

# CANADIAN SCHOLARSHIP TRUST PLAN

## THE RESP FOR THEIR TOMORROW

With C.S.T. Consultants Inc., you can access government grants, including the Canada Learning Bond (CLB) through our RESP – the Canadian Scholarship Trust Plan.

It's easy to get started:

1.

We've got sales representatives to serve you from coast to coast! Call our Customer Care Department at 1-877-333-7377 and they will find you a representative. You can also go to our website at [www.cst.org](http://www.cst.org), click on **Contact Us**, and then click on the link **Want to talk to someone about starting a plan?** Complete the form on that page and a representative will contact you within 3-5 business days to book your personal appointment.



2.

When you meet with a sales representative make sure you have the following items with you:

- Your Social Insurance Number
- Your beneficiary's Social Insurance Number (if you haven't applied for one, we can assist)

3.

Our sales representative will help you open an RESP, apply for the Canada Learning Bond and help you access all the grants you may be eligible to receive.

### QUICK FACTS: CANADA LEARNING BOND (CLB)

The Government of Canada will make a one-time payment of \$500 into the RESP of children who qualify for the Canada Learning Bond and a \$100 each subsequent year, up to a maximum of \$2,000.

- **You don't have to make a monetary contribution.** A plan can be opened with \$0.
- If you plan to contribute funds to your RESP you should also apply for the Canada Education Savings Grant (CESG), which matches 20% of the first \$2,500 contributed annually (up to \$7,200 per child). Families who apply for the Canada Learning Bond should also apply for Additional CESG to receive more CESG sooner.
- **No enrolment fees will be charged** when you open a CLB RESP with us

For more information on the Canada Learning Bond, visit [www.smartsaver.org](http://www.smartsaver.org)

To receive the CLB, the child must be born January 1, 2004 or after AND the family must receive the National Child Benefit Supplement. Eligibility for the Canada Learning Bond is confirmed by the Government of Canada upon receipt of an application.

**Canadian Scholarship Trust Plans are only sold by Prospectus. Please see the Prospectus for more detailed information. Copies may be obtained from [www.cst.org](http://www.cst.org).**



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