

# 3 Easy Steps to a Bright Future

## Starting an RESP at Scotiabank is as easy as 1, 2, 3...

- 1 Visit your local Scotiabank branch and make an appointment with a *Scotia*® advisor. At Scotiabank, we are proud to offer our services in many languages. To locate a branch with a *Scotia* advisor that speaks your language, please visit [scotiabank.com/branchlocator](http://scotiabank.com/branchlocator).
- 2 Present this document and bring the following identification with you on the day of your appointment:
  - Your Social Insurance Number
  - Two pieces of identification (one piece of photo government ID)
  - Each beneficiary's Social Insurance Number
  - Each beneficiary's Birth Certificate
- 3 Your *Scotia* advisor will provide assistance by completing all of the necessary application forms to open your RESP and apply for the Canada Learning Bond.

**Congratulations on taking this important step towards planning for your child's education. A bright future can begin today.**



Do you want to see how your child's education savings can grow? Try the new Scotiabank RESP Reality Check at [scotiabank.com/resptool](http://scotiabank.com/resptool)

## Quick Facts: Canada Learning Bond

The Canada Learning Bond (CLB) is a contribution to an RESP provided by the Government of Canada. When you open an RESP and apply for the CLB for your child:

- You are not required to make a monetary contribution. An account can be opened with \$0.
- If you plan to contribute funds to your RESP, when you apply for the CLB, you should also apply for the Canada Education Savings Grant (CESG) and Additional CESG.
- You will not be charged any account fees.

For more information on the CLB, visit [smartsaver.org](http://smartsaver.org)

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



You're richer  
than you think.®

