



Form 0093 – Annex D is comprised of three pages. The form is to be completed if you wish to apply for the British Columbia Training and Education Savings Grant (BCTESG). If you are not the Custodial Parent/Legal Guardian, that person must also sign.

**NOTE:** Please do not complete the sections on this Step by Step Guide. You can obtain the British Columbia Training and Education Savings Grant Application (Form 0093 – Annex D) at [HeritageRESP.com](http://HeritageRESP.com) in the Resource Centre under “Forms”. The BCTESG application form can be submitted separately from the main 0093 form.

**REMINDER:** Only one (1) government grant application is required per beneficiary.

### Top of the Application

<b>ANNEX D</b>	
<b>APPLICATION: British Columbia Training and Education Savings Grant (BCTESG)</b>	
<small>APPLICATION: Canada Education Savings Grant (CESG) and Canada Learning Bond (CLB)</small>	
<small>This annex is only for beneficiaries who are residents of British Columbia with a custodial parent/legal guardian who is also a resident of British Columbia.</small>	
<b>Instructions:</b>	
1. This annex is to be completed and signed by the subscriber(s) of the Registered Education Savings Plan (RESP). The custodial parent/legal guardian also must sign if different than the subscriber(s).	
2. Read this document carefully. If you have questions, do not hesitate to ask the RESP provider.	
3. This annex is valid only if completed, signed, dated and given to the RESP provider. Do NOT send directly to Employment and Social Development Canada (ESDC).	
4. Keep a copy for your records.	
RESP provider	RESP contract No.
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

By signing the application, you acknowledge that you wish to apply for the BCTESG.

**NOTE:** Spaces are provided here to enter the Registered Education Savings Plan provider’s name and address and the RESP Contract No. If the form is sent from Knowledge First Financial, this information will be pre-populated.

### Section D-1 – Information about the subscriber(s)

<small>You are the subscriber if you opened the RESP for the eligible children.</small>	Subscriber’s family name (last name) <input style="width: 95%;" type="text"/>	Subscriber’s given name (first name) <input style="width: 95%;" type="text"/>
<small>If applicable.</small>	Joint subscriber’s family name (last name) <input style="width: 95%;" type="text"/>	Joint subscriber’s given name (first name) <input style="width: 95%;" type="text"/>
<small>In the case of a child care agency.</small>	Name of agency <input style="width: 95%;" type="text"/>	Name of agency representative <input style="width: 95%;" type="text"/>
	Street address <input style="width: 95%;" type="text"/>	Suite or apartment number <input style="width: 95%;" type="text"/>
	Province <input style="width: 95%;" type="text"/>	City or town <input style="width: 95%;" type="text"/>
	Country <input style="width: 95%;" type="text"/>	Postal code <input style="width: 95%;" type="text"/>

Please complete Section D-1. You must provide your name(s) and address in this section. Or, in the case of a Child Care Agency, the name of the Agency and Agency Representative and the address must be provided.

## Section D-2 – Information about the beneficiary

<ul style="list-style-type: none"> <li>• The beneficiary's Social Insurance Number (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 (the annex will be provided to the custodial parent/legal guardian). You should still complete the remaining fields.</li> </ul>		
<p>If you answer NO, the BCTESG will not be paid.</p>	<input type="checkbox"/> YES <input type="checkbox"/> NO	<p>There is only one beneficiary named to this RESP OR all beneficiaries are siblings AND all beneficiaries listed on this annex are residents of British Columbia.</p>

Since Knowledge First Financial only offers individual plans (one beneficiary per plan), if you wish to apply for the BCTESG, the beneficiary must be a resident of British Columbia. If "NO" is selected, Knowledge First Financial will not be able to apply for the BCTESG on your behalf.

<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>	Beneficiary's family name (last name)	Beneficiary's given name (first name)	
	<input type="text"/>	<input type="text"/>	
	Date of birth (yyyy/mm/dd)	Sex	Social Insurance Number
	<input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="text"/>
	Beneficiary's family name (last name)	Beneficiary's given name (first name)	
	<input type="text"/>	<input type="text"/>	
	Date of birth (yyyy/mm/dd)	Sex	Social Insurance Number
	<input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="text"/>
<p>For more than two beneficiaries, attach additional copies of this annex.</p>			
<input type="checkbox"/> Additional beneficiaries - see attached		<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 Social Insurance Number (SIN) card.

