Investment Specialist will go through the application process with you over the phone, asking questions in order to open an RDSP account with BMO.

Step 5: Apply for Grant/Bond if eligible

A BMO Investment Specialist will also help you complete the federal government application forms for the

Canada Disability Savings Grant (CDSG)
and/or the
Canada Disability Savings Bond (CDSB)

Please refer to the BMO Registered Disability Savings Plan Info Sheet for additional information about eligibility* or visit RDSP.com for more information.

Step 6: Put Money into your RDSP account

A BMO Investment Specialist will then ask you how much you would like to contribute to the account at this time and will advise how to make a deposit to your RDSP.

Step 7: Sign the forms

BMO will now send the completed forms to you for signing. Once you receive the forms, please review them for accuracy and return to the address provided.

The CDSG and CDSB forms will be sent to the federal government on your behalf by BMO.

If you have additional questions about the RDSP or the process to open an account, please contact BMO Investment Centre at 1-800-605-7700 (Bell Relay number 1-800-855-0511) and we will be happy to help.

**Eligibility ends December 31 the year that beneficiary turns 49. Both the Canada Disability Savings Grant and the Canada Disability Savings Bond are contributed by the Government of Canada and paid directly to the plan on behalf of the plan beneficiary.*

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