

RESP GRANT APPLICATION GUIDE

IMPORTANT

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Accordingly, unless the context otherwise requires, all references in the attached documents and forms to “Invesco Canada Ltd.,” “Invesco Canada” and “Invesco” shall be read as references to “CI Global Asset Management”. For greater certainty, the attached documents and forms may continue to display the name, branding and/or logo of Invesco Canada as part of legacy materials until the transition and rebranding of such documents and forms is completed; however, such references are deemed to refer to CI Global Asset Management. For completeness, you may access CI GAM’s full Privacy Policy online at www.cifinancial.com/ci-gam/ca/en/legal/privacy.html.

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RESP Grant Application Guide

RESP grant applications

The registered education savings plan (RESP) grant application form, which includes a main form and two annexes in order to apply for the Basic and Additional Canada Education Savings Grant (CESG) and the Canada Learning Bond (CLB), has been mandatory since December 1, 2013.

In many situations, only the main application form needs to be completed. The annexes can be downloaded and completed separately from the main application form as needed:

- ANNEX A can be used for additional beneficiaries
- ANNEX B must be used when a subscriber is not the beneficiary's primary caregiver or their spouse and/or custodial parent/legal guardian

Overview of main form

APPLICATION: Basic and Additional CESG and CLB (SDE 0093) ("Main Grant Application")

The Main Grant Application is used by the subscriber to apply for the Basic CESG, Additional CESG and CLB. The subscriber does not need to check which grants they want to apply for. The form is drafted in such a way that by signing the form the subscriber is automatically applying for all three grants. Section 4 on the second page needs to be completed only if they wish to opt out or cannot apply for the Additional CESG and/or CLB.

If there is more than one beneficiary designated at the same time, ANNEX A can be used to list the additional beneficiaries.

If the subscriber is not the primary caregiver or their spouse and/or custodial parent/legal guardian, ANNEX B must be completed.

Main Grant Application

Employment and
Social Development Canada

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PROTECTED B WHEN COMPLETED

APPLICATION: Canada Education Savings Grant (CESG) and Canada Learning Bond (CLB)

Instructions:

- This form is to be completed by the subscriber(s) of the Registered Education Savings Plan (RESP).
- Read this document carefully. If you have any questions, do not hesitate to ask the RESP provider.
- This form is valid only if completed, signed, dated and given to the RESP provider. **Do NOT send directly to Employment and Social Development Canada (ESDC).**
- Keep a copy for your records.

a. RESP provider

b. RESP contract No.

1 Information about the subscriber(s)

If you are the **primary caregiver** or their **spouse** (see Section 8 for the definitions), enter your Social Insurance Number (SIN) below. Your SIN is used to assess eligibility for the additional amount of CESG (Additional CESG) and the CLB.

You are the **subscriber** if you opened the RESP.

Subscriber's family name (last name)

Subscriber's given name (first name)

Custodial parent/legal guardian YES NO

Primary caregiver or their spouse YES NO

If applicable, Joint subscriber's family name (last name)

Joint subscriber's given name (first name)

Custodial parent/legal guardian YES NO

In the case of a **child care agency**, Name of agency

Public primary caregiver

Name of agency representative

YES NO

To be completed only if you indicated above that you are the **primary caregiver** or their **spouse**.

Social Insurance Number (999 999 999)

Or business number (for child care agencies)

- If the subscriber or joint subscriber is not the beneficiary's custodial parent/legal guardian, **ANNEX B** must be completed.
- If the subscriber or joint subscriber is not the primary caregiver or their spouse, **ANNEX B** must be completed to request the Additional CESG and/or the CLB.

2 Information about the beneficiary

- The beneficiary's SIN is to be provided by their custodial parent/legal guardian and the beneficiary's name must be entered exactly as it appears on their SIN documentation.
- If you are not the custodial parent/legal guardian, you are not required to provide the SIN (it will be provided by the custodial parent/legal guardian in **ANNEX B**). You should still complete the remaining fields.

