

Form 0093 – Annex B is comprised of three pages. This form is to be completed if you, the subscriber, are **NOT** the Custodial Parent/Legal Guardian or the Primary Caregiver (PCG) (or their spouse) of the beneficiary. The PCG is the person who qualifies and is eligible to receive the Canada Child Benefit.

**NOTE:** If this form is being completed, it must accompany Form 0093 (main form). **Please do not complete the sections on this Step by Step Guide. You can obtain the Primary Caregiver and/or Custodial Parent/Legal Guardian Application Form (Form 0093 – Annex B) at HeritageRESP.com in the Resource Centre under “Forms”.**

*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.*

## Top of the Application

<b>ANNEX B - Primary caregiver or their spouse and/or custodial parent/legal guardian</b>	
APPLICATION: Canada Education Savings Grant (CESG) and Canada Learning Bond (CLB)	
<b>Instructions:</b>	
1. 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).	
2. Read this document carefully. If you have questions, do not hesitate to ask the Registered Education Savings Plan (RESP) provider.	
3. This annex is valid only if completed, signed, dated and given to the RESP provider. Do <b>NOT</b> send directly to Employment and Social Development Canada (ESDC).	
4. Keep a copy for your records.	
RESP provider	RESP contract No.
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Subscriber's family name (last name)	Subscriber's given name (first name)
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

By signing the application, the PCG authorizes the sharing of their income information with the Canada Education Savings Program (CESP) for the promoter to apply for the Additional CESG and the CLB.

**NOTE:** Spaces are provided here to enter the Registered Education Savings Plan (RESP) provider’s name and address and the RESP Contract No. It also contains a space to enter the subscriber’s name. If the form is sent from Knowledge First Financial, the RESP Provider’s info and RESP Contract No. will be pre-populated.

## Section B-1 – Information about the primary caregiver

Refer to Section B-7 for the definitions of primary caregiver, spouse, and public primary caregiver.	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 (SIN)
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	Or in the case of a child care agency:		
Name of agency	Name of agency representative	Business number	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
<input type="checkbox"/> I am also the custodial parent/legal guardian of the beneficiary.			

This section is to be completed by the person who is the PCG (or their spouse) of the beneficiary. They must provide their name and Social Insurance Number (SIN). Or, in the case of a Child Care Agency, the names of the Agency and Agency Representative must be provided here along with the Agency’s Business Number.

The PCG or the Agency must indicate if they are also the Custodial Parent/Legal Guardian of the beneficiary.

## Section B-2 – Information about the custodial parent/legal guardian

<p>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.</p>	<p>This section is to be completed by the custodial parent/legal guardian of the beneficiary ONLY if he/she is different than the primary caregiver or their spouse listed above in Section B-1.</p>	
	<p>Family name (last name)</p> <input type="text"/>	<p>Given name (first name)</p> <input type="text"/>

If the PCG or the Agency is not the Custodial Parent/Legal Guardian, the Custodial Parent/Legal Guardian's name must be written in this section.

**NOTE:** In the case where the PCG and the Custodial Parent/Legal Guardian are two different people, a separate Annex B must be submitted as there is only space for one person to sign this form. Therefore, the PCG would be responsible for signing one Annex B as they need to authorize the sharing of their income information and the Custodial Parent/Legal Guardian would be responsible for signing a second Annex B as they need to authorize the sharing of the beneficiary's personal information.

## Section B-3 – Information about the beneficiary

<p>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.</p>	<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>		
	<p>Beneficiary's family name (last name)</p> <input type="text"/>	<p>Beneficiary's given name (first name)</p> <input type="text"/>	
	<p>Date of birth (yyyy/mm/dd)</p> <input type="text"/>	<p>Sex</p> <input type="checkbox"/> Male <input type="checkbox"/> Female	<p>Social Insurance Number (SIN)</p> <input type="text"/>
	<input type="checkbox"/> Additional beneficiaries indicated in ANNEX A		<input type="text"/> = Total number of beneficiaries

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.

**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.

**REMINDER:** One government grant application is required per contract number.

### Section B-4 – Refusal of the Additional CESG and the CLB

<p>This section is optional and should <b>ONLY</b> be used if you <b>DO NOT</b> want to request the Additional CESG and/or the CLB.</p>	<p>This section gives the option to <b>NOT</b> request the Additional CESG and/or the CLB in respect of the beneficiary. Reasons for not requesting these education savings incentives may include:</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> </ol> <p><i>Note that this section applies to all beneficiaries listed on this form, including ANNEX A.</i></p> <p><input type="checkbox"/> I DO NOT want to request the Additional CESG for this RESP.</p> <p><input type="checkbox"/> I DO NOT want to request the CLB for this RESP.</p>
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The top of the second page of the application form is optional and should **ONLY** be used if the PCG **DOESN'T** want to apply for the Additional CESG and/or the CLB. The reasons as to why the PCG may not want to apply for these grants are listed in this section. In the case where the Custodial Parent/Legal Guardian is different than the PCG, they must not check off any of the boxes in this section.

**Note:** If the PCG checks off either of these boxes, the RESP Provider will NOT be able to apply for these grant(s) on the subscriber's behalf.

