Form 0093 is to be completed when you wish to apply for the government grants. In the scenario where you are the Custodial Parent/Legal Guardian and the Primary Caregiver (PCG) (or the spouse of the PCG) of the beneficiary (or at least 1 of the subscribers in the case of a plan owned by two subscribers), please follow the instructions below. The PCG is the person who qualifies for and is eligible for the Canada Child Benefit (CCB). The PCG can be an individual or a public entity.

The form is comprised of four pages. The first page is where you enter your and the beneficiary’s information (i.e. full name, Social Insurance Number (SIN), etc.), the second page contains i) the opt-out section for the Additional CESG and the CLB and ii) the signature section. We will discuss the opt-out section later in this guide.

NOTE: Please do not complete the sections on this Step by Step Guide. You can obtain the Canada Education Savings Grant Application (Form 0093) at HeritageRESP.com in the Resource Centre under “Forms”.

REMINDEr: One government grant application is required per contract number.

Top of the application

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

Instructions:
1. This form is to be completed by the subscriber(s) of the Registered Education Savings Plan (RESP).
2. Read this document carefully. If you have any questions, do not hesitate to ask the RESP provider.
3. 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).
4. Keep a copy for your records.

RESP provider

RESP contract No.

By signing the application, you automatically apply for the Basic and Additional CESG and the CLB.

NOTE: Spaces are provided here to enter the Registered Education Savings Plan provider’s name and address and the RESP Contract No. If the form is sent from Knowledge First Financial, this information will be pre-populated.

Section 1 – Information about the subscriber(s)

The subscriber section of the application is to be completed by the person who is listed as the subscriber on the enrollment application. You must indicate whether you are the Custodial Parent/Legal Guardian or the PCG (or their spouse) by selecting the appropriate “Yes” or “No” boxes.

Example: If you are the Custodial Parent/Legal Guardian but not the PCG, you would select “Yes” for Custodial Parent/Legal Guardian and “No” for PCG or their spouse. This means that the PCG (or their spouse) would be required to complete and sign ANNEX B.

To receive the Additional CESG and/or the CLB, the PCG’s Family Net Income must be between the income bracket ranges as set out by ESDC. For more information on the income brackets, please visit ESDC’s website or you can find the brackets in the Heritage Plans most current prospectus.
Joint Subscriber

The joint subscriber section is to be completed if the contract is owned by two people. This section must contain the information pertaining to the joint subscriber who signed the enrollment application. You must indicate whether the joint subscriber is the Custodial Parent/Legal Guardian by selecting the appropriate “Yes” or “No” boxes.

For more enrollment scenarios and to know when ANNEX B is applicable, please review the Step by Step guide for ANNEX B.

Public Primary Caregiver

This section is to be completed if the beneficiary is in the custody of an agency. You can enter the name of the agency and the name of the agency representative. If the agency is considered as the Public Primary Caregiver, you must select “Yes” in the box provided. Please see Section 8 of the application form for the definition of “Public Primary Caregiver”.

NOTE: The PCG’s Social Insurance Number (SIN) or the Business Number for the Child Care Agency must be entered in the section provided below.

NOTE: If the subscriber or joint subscriber is not the beneficiary’s Custodial Parent/Legal Guardian, ANNEX B must be completed. This is because the Custodial Parent/Legal Guardian must be the one who authorizes the sharing of the beneficiary’s personal information. Example: Subscribers of the RESP are the grandparents of the beneficiary.

NOTE: If the subscriber is not the beneficiary’s Primary Caregiver (or their spouse), ANNEX B must be completed for the beneficiary to be eligible to receive the Additional CESG and/or the CLB. By signing this annex, the Primary Caregiver authorizes CRA to share their income information with CESG for the purposes of determining if A-CESG and/or CLB are to be paid into the RESP. In short, the permissions given by each role is different. For more information on completing ANNEX B, please review the Step by Step guide for ANNEX B.
Section 2 – Information about the beneficiary

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

• 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.

<table>
<thead>
<tr>
<th>Beneficiary's family name (last name)</th>
<th>Beneficiary's given name (first name)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Date of birth (yyyy/mm/dd)</th>
<th>Sex</th>
<th>Social Insurance Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

- Male
- Female

Next, the beneficiary section must be completed. It is important to enter the beneficiary’s details exactly as they appear on his/her SIN card.

**NOTE:** The beneficiary must have a valid SIN to be eligible to receive the government grants. In those cases where the beneficiary does not have a SIN, the application will be made to ESDC for the grants once the SIN has been received by Knowledge First Financial AND provided it is received within the first 24 months of the plan being opened. Otherwise, the plan will be cancelled and a refund of principal and income will be sent to you.

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

**NOTE:** As Knowledge First Financial only offers individual plans, ANNEX A is not applicable. In the “Total number of Beneficiaries” box, please enter the number “1” as there is only 1 beneficiary per contract number.

Section 3 – Conditions for payment of the CESG and the CLB

1. 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.
2. 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.
3. 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 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.

The top of the second page of the government grant Form 0093 lists the conditions you and beneficiary must meet to receive the government grants.

Section 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:

1. 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.
2. The RESP has more than one beneficiary and they are not all siblings, in which case the Additional CESG and CLB cannot be paid.
3. 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.
4. 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:** 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.

This section is optional and should ONLY be used if you **DONT** want to apply for the Additional CESG and/or the CLB.
Section 5 – Declaration and Consent

I authorize the RESP provider to ask the trustee to request the CESS 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 CESS and/or CLB as applicable; and
- I understand that in order for a payment of the Additional CESS 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.