The **beneficiary** is the child named by the subscriber who will receive the education savings incentives to help pay for their post-secondary education if they qualify under the terms of the RESP.

Beneficiary's family name (last name)

Beneficiary's given name (first name)

Date of birth (yyyy/mm/dd)

Gender
 Male Female Another gender

Social Insurance Number (999 999 999)

Additional beneficiaries indicated in **ANNEX A**

= Total number of beneficiaries

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a. RESP Provider
Insert Invesco.

b. RESP Contract No.
The RESP contract number is the Invesco account number. Leave blank if this application is for a new account. For existing accounts, the account number must be provided.

c. Information About the Subscriber(s)
Only **one person** may be designated as the **Primary Caregiver or their spouse**. Please review the definition and insert that person's Social Insurance Number (SIN) if applicable. The order of names does not need to match the order of names on the account registration or the account application.

Both parents can be the custodial parent/legal guardian.

d. Information About the Beneficiary
Provide the beneficiary information. The SIN is mandatory if one of the subscribers is a custodial parent/legal guardian.

Indicate the total number of beneficiaries applicable for this application if more than one and if ANNEX A will be provided.

Note: Always use the most up-to-date version.

Main Grant Application (continued)



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PROTECTED B WHEN COMPLETED

3 Conditions for payment of the CESG and the CLB

e.

This section explains the conditions under which the CESG and/or the CLB will be paid into an RESP.

- In order for the CESG to be paid, the beneficiary must be resident in Canada at the time of each contribution to the RESP; and for a CLB to be paid, the beneficiary must be resident in Canada immediately before a CLB payment is made.
- Additional CESG and/or CLB may be paid only if the RESP has one beneficiary or, if there is more than one, all beneficiaries are siblings.
- If the beneficiary is 16 or 17, at least one of the following must have occurred in order for the beneficiary to be eligible for the CESG:
 - In any four years before the end of the calendar year in which the beneficiary turned 15, a total of at least \$100 per year must have been contributed to one or more RESPs in respect of the beneficiary, and not withdrawn. **OR**
 - A total of at least \$2,000 must have been contributed to one or more RESPs in respect of the beneficiary before the end of the calendar year in which the beneficiary turns 15, and not withdrawn.

4 Refusal of the Additional CESG and the CLB

This section is optional and should **ONLY** be used if you **DO NOT** want to request the Additional CESG and/or the CLB.

- This section gives the option to **NOT** request the Additional CESG and/or the CLB in respect of the beneficiary. Reasons for not requesting these education savings incentives may include:
- The RESP provider does not offer these education savings incentives. The beneficiary will not receive the Additional CESG or the CLB if they are not offered by the RESP provider. Be sure that you know which ones are offered.
 - The RESP has more than one beneficiary and they are not all siblings, in which case the Additional CESG and CLB cannot be paid.
 - The CLB has already been requested for this beneficiary in another RESP. CLB payments can only be made to one RESP at a given time.
 - The primary caregiver or their spouse does not consent to share their personal information, in which case the Additional CESG and CLB cannot be paid.

Note that this section applies to all beneficiaries listed on this form, including ANNEX A.

- I **DO NOT** want to request the **Additional CESG** for this RESP.
- I **DO NOT** want to request the **CLB** for this RESP.

5 Declaration and Consent

You must read this section and sign to receive the grants and bond in this RESP.

The use of singular (such as beneficiary) also includes plural as the context requires.

I authorize the RESP provider to ask the trustee to request the CESG and/or the CLB in respect of the beneficiary. I confirm that the beneficiary listed in Section 2 (and those indicated in ANNEX A, if applicable) meets the residency requirements set out in Section 3 and agree to inform the RESP provider if, at any time, there is a change in the beneficiary's circumstances.

