



Canada Learning Bond (CLB) Application for Adult Beneficiaries

Instructions:

- Complete this form if you are **between 18 and 20 years of age** and meet one of the following criteria:
 - You are both the subscriber and the beneficiary of the Registered Education Savings Plan (RESP) indicated in this document. This means you are applying for the CLB and designating the trust on your own behalf. **Or,**
 - You are the beneficiary of the RESP indicated in this document and not the subscriber. You are required to designate the RESP indicated in this document to receive in trust, any payments of the CLB as applicable. **The subscriber must provide their authorization to request the CLB by completing Section 3 on page 2.**
- Read this document carefully. If you have any questions, do not hesitate to ask the RESP provider.
- This form is valid only if completed in full and given to the RESP provider. **Do NOT send it directly to Employment and Social Development Canada (ESDC).** Keep a copy for your records.

RESP provider

RESP contract No.

Scotia iTRADE

1 Your personal information (beneficiary information)

Enter your name, as the beneficiary, exactly as it appears on your Social Insurance Number (SIN) documentation.

You must be under 21 years of age at the time of application.

Family name (last name)

Given name (first name)

Date of birth (yyyy/mm/dd)

Sex

Social Insurance Number

Male Female

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

I am the subscriber of this RESP. (If you are not the subscriber, Section 3 must be completed by the subscriber of this RESP. If you are the subscriber, you do not need to fill out Section 3.)

2 Beneficiary declaration and consent

If I am the subscriber of the RESP indicated in this document, I authorize the RESP provider to ask the trustee to request the CLB with respect to myself, as the beneficiary. If I am not the subscriber of the RESP indicated in this document, I understand that the subscriber of the RESP will authorize the RESP provider to ask the trustee to request the CLB by completing Section 3.

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

I confirm that I meet the residency requirements set out in Section 4 and agree to inform the RESP provider if, at any time, there is a change in my circumstances.

I designate the RESP indicated in this document to receive in trust, any payments of the CLB as applicable.

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

I confirm that I have read and understood this document, including my privacy rights found in Section 5, and I have received a copy of this document, and I consent to the use and sharing of my information.

Signature of beneficiary

Date (yyyy/mm/dd)



3 Subscriber (if different than the beneficiary) declaration and consent

This section is to be completed when the subscriber is a different individual than the beneficiary.

The subscriber (if a different individual than the beneficiary) must read this section and sign to receive the CLB in this RESP.

Subscriber's family name (last name)	Subscriber's given name (first name)
Joint subscriber's family name (last name), if applicable	Joint subscriber's given name (first name), if applicable
Agency name (if the subscriber is a child care agency)	

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

I authorize the RESP provider to ask the trustee to request the CLB in respect of the beneficiary.

I understand that the Privacy Act gives me (or my authorized representative) the right to access or request correction to my personal information kept in the government file.

I confirm that I have read and understood this document, including my privacy rights found in Section 5, and I have received a copy of this document, and I consent to the use and sharing of my personal information.

Signature of subscriber Date (yyyy/mm/dd)

Signature of joint subscriber (if applicable) Date (yyyy/mm/dd)

4 Conditions for payment of the CLB

This section explains the conditions under which the CLB will be paid into an RESP.

1. In order for the CLB to be paid, you must be resident in Canada immediately before a CLB payment is made.
2. CLB may be paid only if the RESP has one beneficiary or, if there is more than one, all beneficiaries are siblings.
3. The CLB may not be paid if 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.

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@hrsdcc-rhdcc.gc.ca
 Internet: www.canada.ca/RESPresources



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Your privacy rights

This section explains why your personal 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 the CLB. We collect the Social Insurance Number (SIN) of the beneficiary under the authority of the *Canada Education Savings Act* to match the CLB application to the beneficiary information in order to pay 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 CLB: ESDC, the Canada Revenue Agency, 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 at Canada.ca/infosource-ESDC. 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 regarding ESDC's handling of your information at www.priv.gc.ca/en/report-a-concern/.

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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 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.

Beneficiary: A beneficiary is the individual 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 must be under the age of 21 at the time of application.

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*.

Primary caregiver: Individual who is primarily responsible for the care of the child and is eligible for the Canada Child Benefit (CCB), and whose name appears on the CCB payments and notice. For a beneficiary between 18 and 20 years of age, if their former primary caregiver never applied for the CCB, the CLB cannot be paid if the beneficiary applies for the CLB. The former primary caregiver for those years must apply retroactively for the CCB. 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.

Subscriber: Individual or child care agency who opens an RESP, names one or more beneficiaries and may deposit money (contributions) into the RESP. Individuals may need to meet a minimum age requirement to open an RESP. Check with your RESP provider for further information.

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