Subscriber’s signature ______________________________ Date (yyyy/mm/dd)

Joint subscriber’s signature (if applicable) ______________________________ Date (yyyy/mm/dd)

As mentioned earlier in this guide, by signing the Declaration and Consent section, you provide consent to sharing your information and acknowledge your wish for the RESP Provider to apply for the government grants on your behalf.

IMPORTANT REMINDER: By signing this document, you consent to the use and sharing of your personal information and the personal information of the beneficiary. If you do not wish to apply for the grants, please indicate such on the enrollment application and DO NOT complete and/or sign a government grant application form.

REMINDER: Knowledge First Financial no longer requires the original government grant form. It can be sent by mail or by any electronic means including email and fax. It can be sent to the following:

Mail: Knowledge First Financial Inc.
2005 Sheppard Avenue East, Suite 700
Toronto, ON
M2J 5B4

Email: CustomerCare@HeritageRESP.com

Fax: 416.502.2555
Section 6 – Your Privacy Rights

The personal information you provide 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. The SIN is collected under the authority of the Canada Education Savings Act and in accordance with the Treasury Board Secretariat’s Directive on Social Insurance Number. 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 CEESG and the CLB.

You are not obligated to provide any personal information. However, refusal to provide personal information will result in ESDEC being unable to pay the CEESG and the CLB to the trustee in respect of the RESP beneficiary.

The personal information you provide may be used by and shared between the following parties for the administration of the Canada Education Savings Act and the Income Tax Act: ESDEC, the CRA, provincial governments where provincial savings incentives are delivered through ESDEC, the RESP provider and its agents, the trustee, and between RESP providers when transferring RESP assets.

Information may be shared with a third party contracted by ESDEC for direct mailings. Information may also be used for policy analysis, research, statistical and/or evaluation purposes. Information may also be disclosed to Statistics Canada for research and statistical purposes. However, these additional uses will never result in an administrative decision being made about you.

Once under the control of ESDEC, the information is administered in accordance with the Department of Employment and Social Development Act, the Canada Education Savings Act, the Privacy Act and all applicable laws.

You have the right to the protection of, and access to, your personal information. The personal information banks ESDEC PPU 506 and ESDEC PPU 390 describe the types of information held by ESDEC for the administration of education savings incentives by the CEESG. Instructions for obtaining this information are outlined in the government publication entitled Info Source, which is available at canada.ca/infoSource-ESDEC.

Info Source may also be accessed online at any Service Canada Centre.

You have the right to file a complaint with the Privacy Commissioner of Canada regarding the institution’s handling of your personal information. Additional information is available at www.priv.gc.ca.

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.

Section 7 – Available Provincial Grants

British Columbia: If the beneficiary and a custodial parent/legal guardian of the beneficiary are residents of British Columbia, you can apply for the British Columbia Training and Education Savings Grant (BCTESG) by completing ANNEX D of this form.

Saskatchewan: If the beneficiary is a resident of Saskatchewan, you can apply for the Saskatchewan Advantage Grant for Education Savings (SAGES) by completing ANNEX C of this form.

This section instructs you to ask your RESP Provider if they offer any of the other provincial grants and/or incentives such as the British Columbia Training and Education Savings Grant (BCTESG) and the Saskatchewan Advantage Grant for Education Savings (SAGES). The Quebec Education Savings Incentive (QESI) is not currently administered by ESDEC and that is why the forms do not include any verbiage regarding QESI.

- If you qualify to apply for the SAGES, you must complete ANNEX C. For more information on how to complete this annex, please see the Step by Step guide for ANNEX C. (Please note due to the temporary suspension of the SAGES, SAGES will not be paid on any contributions made to an RESP. Future SAGES payments on contributions is subject to the reinstatement of the SAGES program.)
- If you qualify to apply for the BCTESG, you must complete ANNEX D. For more information on how to complete his annex, please see the Step by Step guide for ANNEX D.
- For the QESI grant, there is no application form to be completed. The RESP Provider (should they offer this grant) will automatically apply for the QESI on your behalf should you qualify.
Section 8 – Definitions

Adjusted income: The adjusted income of a beneficiary’s individual primary caregiver is determined by adding together the net income (line 296 of the income tax and benefit return) for the primary caregiver and his or her 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 received.

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 eligible to apply for the grant in respect of an eligible child no earlier than the beneficiary’s 9th 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 he or she 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): $500 paid into an RESP for an eligible beneficiary born after December 31, 2003. An eligible beneficiary could also receive $100 every year he or she turns 15 years old for a maximum of $2,000. Effective July 1, 2017, eligibility for the CLB is based, in part, on the number of qualified children and the adjusted income of the individual primary caregiver, as outlined in the Canada Education Savings Act. For years prior to July 1, 2016, a beneficiary was eligible for the CLB if the individual primary caregiver was in receipt of the National Child Benefit Supplement (NCBS) for the beneficiary. From July 1, 2016, to June 30, 2017, a beneficiary was eligible for the CLB if the individual primary caregiver would have otherwise been in receipt of the NCBS for the beneficiary, had it continued to be paid for that period.

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 CBS, and whose name appears on the CBS payments and notices. For more information, contact the CBS call center 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.

Saskatchewan Advantage Grant for Education Savings (SAGES): A payment of 10% 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.

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.

This section provides definitions as to some of the terms used in the application form.

NOTE: The third and fourth pages must be left with you however they do not need to be returned to Knowledge First Financial.