If I indicated in Section 1 that I am the primary caregiver or the primary caregiver's spouse:

- I confirm that I am this individual or the public primary caregiver's authorized representative and I designate the RESP indicated in this document to receive in trust, any payments of the Additional CESG and/or CLB as applicable; and
- I understand that in order for a payment of the Additional CESG and the CLB to be made, my personal information will be verified with the Canada Revenue Agency (CRA) unless the beneficiary is maintained by a department, agency or institution. My personal information will be provided to ESDC by the CRA.

If I indicated in Section 1 that I am the custodial parent/legal guardian of the beneficiary, I confirm that I am this individual and I consent to the use and sharing of the beneficiary's personal information.

I understand that the *Privacy Act* gives me (or my authorized representative) the right to access or request correction to my personal information and the beneficiary's personal information (if applicable) kept in the government file.

I confirm that I have read and understood this document, including my privacy rights found in Section 6, and I have received a copy of this document, and I consent to the use and sharing of my personal information.

f.

Subscriber's signature _____ Date (yyyy/mm/dd) _____

Joint subscriber's signature (if applicable) _____ Date (yyyy/mm/dd) _____

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e. Payment of the Additional CESG and the CLB

Subscribers are to review the payment information to ensure the conditions to apply for the Additional CESG and CLB are met.

The subscriber's choices must match the primary caregiver's choices in ANNEX B if the primary caregiver or their spouse is not a subscriber.

All beneficiaries must be siblings of each other to qualify for the Additional CESG and/or CLB.

Please ensure this account is designated as "sibling only" on the Family Education Saving Plan RESP application (part 6) or provide the "sibling only" declaration form.

f. Declaration and Consent

Consent is necessary to apply. If there are two subscribers, both must sign.

Note: Always use the most up-to-date version.

Main Grant Application (continued)

9.



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PROTECTED B WHEN COMPLETED

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Your privacy rights

Your information is collected under the authority of the *Department of Employment and Social Development Act*, the *Canada Education Savings Act*, and the *Income Tax Act* for the administration of education savings incentives. We collect the Social Insurance Number (SIN) under the authority of the *Canada Education Savings Act*. The beneficiary's SIN is used as the primary identifier, and the primary caregiver's SIN, or the SIN of their spouse, is used to assess eligibility for the Additional CESG and the CLB.

This section
your person
is collected
used, shared
protected, and
how you can
personal in

7

Ask your R
which provi
they offer.

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 *Income Tax Act*, the *Canada Education Savings Act*, and the *British Columbia Special Accounts Appropriation and Control Act* shall prevail.



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PROTECTED B WHEN COMPLETED

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Definitions

Adjusted income: The adjusted income of a beneficiary's individual primary caregiver is determined by adding together the net income (line 236 of the income tax and benefit return) for the primary caregiver and their cohabiting spouse or common-law partner (if applicable) and adjusting this family net income by deducting any universal child care benefit (UCCB) and registered disability savings plan (RDSP) payments received and adding any UCCB and RDSP amounts repaid.

British Columbia Training and Education Savings Grant (BCTESG): \$1,200 grant paid into an RESP of an eligible child born in 2006 or later. It is available to children who are resident of British Columbia with a custodial parent/legal guardian who is also a resident of British Columbia at the time the application form is submitted to the RESP provider. A subscriber may be able to apply for the grant in respect of an eligible child no earlier than the beneficiary's 6th birthday and no later than the day before the beneficiary's 9th birthday.

Canada Education Savings Grant (CESG):

- A payment of 20% on the first \$2,500 of annual RESP contributions made on behalf of an eligible beneficiary, up until the end of the calendar year in which the beneficiary turns 17.
- **Additional CESG** is an additional amount of either 10% or 20% on the first \$500 of annual RESP contributions made on or after January 1, 2005, on behalf of an eligible beneficiary, up until the end of the calendar year in which the beneficiary turns 17 years old. The amount of Additional CESG that a beneficiary can receive depends on the adjusted income of the beneficiary's primary caregiver.

