

Questions To Ask a Financial Institution When Choosing Where to Open Up an RDSP



Bank Services

- What do you think sets your RDSP offering and Financial Institution apart from the others?
- What accommodating or adaptive services do you have available? ie Telephone banking, branches that are easily accessible by transit, lowered ABMs for wheelchair accessibility, Sign Language Services
- Do you offer a reduced fee chequing account for people with disabilities that I could open along with my RDSP?

Accessing Information

- What kind of reporting should I expect on my RDSP (ie quarterly or annual statements)? Do you offer the option of paper or electronic RDSP statements? And if needed, can RDSP Statements be accessed in Large Print, Braille, Audio, or E-Text?
- How can I access information about my RDSP between statements should I need it? Do I need to set up online or phone access? And, will I be able to view my investment performance online?
- Do your online or phone services allow deposits to the RDSP? And withdrawals?



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Fees

- Is there an annual fee for having an RDSP?
- Does your Financial Institution offer the 10% per year DAP withdrawal? If I need to withdrawal from my RDSP, what would this process entail? And, if this were to come up, do you have a fee over and above the possible government penalty?
- If I were to transfer my RDSP to another institution, what fees would I be charged?

Investing & Planning

- Is there an Advisor I can work with on an ongoing basis to help with my RDSP contributions and investments decisions?
- What investment options do you offer within your RDSP (I.e. Term Deposits, Mutual Funds, Managed Mutual Fund Portfolios, or Self-Directed options: Bonds, ETFs or Stocks)
- Will you provide me with projections of my RDSP growth and projected income? If so, how regularly?
- Mutual Fund Investing: Do you have mutual fund options available beyond Managed Portfolio Products?
- Self-Directed Accounts: Are there load fees or back end fees I should be aware of with your mutual funds?



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