### Section B-5 – Declaration and consent

<p>You must read this section and sign to receive the grants and bond in this RESP.</p> <p><i>The use of singular (such as beneficiary) also includes the use of plural as the context requires.</i></p>	<p>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.</p> <p>If I indicated in Section B-1 that I am the primary caregiver or the primary caregiver's spouse:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• 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.</li> </ul> <p>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.</p> <p>I understand that the <i>Privacy Act</i> 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.</p> <p>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).</p>
<p>Signature _____</p>	<p>Date (yyyy/mm/dd) _____</p>

As mentioned earlier in this guide, by signing the Declaration and Consent section, the PCG and/or the Custodial Parent/Legal Guardian provide consent to sharing their information and acknowledge their wish for the RESP Provider to apply for the government grants on the subscriber's behalf.

**IMPORTANT REMINDER:** By signing this document, the PCG consents to the use and sharing of their personal information and the beneficiary's personal information if they are also the Custodial Parent/Legal Guardian. In the case where the Custodial Parent/Legal Guardian is different, and by submitting a separate Annex B form, they consent to the use and sharing of the beneficiary's personal information. If the PCG does not wish the RESP to receive the Additional CESG nor the CLB, the RESP will only attract the Basic CESG.



**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  
Toronto, ON  
M2J 5B4

Email: [CustomerCare@HeritageRESP.com](mailto:CustomerCare@HeritageRESP.com)

Fax: 416.502.2555

### Section B-6 – Your privacy rights

<p>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.</p>	<p>The personal information you provide is collected under the authority of the <i>Department of Employment and Social Development Act</i>, the <i>Canada Education Savings Act</i> and the <i>Income Tax Act</i> for the administration of education savings incentives. The SIN is collected under the authority of the <i>Canada Education Savings Act</i> and in accordance with the Treasury Board Secretariat's <i>Directive on Social Insurance Number</i>. 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.</p>
	<p>You are not obligated to provide any personal information. However, refusal to provide personal information will result in ESDC being unable to pay the CESG and the CLB to the trustee in respect of the RESP beneficiary.</p>
	<p>The personal information you provide may be used by and shared between the following parties for the administration of the <i>Canada Education Savings Act</i> and the <i>Income Tax Act</i>: ESDC, the CRA, 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.</p>
	<p>Information may be shared with a third party contracted by ESDC 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.</p>
	<p>Once under the control of ESDC, the information is administered in accordance with the <i>Department of Employment and Social Development Act</i>, the <i>Canada Education Savings Act</i>, the <i>Privacy Act</i> and all other applicable laws.</p>
	<p>You have the right to the protection of, and access to, your personal information. The personal information banks ESDC PPU 506 and ESDC PPU 390 describe the types of information held by ESDC for the administration of education savings incentives by the CESP. Instructions for obtaining this information are outlined in the government publication entitled <i>Info Source</i>, which is available at <a href="http://Canada.ca/infosource-ESDC">Canada.ca/infosource-ESDC</a>. <i>Info Source</i> may also be accessed online at any Service Canada Centre.</p>
<p>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 <a href="http://www.priv.gc.ca/en">www.priv.gc.ca/en</a>.</p>	

This section explains why the PCG's and/or the Custodial Parent/Legal Guardian's information is collected and how it is used, shared and protected. It also explains how they can access their personal information.

## Section B-7 – Definitions

<p>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 <i>Income Tax Act</i> and the <i>Canada Education Savings Act</i> shall prevail.</p>	<p><b>Adjusted income:</b> 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 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 repaid.</p> <p><b>Canada Education Savings Grant (CESG):</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• <b>Additional CESG</b> 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.</li> </ul> <p><b>Canada Learning Bond (CLB):</b> \$500 paid into an RESP for an eligible beneficiary born after December 31, 2003. An eligible beneficiary could also receive \$100 every year until 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 <i>Canada Education Savings Act</i>. 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.</p> <p><b>Custodial parent/legal guardian:</b> 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.</p> <p><b>Primary caregiver:</b> 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.</p> <p><b>Public primary caregiver:</b> Department, agency or institution that receives the allowance payable under the <i>Children's Special Allowances Act</i>.</p> <p><b>RESP provider (also called promoter):</b> Individual or organization offering an RESP to the public and who will open an RESP for the subscriber.</p> <p><b>Spouse:</b> <i>Cohabiting spouse or common-law partner</i> of the primary caregiver, consistent with the meaning assigned in section 122.6 of the <i>Income Tax Act</i>, who has not been separated from the primary caregiver for more than 90 days because of a breakdown in the relationship.</p> <p><b>Subscriber:</b> Individual or child care agency, who opens an RESP, names one or more beneficiaries and may deposit money (contributions) into the RESP.</p> <p><b>Trustee:</b> Financial organization that invests, administers, and distributes the money in the RESP for the beneficiary.</p>
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This section provides definitions as to some of the terms used in the application form.

**NOTE:** The third page must be left with the PCG and/or the Custodial Parent/Legal Guardian however it does not need to be returned to Knowledge First Financial.