Canada Learning Bond (CLB): Money added to an RESP for children from low-income families, and for children in care, born after December 31, 2003. It includes an initial amount for the first year of eligibility and additional amounts for each subsequent year the child continues to be eligible, up to and including the benefit year in which they turn 15 years of age. Eligibility for the CLB is based, in part, on the number of qualified children in the family and the adjusted income of the individual primary caregiver, as outlined in the *Canada Education Savings Act*.

Custodial parent/legal guardian: Individual, department, agency or institution that has the responsibility of taking care of the child and the legal right to make decisions affecting the child's interests.

Primary caregiver: Individual who is primarily responsible for the care of the child and is eligible for the CCB, and whose name appears on the CCB payments and notice. For more information, contact the CCB call centre at: 1 800 387-1193.

Public primary caregiver: Department, agency or institution that receives the allowance payable under the *Children's Special Allowances Act*.

RESP provider (also called promoter): Individual or organization offering an RESP to the public and who will open an RESP for the subscriber.

Spouse: *Cohabiting spouse or common-law partner* of the primary caregiver, consistent with the meaning assigned in section 122.6 of the *Income Tax Act*, who has not been separated from the primary caregiver for more than 90 days because of a breakdown in the relationship.

Subscriber: Individual or child care agency who opens an RESP, names one or more beneficiaries and may deposit money (contributions) into the RESP.

Trustee: Financial organization that invests, administers, and distributes the money in the RESP for the beneficiary.

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9.

Your Privacy Rights and Definitions

Pages 3 and 4 must be provided to the client, but they **do not** have to be submitted to the RESP provider.

Overview of ANNEX A

ANNEX A – Additional Beneficiaries (SDE 0093-A)

ANNEX A can be used when there is more than one beneficiary designated to the same RESP and applying for the grants at the same time. A separate CESC application form is not required for each beneficiary.

When the beneficiaries have different custodial parent/legal guardians, a separate ANNEX A listing their respective children is required for each custodial parent/legal guardian.

ANNEX A

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PROTECTED B WHEN COMPLETED

ANNEX A - Additional beneficiaries

APPLICATION: Canada Education Savings Grant (CESG) and Canada Learning Bond (CLB)

Instructions:

- This annex is to be completed by the custodial parent/legal guardian of the beneficiaries.
- If there are cousins in the Registered Education Savings Plan (RESP), a separate copy of the annex must be completed by each custodial parent/legal guardian for their children. However, note that all beneficiaries named to the RESP must be siblings in order to receive the additional amount of CESG (Additional CESG) and the CLB.
- Keep a copy for your records.

a. RESP provider

b. RESP contract No.

Subscriber's family name (last name)

Subscriber's given name (first name)

c. Custodial parent/legal guardian's family name (last name)

Custodial parent/legal guardian's given name (first name)

A-1

Information about the beneficiaries

d.

Beneficiary's family name (last name)	Beneficiary's given name (first name)
Date of birth (yyyy/mm/dd)	Gender <input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Another gender
Social Insurance Number (999 999 999)	

Beneficiary's family name (last name)	Beneficiary's given name (first name)
Date of birth (yyyy/mm/dd)	Gender <input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Another gender
Social Insurance Number (999 999 999)	

Beneficiary's family name (last name)	Beneficiary's given name (first name)
Date of birth (yyyy/mm/dd)	Gender <input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Another gender
Social Insurance Number (999 999 999)	

Beneficiary's family name (last name)	Beneficiary's given name (first name)
Date of birth (yyyy/mm/dd)	Gender <input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Another gender
Social Insurance Number (999 999 999)	

Beneficiary's family name (last name)	Beneficiary's given name (first name)
Date of birth (yyyy/mm/dd)	Gender <input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Another gender
Social Insurance Number (999 999 999)	

The **beneficiaries** are the children named by the subscriber who will receive education savings incentives to help pay for their post-secondary education if they qualify under the terms of the RESP.

