



**Take 3 important steps
for your child's education**

At TD Canada Trust, we understand the importance of saving for the future, especially when it's your child's education. That's why we've made it easy for you to open a Registered Education Savings Plan (RESP). In just a few steps you'll be able to give your child a head start that will last a lifetime.

To open a TD Canada Trust RESP, just follow these 3 easy steps:

- 1.** Visit your local TD Canada Trust branch and speak with a TD Canada Trust advisor. To help make your banking experience as convenient as possible, we offer the longest branch hours and seven-day banking at over 300 branches. To locate a branch near you, please visit www.tdcanadatrust.com/locator
- 2.** Bring the following pieces of identification –
 - Two (2) pieces of your identification, one of which must be government-issued with a photo
 - Your Social Insurance Number (SIN card)
 - Social Insurance Number for each beneficiary
- 3.** Your TD Canada Trust branch representative will help you complete the RESP application and apply for government grants on your behalf

Once you've completed your application, you're on the way to help ensure your child's education gets the jump start it deserves.

To learn more about RESPs, including tips and advice, please visit www.tdcanadatrust.com/resp

Canada Learning Bond – What you need to know

If you are eligible for the Canada Learning Bond (CLB), you will receive a \$500 contribution from the Government of Canada to help you start saving for your child's education after high school. Your child may also qualify for an additional \$100 contribution each year until he or she turns 15 years old, for a total of \$2,000.

In order for your child to receive the CLB –

- He or she must have been born after December 31, 2003
- You must be receiving the National Benefit Supplement (NCBS), also known as the "family allowance" or "baby bonus"

It's easy to enjoy the benefits of a TD Canada Trust RESP –

- You do not need to contribute any funds of your own to your TD Canada Trust RESP to apply for the CLB
- You can take advantage of the Canada Education Savings Grant (CESG) if you make contributions to your RESP
- There are no fees to open a TD Canada Trust RESP

Make Educational Saving Automatic

Consider setting up an automatic transfer to your TD Canada Trust RESP. By saving even small amounts regularly, over time you can reach your saving goals and still manage your day-to-day finances. Talk to us today.

To learn about the Canada Learning Bond, please visit www.smartsaver.org