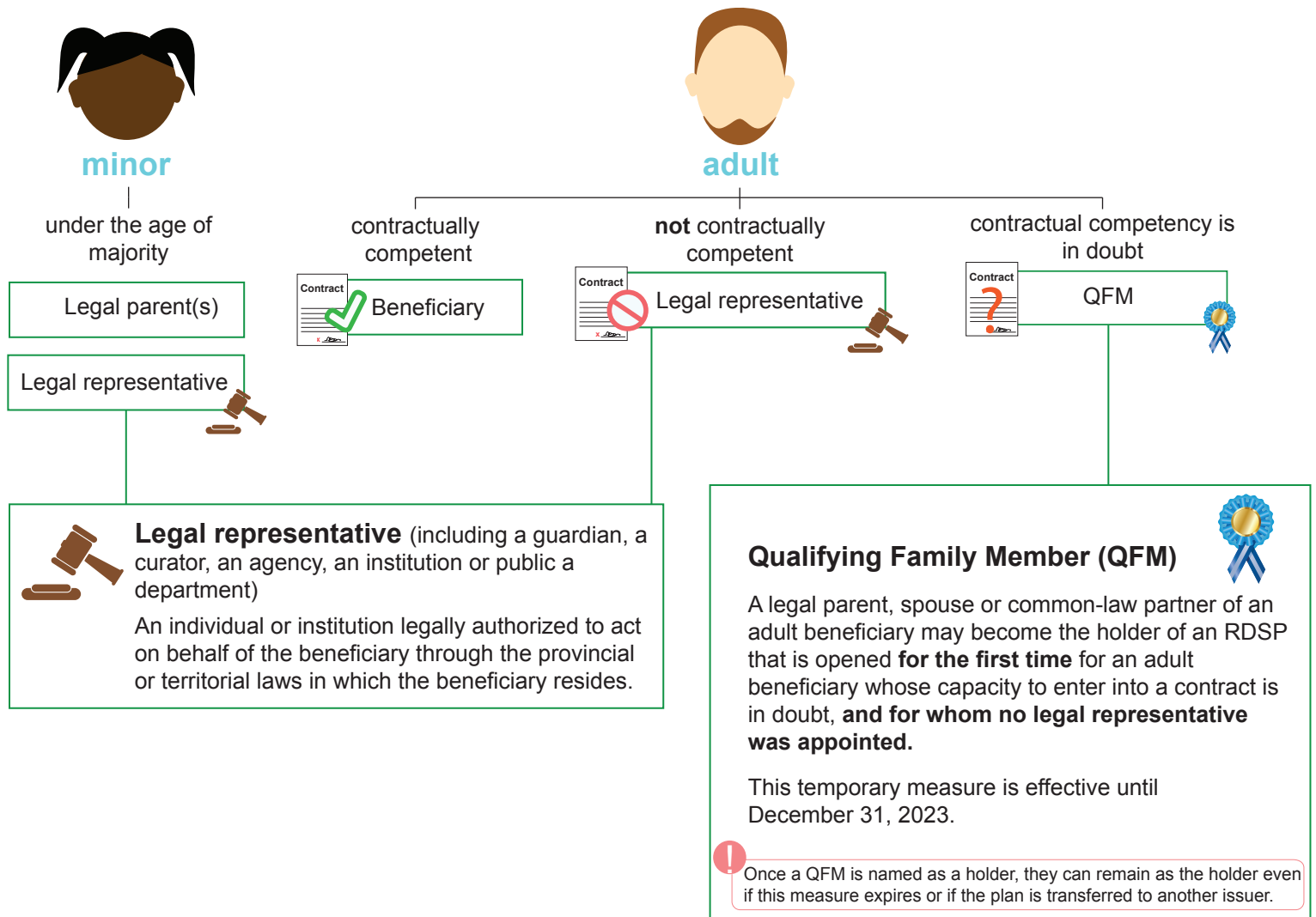


4. Holder

The holder is the entity that opens the Registered Disability Savings Plan (RDSP), names a beneficiary and makes decisions concerning the plan. There must be at least one holder at all times.

Who can be the holder when opening a plan for a beneficiary who is:



Who can be the holder, once the beneficiary reaches the age of majority, for a plan that was initially opened when the beneficiary was a minor:

