



Fundamental Series

CESP



Canada Education Savings Program

Welcome

Thrilled you are here!

Get ready to learn!

"While you are waiting for the session to begin, take a look at the word cloud and think about the memories or experiences related to the words you see—Let`s see how we connect. Add your thoughts to the PPT!

Think

Word cloud

The background is a solid brown color. It features several white teardrop-shaped elements scattered across the surface. On the left side, there are two sets of concentric circles. The larger set is centered around the text, and the smaller set is positioned below and to the right of it. The text is white and centered within the larger circle.

Movie

"What's your
favorite movie?"

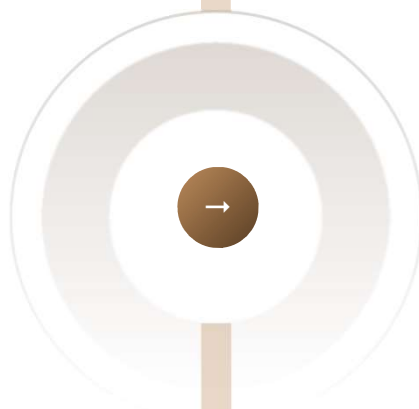


RDSP Fundamental Series

The Registered Disability Savings Plan (RDSP)
helps Canadians with disabilities and their
families save for the future.



02



RDSP

fundamental session

Ginette Robert

RDSP trainer

Training and Operations
Support team





Acknowledgement



**Algonquin
Anishinaabeg
people**



Logistics Message

Ensure the name that you registered with is what you have on the screen

2 hrs Session

Case-specific questions
call client services





Truly appreciate comments

Evaluation

End of the session

Please take a few minutes to complete the

LINK

Link evaluation in the chat

COMPLETE

Few minutes to complete

NEEDS

Understand your needs



Objective

Registered Education Savings Plan



Registered Education Savings Plan

CONTACT US



rdsp-reei@hrsdc-rhdcc.gc.ca



1 866-204-0357



Canada.ca/RDSPresources



Questions on the Canada Disability Savings Grant (CDSG)
and the Canada Disability Savings Bond (CDSB)

CDSG CDSB



Contact information

Canada Revenue Agency Disability Tax Credit

CRA plays a big role when it comes to RDSPs, so definitely take note of their contact information thinking

CRA



Questions on the Registered Disability Savings Plan (RDSP)

- call: **1 800-267-3100**
- visit: [CRA website](#)



Questions concerning the Disability Tax Credit and Form (T2201)

- call: **1 800-959-8281**
- Visit: [CRA website](#)



Legislative authorities

- Income Tax Act (ITA) (146.4)
- Canada Disability Savings Act (CDSA) and Regulations
- Personal Information Protection and Electronic
- Documents Act (PIPEDA)
- Privacy Act (PA)

Questions

CORRECT

The beneficiary is the person who has the DTC

WRONG

The beneficiary is the one who does not have the DTC

WRONG

A holder and beneficiary can never be the same person

CORRECT

A holder and beneficiary can be the same person

CORRECT

Infocapsules can lead you to the right partner that can help you answer your question

WRONG

Infocapsules are not recommended

WRONG

Contributions into the RDSP can be at any age

CORRECT

Contributions can be made up to the December 31 the year the beneficiary turns 59

WRONG

There is not limit to the amount of contribution that can be made into the plan

CORRECT

There is a lifetime limit of \$200,000 that can be contributed in the plan

Questions

CORRECT

Income is determined on how much grant and bond is available

WRONG

We don't need to know income to pay the proper amounts

WRONG

There is no limit on carry forward in one year

CORRECT

The limit of carry forward in one year is \$10,5000

CORRECT

A DTC is required to have a RDSP

WRONG

Having a valid DTC is not required to register an RDSP

WRONG

There are penalties on withdrawals when there is an SDSP designation

CORRECT

Designating an RDSP as an SDSP allows withdrawals without penalty



Assistance Holdback **Amount**

AHA is made up of all the grants and the bonds that have been paid into the RDSP within a 10-year period for a beneficiary by the Government of Canada, less any amount of grant and bond that has been repaid to the government during that 10-year period

Proportional Repayment **Rules**

The Proportional Repayment Rule requires that \$3 be repaid to the government of Canada for every \$1 that is withdrawn from an RDSP, up to a maximum of the AHA.





Assistance holdback amount (AHA)

ALWAYS applies.... **ALWAYS**
(except for SDSP)

10-year window, moves in time with the plan



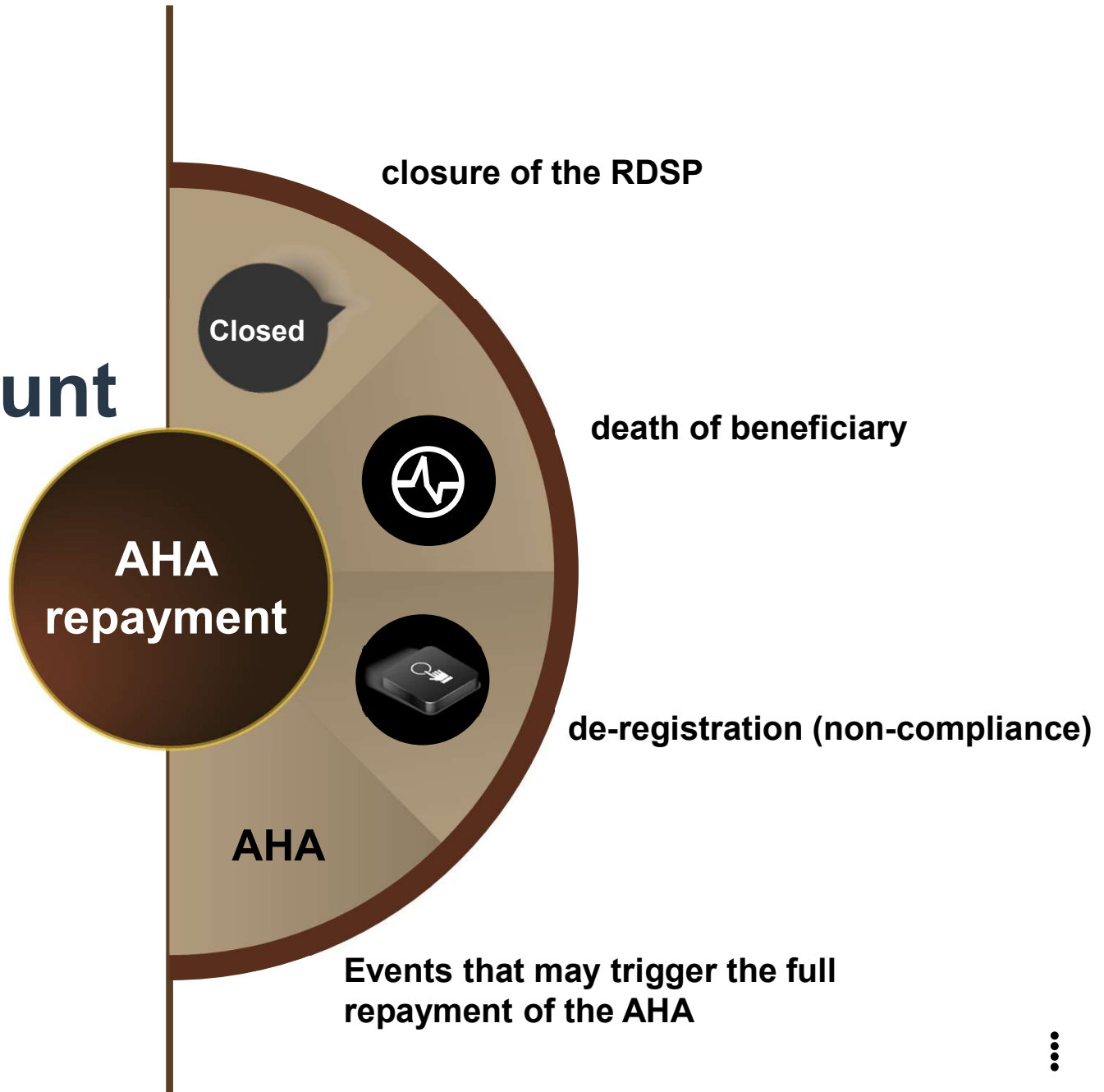
YEAR	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
DTC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	YES
CDSG	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
CDSB	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000



Assistance Holdback Amount Repayment

Note: Repaid (CDSG) and (CDSB) cannot be reinstated and are deducted from the lifetime limit

Repayment



Assistant Holdback Amount

START AND END DATE

- DTC eligibility prior to and during the event
- beneficiary's age at the time the event occurs



AHA

Assistant Holdback Amount



Date of Death



Known date

News of the death might not be received immediately



Consider

Up until the current date. Any account activity between these dates would also be included.



Back 10 years and consider any other activity that might have occurred up until the date you record



Assistant Holdback Amount



Closures



AHA start date



Actual date



1st Step
Have A Strong
Mentality



Assistant Holdback Amount

Loss of the Disability Tax Credit (DTC)

Established for an entire calendar year existence

Back to January 1st of the first year of DTC ineligibility

10-year period



January 1st

December 31st



De-registration date



01



Reported by CRA



Assistant Holdback Amount

Withdrawals

Start date

DAP/LDAP

The dates depend on:

Type of event

AHA is being calculated

Beneficiary's DTC

Status prior to and during the event

Beneficiary's age

At the time of the event

Once the beneficiary's DTC eligibility status has been determined for the year of the event, their age must be taken into account to determine the start date.



Disability tax credit

Beneficiary is no longer eligible for the DTC

No contributions can be made to the plan unless the contribution is a specified RDSP payment in respect of the beneficiary

Includes

rollover of the Registered Education Savings Plan (RESP) investment income; but a **rollover of proceeds from a Retirement Savings Plan** is permitted

Plan remains open

unless the holder request to close the plan. As of March 2019, it is no longer mandatory for the plan to be closed

Beneficiary who stops being eligible

might, be eligible again for the disability tax credit (DTC) for some later year if there are changes to their medical situations

During the time of the loss of DTC

the beneficiary is not eligible to receive any CDSG and CDSB, nor will the entitlements accumulate during any period where the beneficiary remains DTC-ineligible

Withdrawals

are permitted but may trigger a repayment of the Assistance Holdback Amount or the proportional amount



Proportional repayment



RDSP
Account



Withdrawal
Amount



Repayment Due
3-to-1 rule



AHA
Limit

Repayment - lesser amount



Early Withdrawal
Penalty - Partial
AHA Repayment





Proportional repayment

LDAP Withdrawal (Jan. 4, 2019):

Withdraws **\$4,500**. Repayment calculated as **\$13,500** based on the 3-to-1 Rule, adjusted for account balances.

Death (Jan. 1, 2021): Requires AHA repayment of **\$31,500**. Adjustments ensure no double repayment for amounts from Jan. 2, 2011.”



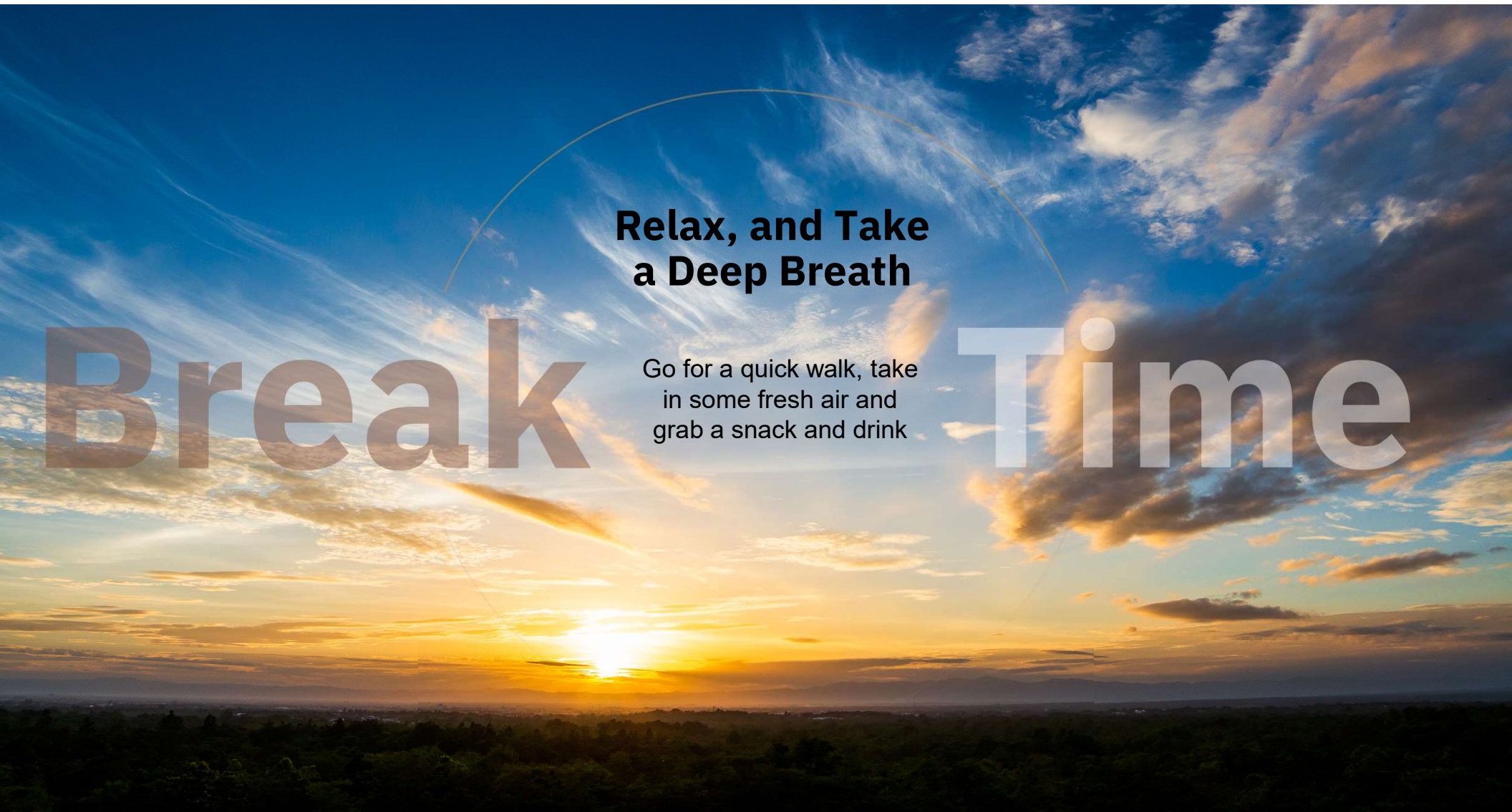
AHA limit \$36,00

$$\begin{aligned} & \$3,500 \times 8 + \\ & \$1,000 \times 8 \end{aligned}$$



Repayment 13,500

$$\begin{aligned} & \text{3-to-1 rule} \\ & \$13,500 \\ & 3 \times \$4,500 \end{aligned}$$

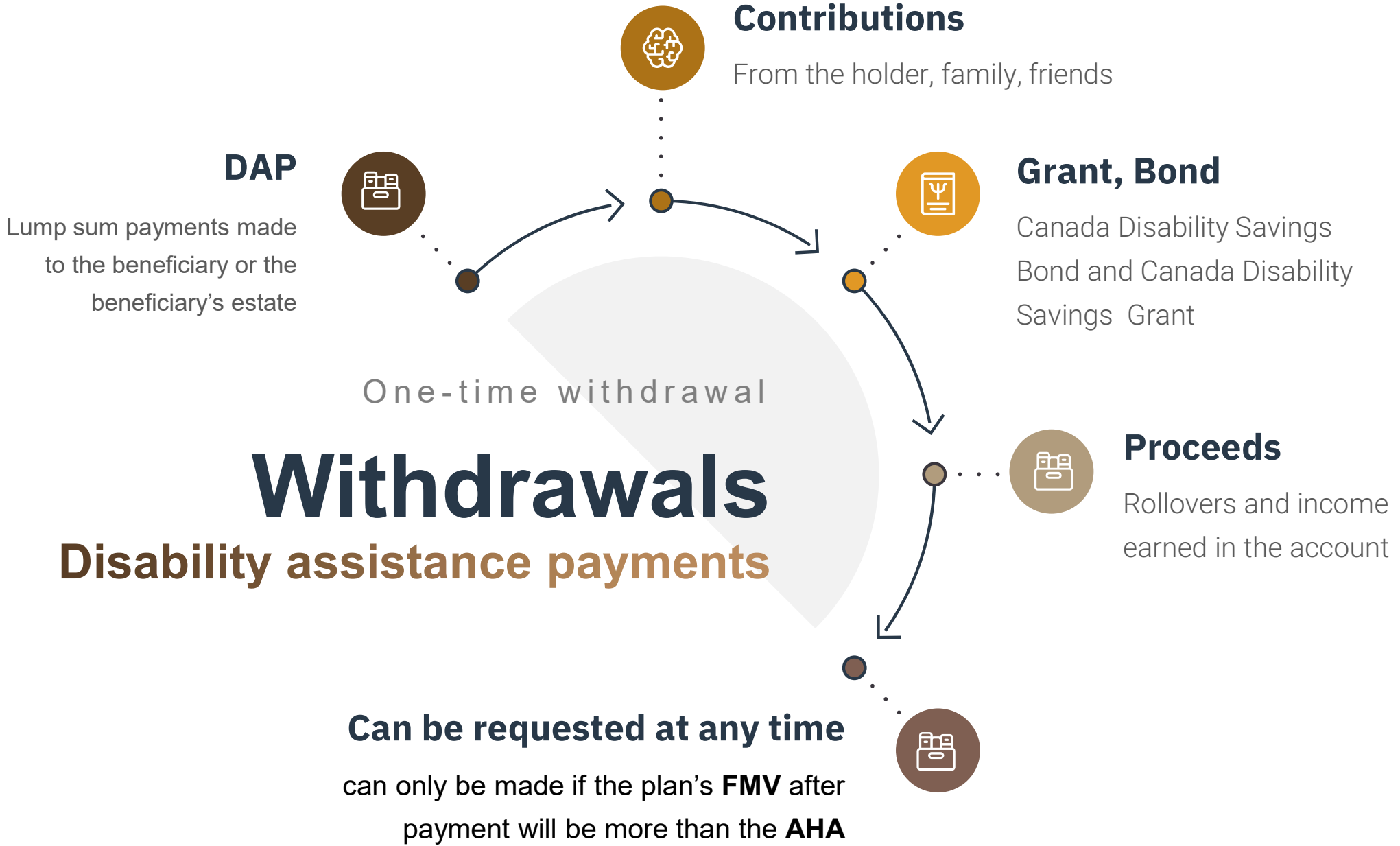


**Relax, and Take
a Deep Breath**

Go for a quick walk, take
in some fresh air and
grab a snack and drink

Break

Time





LDAP

Used for any expenses

Lifetime Disability Assistance Payments



LDAP



Lifetime Disability Assistance Payments

Recurring withdrawal payable to the beneficiary

Must be paid at least once a year until either the beneficiary has passed away or the plan is terminated

Beneficiary must begin receiving regular payments, no later than December 31 of the calendar year the beneficiary turns 60 years of age

Holder

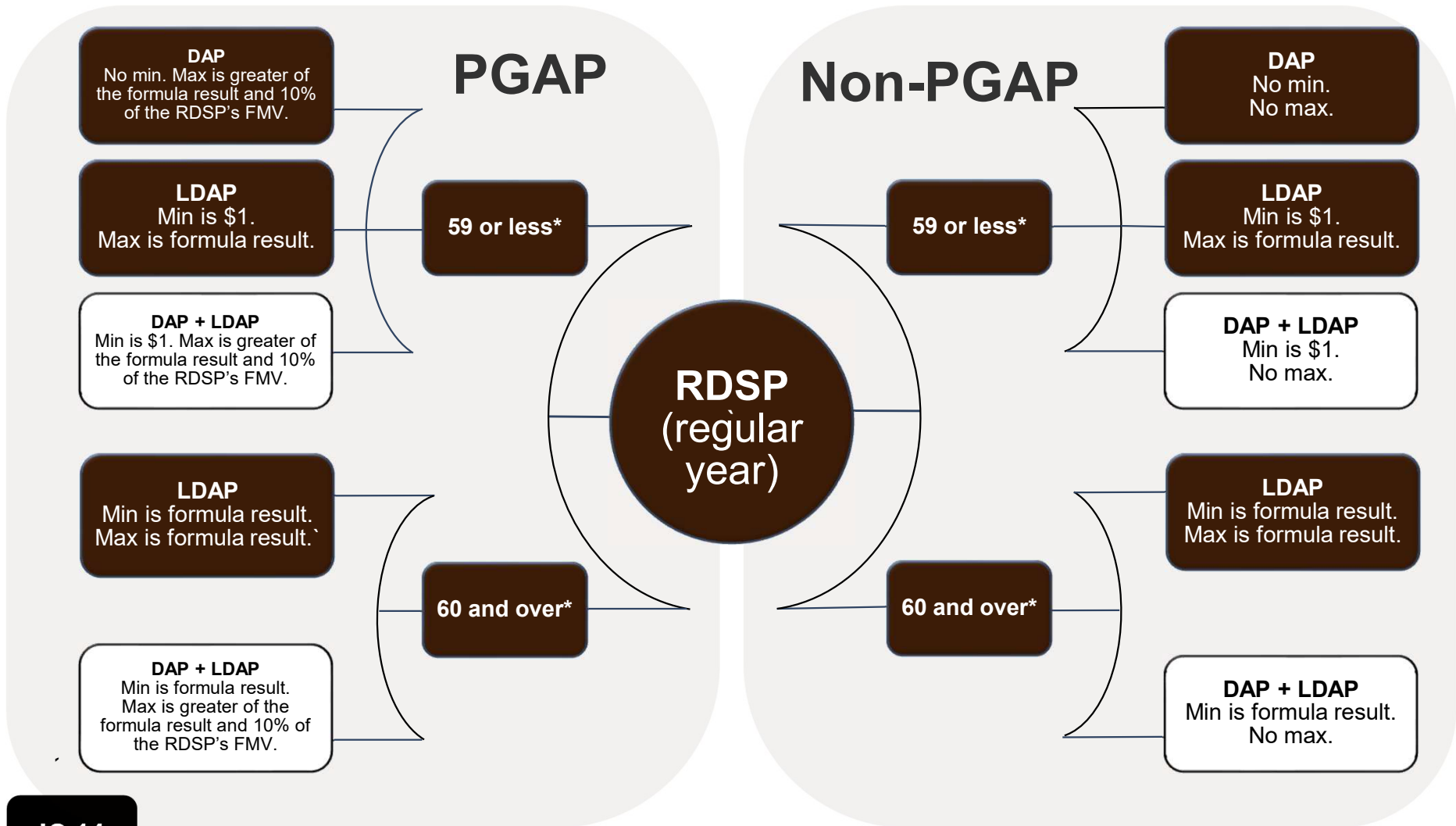
Once it starts it cannot stop

made to the beneficiary or their estate →

Requested at any time

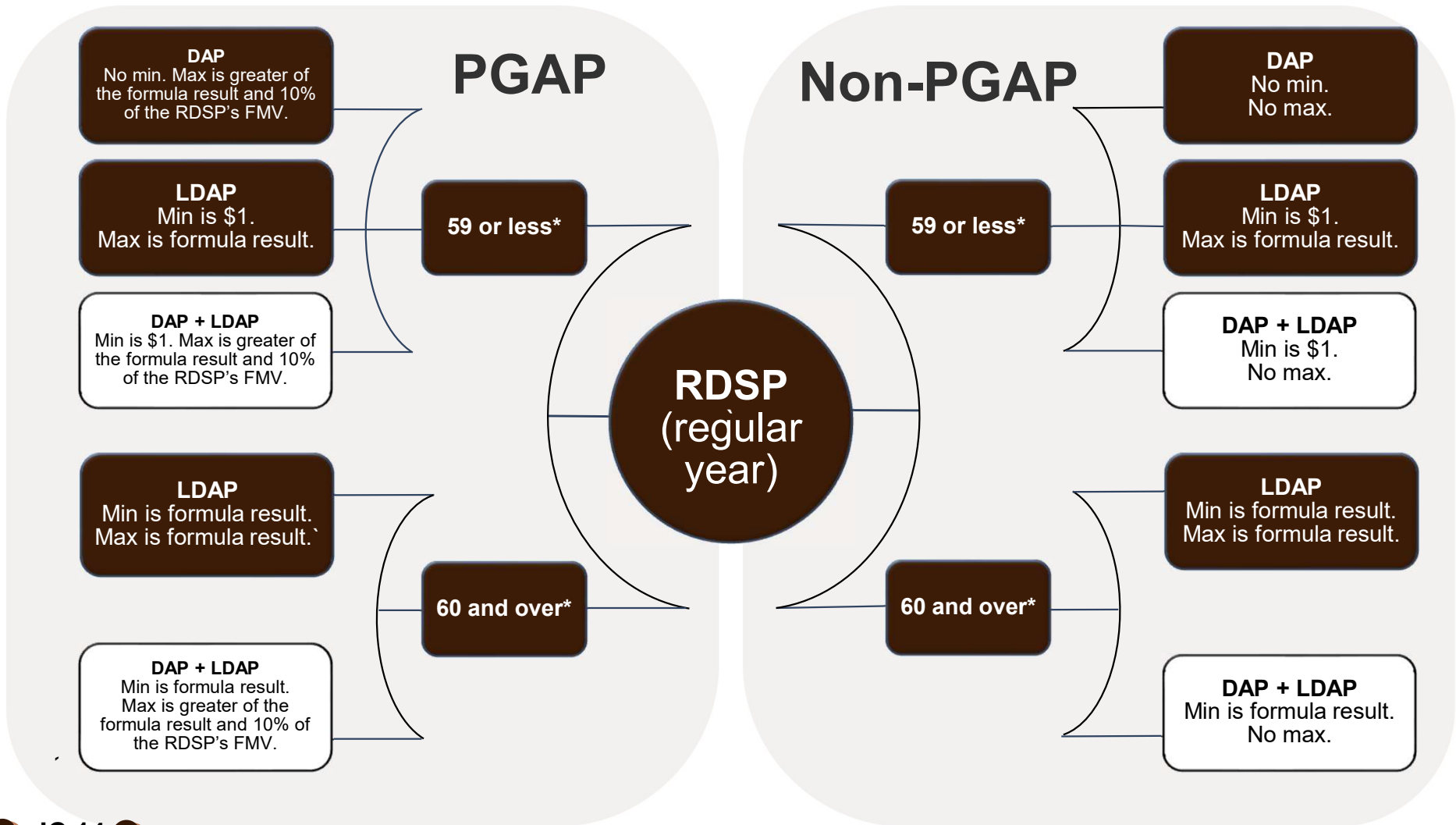


Payment rules RDSP in a regular year





Payment rules RDSP in a regular year





DAP
No min.
No max.

LDAP
Min is \$1.
No max.

DAP + LDAP
Min is \$1.
No max.

LDAP
Min is formula result.
No max.

DAP + LDAP
Min is formula result.
No max.

59 or less*

60 and over*

RDSP
(specified year)

*in a calendar year





Specified disability savings plan (SDSP)

DAP or LDAP or (DAP+LDAP)

Min = formula result

Max = \$10,000 in taxable amount or no
maximum if formula results in taxable
amount greater than \$10,000





Formula

The formula is based on several criteria, including the beneficiary's age and the year in which the withdrawal is requested

$$A \div (B + 3 - C) + D$$

Designed by the CRA



Calculations

A is the fair market value (FMV) of the property held in the plan at the beginning of the year

B is the greater of 80 or the age of the beneficiary at the beginning of the year

C is the actual age of the beneficiary at the beginning of the year

D is any other amount determined by the plan issuer

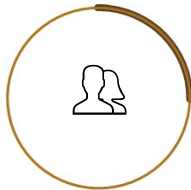


Canada Revenue Agency (CRA)

1 800 267-3100 / Visit: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-disability-savings-plan-rdsp.html>



Transfers and closure



RDSP

Registered Disability Savings Plan



Transfers Receiving issuer responsibilities

A new registration package

- Contract information
- Beneficiary information
- Holder information

PCG information (Consent) for each PCG for the years the beneficiary was 18 and under – if applicable

A new bond payment request



PROTECTED WHEN COMPLETED - B

Employment and Social Development Canada / Emploi et Développement social Canada

Registered Disability Savings Plan (RDSP) Transfer

Instructions:

- This form is to be used to transfer the assets of a Registered Disability Savings Plan (RDSP) from one issuer to another.
- The relinquishing issuer and the receiving issuer must complete this form to process the transfer of RDSP assets.
- The information in this form is necessary to allow for the receiving issuer to determine withdrawal limitations and requirements as well as the taxable amount of any payments made. Employment and Social Development Canada will provide all historical transactional information in its holdings to the receiving issuer with the new plan once the relinquishing plan is closed.
- This form is valid only if completed, signed (or consent is provided to the issuer in an accepted manner), dated and given to the receiving issuer. **Do NOT send directly to Employment and Social Development Canada.**

Receiving Issuer

- This form should originate from the receiving issuer, and the completed original of this form along with a copy of the Holder Consent should be kept.
- The receiving issuer is the issuer who will receive the transferred assets (in cash and/or kind) from the relinquishing issuer, and will need to have an *Application for Canada Disability Savings Grant and/or Canada Disability Savings Bond* completed in order for the receiving plan to continue to receive grant and/or bond.

Relinquishing Issuer

- The relinquishing issuer is the issuer who will send the transferred assets (in cash and/or in kind) to the receiving issuer, and the completed original of the Holder Consent and a copy of this form should be kept.

Plan Holder of Relinquishing Plan

- The plan holder of the relinquishing plan must complete the *Holder Consent to a Registered Disability Savings Plan (RDSP) Transfer (Holder Consent)* form to provide their consent to the transfer.

1 Information about the Beneficiary

Beneficiary

Complete the following section about the RDSP beneficiary.

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

The beneficiary is the person who will receive the funds in the RDSP.

Beneficiary's Last Name	Beneficiary's First Name	Beneficiary's Middle Name
Beneficiary's Social Insurance Number (999 999 999)		

2 Information about the Holder

Holder

Complete this section only if the holder is different from the beneficiary of the RDSP.

- The name must be entered exactly as it appears on Social Insurance Number documentation.
- If there is more than one Holder, please attach additional pages.

You are the **Holder** if you opened the RDSP. OR you are the representative of the agency in the case where the beneficiary is a "child in care" or an adult under "provincial guardianship"

Holder's Last Name	Holder's First Name	Holder's Middle Name
Name of Agency (if applicable)		Name of Agency representative (if applicable)

3 Information about the Receiving Issuer

Receiving RDSP

This section is to be completed by the receiving issuer.

The receiving RDSP is the plan that the assets are being transferred into.

An RDSP contract number contains fifteen alphanumeric characters.

Receiving Issuer's Name		
Address		Postal Code
Receiving RDSP Contract No. (as assigned by Receiving Issuer)	Receiving Specimen Plan No. (as assigned by CRA)	Date Contract Opened (YYYY-MM-DD)

3 Information about the Receiving Issuer

This section is to be completed by the receiving issuer.

Receiving RDSP

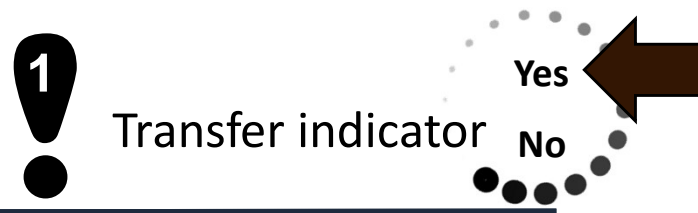
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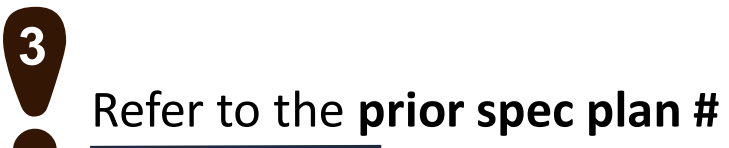
Receiving Issuer's Name		
Address		Postal Code
Receiving RDSP Contract No. (as assigned by Receiving Issuer)	Receiving Specimen Plan No. (as assigned by CRA)	Date Contract Opened (YYYY-MM-DD)

Transfer form EMP5611

Receiving issuer responsibilities



Transfer form
EMP5611



4

Information about the Relinquishing Issuer

This section is to be completed by the relinquishing issuer.

Relinquishing RDSP The relinquishing RDSP is the plan that the assets are being transferred from.	Relinquishing Issuer's Name		
	Address		Postal Code
	Relinquishing RDSP Contract No. (as assigned by Relinquishing Issuer)	Relinquishing Specimen Plan No. (as assigned by CRA)	Date Contract Opened (YYYY-MM-DD)



Relinquishing issuer responsibilities

01 Stop bond request

02 Stop automated transactions

03 Resolve pending issues

04 Send ALL the funds to the new issuer

05 Close the contract

Transfer form EMP5611 COMPLETED - B

4 Relinquishing RDSP
This section is to be completed by the relinquishing issuer.

Relinquishing Issuer's Name
Address
Postal Code

Relinquishing RDSP Contract No. (as assigned by Relinquishing Issuer)
Relinquishing Specimen Plan No. (as assigned by CRA)
Date Contract Opened (YYYY-MM-DD)

5 Notional Balances of the Relinquishing RDSP
This section is to be completed by the relinquishing issuer.

Notional Balances as of (YYYY-MM-DD) Fair Market Value

Non-Taxable Private Contributions
\$

Canada Disability Savings
\$

Balances as at opening of business
\$

Totals as at closing of business
\$

All monies paid under the Canada Disability Savings Incentive
\$

All contributions made to the RDSP
\$

Please indicate if the following payments have been made:
 Disability Assistance Payments

For all DAPs/LDAPs processed:
Non-taxable portion \$

Reminder:
Have all pending grant and bond applications been received?
Have all pre-authorized contributions or payments been stopped?

(1) The amount of variable A of the LDAP formula as described in 146.4(4)(i) of the Income Tax Act
(2) The amount of variable D of the LDAP formula as described in 146.4(4)(i) of the Income Tax Act

Consent form EMP5612 PROTECTED WHEN COMPLETED - B

Holder Consent to a Registered Disability Savings Plan (RDSP) Transfer

Instructions:

- This annex is to be used for the holder to provide consent to transfer the assets of the Registered Disability Savings Plan (RDSP) for which they are responsible from one issuer to another.
- This form must be completed and signed (or consent is to be provided to the issuer in an accepted manner by the holder(s) of the relinquishing plan in order to authorize the transfer of assets to the receiving plan. It forms part of the RDSP Transfer form.
- The relinquishing issuer will keep the completed original of this form and a copy of the Transfer form.
- The receiving issuer will retain the completed original transfer form and a copy of this form.
- Issuers should attach their copy of this Holder Consent form to their copy of the Transfer Form.
- Read this document carefully. If you have any questions, do not hesitate to ask the relinquishing issuer you are currently dealing with.
- This form is valid only if completed, signed (or consent is provided to the issuer in an accepted manner), dated and given to the relinquishing issuer. **Do NOT send directly to Employment and Social Development Canada.**

Information about the Beneficiary and the Receiving Issuer

Beneficiary
The beneficiary is the person who will receive the funds in the RDSP.

Beneficiary's Last Name
Beneficiary's First Name
Beneficiary's Middle Name

Receiving issuer
The issuer who will be receiving the transferred assets (in cash and/or kind) from the relinquishing issuer.

Receiving RDSP Issuer
Receiving RDSP Contract No.