IMPORTANT: Ensure that each **beneficiary's** name is entered exactly as it appears on their Social Insurance Number documentation.

For more than five beneficiaries, attach additional copies of this annex.

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ANNEX A - Additional beneficiaries

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- a. RESP Provider**
Insert Invesco.
- b. RESP Contract No.**
The RESP contract number is the Invesco account number. Leave blank if this application is for a new account. For existing accounts, the account number must be provided.
- c. Subscriber's Name and Custodial Parent/Legal Guardian Name**
Provide the subscriber name **and** custodial parent/legal guardian name. In case of joint subscribers, a name of one subscriber and custodial parent is to be provided.
- d. Information About the Beneficiaries**
Provide all information for additional beneficiaries applicable to this grant application.
Note: All beneficiaries listed must have the same custodial parent/legal guardian listed at the top. If there are beneficiaries with a different custodial parent/legal guardian, a separate ANNEX A is required.


Note: Always use the most up-to-date version.

Overview of ANNEX B

ANNEX B – Primary Caregiver or their spouse and/or Custodial Parent/Legal Guardian (SDE 0093-B).

ANNEX B must be completed when the subscriber is not the primary caregiver or their spouse and/or custodial parent/legal guardian of the beneficiary. This provides consent to use the personal information of the beneficiary and/or primary caregiver or their spouse for the application.

ANNEX B



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PROTECTED B WHEN COMPLETED

ANNEX B - Primary caregiver or their spouse and/or custodial parent/legal guardian

APPLICATION: Canada Education Savings Grant (CESG) and Canada Learning Bond (CLB)

Instructions:

- This annex is to be completed by the primary caregiver or their spouse, and/or the custodial parent/legal guardian of the beneficiary. The primary caregiver or their spouse and the custodial parent/legal guardian are often the same person. However, if they are different, the primary caregiver or their spouse should complete one copy of this annex (except for Section B-2) and the custodial parent/legal guardian should complete a separate copy (except for Section B-1).
- Read this document carefully. If you have questions, do not hesitate to ask the Registered Education Savings Plan (RESP) provider.
- This annex is valid only if completed, signed, dated and given to the RESP provider. **Do NOT send directly to Employment and Social Development Canada (ESDC).**
- Keep a copy for your records.

a. RESP provider

b. RESP contract No.

c. Subscriber's family name (last name)

Subscriber's given name (first name)

B-1 Information about the primary caregiver or their spouse

This information is needed to assess eligibility for the additional amount of CESG (Additional CESG) and the CLB.

Family name (last name)	Given name (first name)	Social Insurance Number (999 999 999)
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Refer to Section B-7 for the definitions of **primary caregiver, spouse, and public primary caregiver.**

Or in the case of a child care agency:

Name of agency	Name of agency representative	Business number
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I am also the **custodial parent/legal guardian** of the beneficiary.

B-2 Information about the custodial parent/legal guardian

You are the **custodial parent/legal guardian** if you are responsible for taking care of the child and have the legal right to make decisions affecting their interests.

This section is to be completed by the **custodial parent/legal guardian** of the beneficiary **ONLY** if they are different than the primary caregiver or their spouse listed above in Section B-1.

Family name (last name)	Given name (first name)
-------------------------	-------------------------

B-3 Information about the beneficiary

The **beneficiary** is the child named by the subscriber who will receive the education savings incentives to help pay for their post-secondary education if they qualify under the terms of the RESP.


- The beneficiary's Social Insurance Number (SIN) is to be provided by their custodial parent/legal guardian and the beneficiary's name must be entered exactly as it appears on their SIN documentation.
- If you are not the custodial parent/legal guardian, you are not required to provide the SIN (it will be provided by the custodial parent/legal guardian). You should still complete the remaining fields.

Beneficiary's family name (last name)	Beneficiary's given name (first name)
Date of birth (yyyy/mm/dd)	Social Insurance Number (999 999 999)
Gender	Another gender
<input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Another gender	

Additional beneficiaries indicated in **ANNEX A** = Total number of beneficiaries

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ANNEX B - PCG/Parent

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- a. RESP Provider**
 Insert Invesco.
- b. RESP contract no.**
 The RESP contract number is the Invesco account number. Leave blank if this application is for a new account. For existing accounts, the account number must be provided.
- c. Subscriber's Name**
 Provide the subscriber name. In case of joint subscribers, a name of one subscriber is to be provided.
- d. Information About the Primary Caregiver or their spouse/Information About the Custodial Parent/Legal Guardian**
 When the primary caregiver or their spouse is also the custodial parent/legal guardian, section B-1 is completed with the checkmark for the custodial parent/legal guardian confirmation. See note on the next page if the primary caregiver or their spouse and custodial parent/legal guardian are different.

 For the Basic CESG alone, only the custodial parent/legal guardian information is required. Complete section B-2 only or complete section B-1 with the custodial parent/legal guardian box checkmark.
- e. Information About the Beneficiary**
 Provide all the beneficiary information. Additional beneficiaries for this application will be on ANNEX A.


a.

c.

d.

e.

ANNEX B (continued)



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PROTECTED B WHEN COMPLETED

B-4
Refusal of the Additional CESG and the CLB

This section gives the option to **NOT** request the Additional CESG and/or the CLB in respect of the beneficiary. Reasons for not requesting these education savings incentives may include:

- The RESP provider does not offer these education savings incentives. The beneficiary will not receive the Additional CESG or the CLB if they are not offered by the RESP provider. Be sure that you know which ones are offered.
- The RESP has more than one beneficiary and they are not all siblings, in which case the Additional CESG and CLB cannot be paid.
- The CLB has already been requested for this beneficiary in another RESP. CLB payments can only be made to one RESP at a given time.
- The primary caregiver or their spouse does not consent to share their personal information, in which case the Additional CESG and CLB cannot be paid.

This section is optional and should **ONLY** be used if you **DO NOT** want to request the Additional CESG and/or the CLB.

Note that this section applies to all beneficiaries listed on this form, including ANNEX A.

f.

I **DO NOT** want to request the **Additional CESG** for this RESP.

 I **DO NOT** want to request the **CLB** for this RESP.

B-5
Declaration and consent

I understand that the subscriber has authorized the RESP provider to request the trustee to request the CESG and/or the CLB in respect of the beneficiary.

If I indicated in Section B-1 that I am the primary caregiver or the primary caregiver's spouse:

- I confirm that I am this individual or the public primary caregiver's authorized representative and I designate the RESP indicated in this document to receive in trust, any payments of the Additional CESG and/or CLB as applicable; and
- I understand that in order for a payment of the Additional CESG and the CLB to be made, my personal information will be verified with the Canada Revenue Agency (CRA) unless the beneficiary is maintained by a department, agency or institution. My personal information will be provided to ESDC by the CRA.

If I indicated in Section B-2 that I am the custodial parent/legal guardian of the beneficiary, I confirm that I am this person and I consent to the use and sharing of the beneficiary's personal information.

I understand that the *Privacy Act* gives me (or my authorized representative) the right to access or request correction to my personal information and the beneficiary's (if applicable) kept in the government file.

I confirm that I have read and understood this document, including my privacy rights found in Section B-6, and I have received a copy of this document, and I consent to the use and sharing of my personal information and the beneficiary's personal information (if applicable).

g.

Signature
Date (yyyy/mm/dd)

Where to get more information about the Canada Education Savings Program:


Phone: 1 888 276-3624 / 1 866 260-7723 for TTY users only

E-mail: cesp-pcee@hrsdcdthdccc.gc.ca

Internet: www.canada.ca/RESPresources

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ANNEX B - PCG/Parent

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f. Payment of the Additional CESG and the CLB

Subscribers are to review the payment information to ensure the conditions to apply for the Additional CESG and CLB are met.

The primary caregiver or their spouse opt-out choice of grants must match the subscribers' choices.

If the application is for the Basic CESG alone, both "I DO NOT want" boxes need to be checked.

g. Declaration and Consent

Consent is necessary to apply. The signature must match the name on the previous page.

Note: This is a rare occurrence, but if the primary caregiver or their spouse and custodial parent/legal guardian for the same beneficiary are two different persons, the primary caregiver or their spouse completes a separate ANNEX B, section B-1 and the custodial parent/legal guardian completes a separate ANNEX B, section B-2. Both complete the beneficiary section and provide their consent on the following page of their respective annex.

Note: Always use the most up-to-date version.

ANNEX B (continued)



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PROTECTED B WHEN COMPLETED

h.

B-6 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.

Your information is collected under the authority of the *Department of Employment and Social Development Act*, the *Canada Education Savings Act*, and the *Income Tax Act* for the administration of education savings incentives. We collect the Social Insurance Number (SIN) under the authority of the *Canada Education Savings Act*. The beneficiary's SIN is used as the primary identifier, and the primary caregiver's SIN, or the SIN of their spouse, is used to assess eligibility for the Additional CESG and the CLB.

Submitting this application is voluntary. However, we will be unable to process the application if you do not provide the required information.

Your information may be used by and shared between the following parties for the administration of the *Canada Education Savings Act* and the *Income Tax Act*: ESDC, the Canada Revenue Agency, provincial governments where provincial savings incentives are delivered through ESDC, the RESP provider and its agents, the trustee, and between RESP providers when transferring RESP assets. Information may also be disclosed to Statistics Canada for research and statistical purposes.

Your information may be shared with a third party contracted by ESDC for direct mailings. Your information may also be used for policy analysis, research, and/or evaluation purposes. These additional uses will never result in an administrative decision being made about you.

Your information is administered in accordance with the *Department of Employment and Social Development Act*, the *Canada Education Savings Act*, the *Privacy Act* and all other applicable laws. You have the right to the protection of, access to, and correction of your personal information. Your information is described in the personal information bank ESDC PPU 506 Canada Education Savings Program. Instructions for obtaining this information are outlined in the government publication, *Information about Programs and Information Holdings*, which is available online at canada.ca/en/treasury-board-secretariat/services/access-information-privacy/access-information/information-about-programs-information-holdings. The publication is accessible online at any Service Canada Centre.

You have the right to file a complaint with the [Office of the Privacy Commissioner of Canada](http://www.priv.gc.ca) regarding ESDC's handling of your information at priv.gc.ca/en/report-a-concern.

B-7 Definitions

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 *Income Tax Act* and the *Canada Education Savings Act* shall prevail.

Adjusted income: The adjusted income of a beneficiary's individual primary caregiver is determined by adding together the net income (line 236 of the income tax and benefit return) for the primary caregiver and their cohabiting spouse or common-law partner (if applicable) and adjusting this family net income by deducting any universal child care benefit (UCCB) and registered disability savings plan (RDSP) payments received and adding any UCCB and RDSP amounts repaid.

Canada Education Savings Grant (CESG):

- A payment of 20% on the first \$2,500 of annual RESP contributions made on behalf of an eligible beneficiary, up until the end of the calendar year in which the beneficiary turns 17.
- **Additional CESG** is an additional amount of either 10% or 20% on the first \$500 of annual RESP contributions made on or after January 1, 2005, on behalf of an eligible beneficiary, up until the end of the calendar year in which the beneficiary turns 17 years old. The amount of Additional CESG that a beneficiary can receive depends on the adjusted income of the beneficiary's primary caregiver.

Canada Learning Bond (CLB): Money added to an RESP for children from low-income families, and for children in care, born after December 31, 2003. It includes an initial amount for the first year of eligibility and additional amounts for each subsequent year the child continues to be eligible, up to and including the benefit year in which they turn 15 years of age. Eligibility for the CLB is based, in part, on the number of qualified children in the family and the adjusted income of the individual primary caregiver, as outlined in the *Canada Education Savings Act*.

Custodial parent/legal guardian: Individual, department, agency or institution that has the responsibility of taking care of the child and the legal right to make decisions affecting the child's interests.

Primary caregiver: Individual who is primarily responsible for the care of the child and is eligible for the CCB, and whose name appears on the CCB payments and notice. For more information, contact the CCB call centre at: 1 800 387-1193.

Public primary caregiver: Department, agency or institution that receives the allowance payable under the *Children's Special Allowances Act*.

RESP provider (also called promoter): Individual or organization offering an RESP to the public and who will open an RESP for the subscriber.

Spouse: *Cohabiting spouse or common-law partner* of the primary caregiver, consistent with the meaning assigned in section 122.6 of the *Income Tax Act*, who has not been separated from the primary caregiver for more than 90 days because of a breakdown in the relationship.

Subscriber: Individual or child care agency who opens an RESP, names one or more beneficiaries and may deposit money (contributions) into the RESP.

Trustee: Financial organization that invests, administers, and distributes the money in the RESP for the beneficiary.

Ce formulaire est disponible en français

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ANNEX B - PCG/Parent

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h. Your Privacy Rights and Definitions

Page 3 must be provided to the custodial parent/legal guardian and/or primary caregiver or their spouse, but it **does not** need to be provided to the RESP provider.

Note: Always use the most up-to-date version.

Helpful suggestions to prevent processing delays

1. Understanding the RESP terminology and entities involved is important:
 - i) The beneficiary's primary caregiver (PCG) is the person eligible to receive the Canada Child Benefit (CCB) for the beneficiary. The PCG can be confirmed by reviewing the annual CCB statement or by calling Canada Revenue Agency (CRA) at 1.800.387.1193.
 - ii) Previously, the PCG had to be indicated on the application in order to apply for Additional CESG and CLB; however, as of January 1, 2018, the application process has been simplified to allow the cohabitating spouse or common-law partner of the PCG to apply on their behalf. Note that if the PCG's spouse is indicated, it is the spouse's SIN that must be provided so that the name and SIN match.
 - iii) When the parents of the child are living apart, they may arrange with CRA to split the CCB because of a joint custody arrangement. In these cases, both are PCGs, but since promoters can only submit one PCG name and SIN to Employment and Social Development Canada (ESDC), the subscriber must choose one to designate on the grant application.
2. Only one RESP at any given time can be designated for the CLB, so it's important for all parties to ensure the application is made for the correct RESP.
3. With respect to the Family RESP accounts, the beneficiaries must be siblings in order to apply for the Additional CESG and CLB. For a new account, the subscribers must confirm this statement in part 6 of the Family Education Savings Plan application. For an existing account, a Letter of Direction or the Invesco sibling declaration form may be completed.
4. Contact your head office or Invesco to review the form(s) and become familiar with them.
5. Invesco must be the promoter name on the document. Dealer names and/or agencies will be rejected.
6. Review the SINs of all beneficiaries and PCG or their spouse to ensure their accuracy.
7. The opting-out selection for the Additional CESG and/or CLB should be the same on the Main Grant Application and any ANNEX B submitted.
8. Check with Invesco every six months to ensure you are using the most up-to-date forms.
9. Ask your clients (i.e., the subscribers) to advise you of any beneficiary changes and any RESPs set up by other family members, as combined contributions may affect the amount of grant received for all the RESPs.

The form and annexes are available on the promoter's page of the ESDC website (canada.ca/en/employment-social-development/services/student-financial-aid/education-savings/resp/resp-promoters.html) or the advisor section of Invesco Canada's website (invesco.com/ca).