Declaration and Consent of the Holder(s) of the Relinquishing Plan

The holder (or holders, if applicable) of the relinquishing RDSP must sign to authorize the transfer of the assets to the receiving RDSP.

In the case of a third holder of the relinquishing plan, please attach an additional copy of this Annex with their signature.

- I certify that the information provided on this form is accurate to the best of my knowledge.
- I understand that, unless I am a holder of the receiving RDSP, I will no longer manage nor have any legal authority to direct the assets under the receiving RDSP.
- I understand that a beneficiary can only have one RDSP; therefore, partial transfers are not permitted. The full amount in the RDSP must be transferred from the relinquishing issuer to the receiving issuer.
- 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 that of the beneficiary.
- I confirm that I have read and understand this document, including my privacy rights found below, I have received a copy of this document, and I consent to the use and sharing of my personal information.
- I opt to proceed with this request and hereby authorize:
 - the transfer of the assets within the RDSP account as described above.
 - the liquidation of investments required to pay any applicable fees, charges or adjustments with the specific investment to be sold, and at the absolute discretion of the relinquishing issuer.
- Please cancel all open orders (Pre-Authorized Payments, Lifetime Disability Assistance Payments, etc.) for the RDSP account (as described in this section) being transferred.
- I understand that failure to complete and sign this form will result in non-processing of the transfer request.

You must read this section and sign (or provide consent to the issuer in an accepted manner) to authorize the transfer.

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

Page 2 of 3

ESDC EMP5611 (2022-11-002) E



Relinquishing issuer responsibilities

01 Stop bond request

02 Stop automated transactions

03 Resolve pending issues

04 Send ALL the funds to the new issuer

05 Close the contract

Transfer form EMP5611 COMPLETED - B

4 Relinquishing RDSP
This section is to be completed by the relinquishing issuer.

Relinquishing Issuer's Name
Address
Postal Code

Relinquishing RDSP Contract No. (as assigned by Relinquishing Issuer)
Relinquishing Specimen Plan No. (as assigned by CRA)
Date Contract Opened (YYYY-MM-DD)

5 Notional Balances of the Relinquishing RDSP
This section is to be completed by the relinquishing issuer.

Notional Balances as of (YYYY-MM-DD) Fair Market Value

Non-Taxable Private Contributions
\$

Canada Disability Savings
\$

Balances as at opening of business
\$

Totals as at closing of business
\$

All monies paid under the Canada Disability Savings Grant (CDSG) and Canada Disability Savings Incentive (CDSOI) that have been withdrawn
\$

All contributions made to the RDSP for the year of the transfer
\$

Please indicate if the following payments were made during the year of the transfer:

Disability Assistance Payments

For all DAPs/LDAPs processed during the year of the transfer:

Non-taxable portion \$

Reminder:

Have all pending grant and bond applications been received?
Have all pre-authorized contributions or payments been stopped?

(1) The amount of variable A of the LDAP formula as described in 146.4(4)(i) of the Income Tax Act
(2) The amount of variable D of the LDAP formula as described in 146.4(4)(i) of the Income Tax Act

Consent form EMP5612 PROTECTED WHEN COMPLETED - B

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- This form must be completed and signed (or consent is to be provided to the issuer in an accepted manner by the holder(s) of the relinquishing plan in order to authorize the transfer of assets to the receiving plan. It forms part of the RDSP Transfer form.
- The relinquishing issuer will keep the completed original of this form and a copy of the Transfer form.
- The receiving issuer will retain the completed original transfer form and a copy of this form.
- Issuers should attach their copy of this Holder Consent form to their copy of the Transfer Form.
- Read this document carefully. If you have any questions, do not hesitate to ask the relinquishing issuer you are currently dealing with.
- This form is valid only if completed, signed (or consent is provided to the issuer in an accepted manner), dated and given to the relinquishing issuer. **Do NOT send directly to Employment and Social Development Canada.**

Information about the Beneficiary and the Receiving Issuer

Beneficiary
The beneficiary is the person who will receive the funds in the RDSP.

Beneficiary's Last Name
Beneficiary's First Name
Beneficiary's Middle Name

Receiving issuer
The issuer who will be receiving the transferred assets (in cash and/or kind) from the relinquishing issuer.

Receiving RDSP Issuer
Receiving RDSP Contract No.

Declaration and Consent of the Holder(s) of the Relinquishing Plan

The holder (or holders, if applicable) of the relinquishing RDSP must sign to authorize the transfer of the assets to the receiving RDSP.

In the case of a third holder of the relinquishing plan, please attach an additional copy of this Annex with their signature.

- I certify that the information provided on this form is accurate to the best of my knowledge.
- I understand that, unless I am a holder of the receiving RDSP, I will no longer manage nor have any legal authority to direct the assets under the receiving RDSP.
- I understand that a beneficiary can only have one RDSP; therefore, partial transfers are not permitted. The full amount in the RDSP must be transferred from the relinquishing issuer to the receiving issuer.
- 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 that of the beneficiary.
- I confirm that I have read and understand this document, including my privacy rights found below, I have received a copy of this document, and I consent to the use and sharing of my personal information.
- I opt to proceed with this request and hereby authorize:
 - the transfer of the assets within the RDSP account as described above.
 - the liquidation of investments required to pay any applicable fees, charges or adjustments with the specific investment to be sold, and at the absolute discretion of the relinquishing issuer.
- Please cancel all open orders (Pre-Authorized Payments, Lifetime Disability Assistance Payments, etc.) for the RDSP account (as described in this section) being transferred.
- I understand that failure to complete and sign this form will result in non-processing of the transfer request.

You must read this section and sign (or provide consent to the issuer in an accepted manner) to authorize the transfer.

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Page 2 of 3

ESDC EMP5611 (2022-11-002) E



Relinquishing issuer

Receiving issuer

Close contract

01

New registration package

Send ALL funds over to receiving

02

Contract info with transfer indicator to **“Y”**

Stop automated transactions

03

New bond request

Stop bond request

04

Consolidate information

Review contract status report (951)



Review contract status report (951)
Look for transfer extract file (971)

SAME beneficiary



+ Closing an RDSP

Death of beneficiary

Loss of DTC *only at the holder's request

Transfer

De-registration

Other

Closing and RDSP

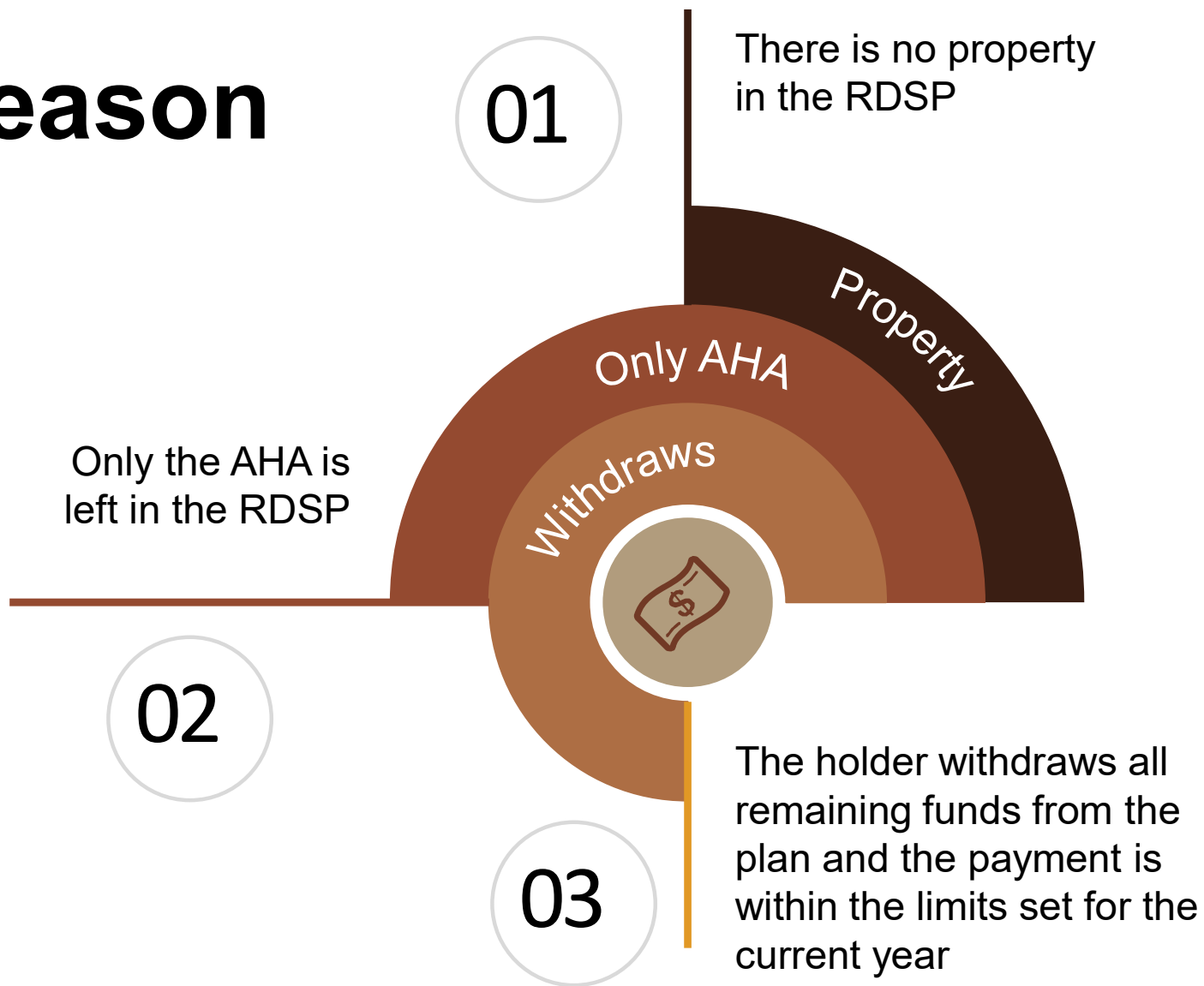
No voluntary
closure.

Must meet one of
the following
conditions:





Closure reason “other”



Registered Disability Savings Plan

Practice





Evaluation

- **Duration**

Session duration - approximately XXXXXXXXXXXXXXXXXXXX minutes

- **Questions**

There will be a question period at the end of the training

- **Specific cases**

Please call our Clients Services line

- **CRA driven questions**

Please call CRA's Clients Services line



Appreciate your time
And comments



Across

- 2 Total amount of CDSG and CDSB paid into an RDSP within a 10-year period (acronym)
- 4 Long-term savings plan intended to help Canadians with severe and prolonged disabilities save for the future (acronym)
- 6 Begins when a doctor attests that the beneficiary is unlikely to survive more than five years
- 8 These must begin no later than December 31 of the year in which the beneficiary turns 60 years of age (acronym)
- 9 Agencies submit this in lieu of a social insurance number
- 10 Term used to describe the RDSP's worth in terms of money
- 13 The person who will receive money from an RDSP
- 15 These are deposited into the RDSP by the holder
- 16 Term used to describe unused CDSG and CDSB entitlements from previous years

1 T
2 A H A
3 E
4 R D S P
5 O
6 S P E C I F I E D Y E A R
7 R
8 L D A P
9 B U S I N E S S N U M B E R
10 F A I R M A R K E T V A L U E
11 A
12 S
13 B E N E F I C I A R Y
14 P N
15 C O N T R I B U T I O N S
16 C A R R Y F O R W A R D
E
G
I
V
E
R

Down

- 1 Used to describe sending assets from one RDSP to another
- 3 This entity sends an annual statement of grant entitlement to holders (acronym)
- 4 Term used to describe moving funds from a retirement or education savings product into an RDSP
- 7 The person who receives the CCB
- 11 Only this part of an RESP is rolled over into an RDSP (acronym)
- 12 Unique identifier required for all holders and beneficiaries (acronym)



QUESTIONS

Ask your question or write in the chat



A scalloped-edge tag made of light brown paper or cardstock is tied with a piece of natural twine. The tag is placed on a dark brown wooden surface with a visible grain. The words "Thank You" are written on the tag in a black, cursive script.

Thank
You

Take care of yourself