**NOTE:** The beneficiary must have a valid SIN in order to be eligible to receive the government grants. In those cases where the beneficiary does not have a SIN, the application can only be completed once you have obtained the beneficiary's SIN and provided the application is completed within the allowed timeframes.

**Only one (1) beneficiary should be listed in this section. If the form is sent directly from Knowledge First Financial, "N/A" will be pre-populated in the additional beneficiary fields to indicate that only one beneficiary can be entered here.**

**NOTE:** As Knowledge First Financial only offers individual plans, "Additional Beneficiaries – see attached" is not applicable. In the "Total number of Beneficiaries" box, please enter the number "1" as there is only 1 beneficiary per contract number.

**REMINDER:** One government grant application is required per beneficiary.

### Section D-3 – Conditions for payment of the BCTESG

<p>This section explains the conditions under which the grant will be paid into an RESP.</p>	<ol style="list-style-type: none"> <li>1. In order for the BCTESG to be paid, both the beneficiary and the beneficiary's custodial parent/legal guardian must be residents of British Columbia at the time the application form is submitted by the subscriber.</li> <li>2. The BCTESG may be paid only if the RESP has one beneficiary or, if there is more than one, all beneficiaries are siblings.</li> <li>3. The beneficiary must have been born on or after January 1, 2006. This annex must be submitted to the RESP provider no earlier than the beneficiary's 6<sup>th</sup> birthday, and no later than the day before the beneficiary's 9<sup>th</sup> birthday. Application timelines differ for children born in 2006, 2007, 2008 and 2009. Contact your RESP provider for details.</li> </ol>
<p>To be completed by the RESP provider's representative</p>	<p>Indicate the type of identification/proof provided that demonstrates the custodial parent/legal guardian meets the British Columbia residency requirement.</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>

The top of the second page of the form provides information on the conditions under which the grant will be paid into the RESP.

If you are completing this section in the presence of your Knowledge First Financial Sales Representative from Knowledge First Financial, section D-3 must be completed by the Sales Representative.

In any other case, you must provide a photocopy of identification that demonstrates the Custodial Parent/Legal Guardian meets the British Columbia residency requirement. Such proof can be in the form of one of the following:

- A valid British Columbia driver's license;
- A British Columbia Identification Card (BCID card) with a picture;
- A British Columbia Services Card (new BC CareCard and driver's license will be fully implemented in 2018);  
or
- A British Columbia utilities bill (dated within the last 3 months and listing the current address of the custodial parent or the legal guardian). A utilities bill can be any one of: electricity, gas, phone, cable, water or garbage bills.

### Section D-4 – Declaration and consent

<p>You must read this section and sign to receive the grant in this RESP.</p> <p><i>The use of singular (such as beneficiary) also includes the use of plural, and vice versa, as the context requires.</i></p>	<p>I authorize the RESP provider to ask the trustee to apply for the BCTESG in respect of the beneficiary.</p> <p>I confirm that the beneficiary and a custodial parent/legal guardian of the beneficiary are residents of British Columbia.</p> <p>I authorize that the information related to this RESP be used for the purposes of administering the BCTESG.</p> <p>I understand that the <i>Privacy Act</i> (Canada) gives me (or my authorized representative) the right to access or request correction to my personal information and the beneficiaries' personal information (as 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 D-5 and I consent to the use and sharing of my personal information and the beneficiaries' personal information (as applicable).</p>
	<p>Subscriber's signature _____ Date (yyyy/mm/dd) _____</p>
	<p>Joint subscriber's signature (if applicable) _____ Date (yyyy/mm/dd) _____</p>
<p>To be complete only if different than the subscriber/joint subscriber.</p>	<p>Custodial parent/legal guardian's signature (for whom proof of British Columbia residency has been provided) _____ Date (yyyy/mm/dd) _____</p> <p>Custodial parent/legal guardian's name (please print)</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>

As mentioned earlier in this guide, by signing the Declaration and Consent section of the form, you, the subscriber, acknowledge that you wish to apply for the BCTESG and will comply with the requirements set out in that section.

**IMPORTANT REMINDER:** Also, if you are not the Custodial Parent/Legal Guardian, that person needs to co-sign the application (and print their name) as they need to authorize the sharing of the beneficiary's personal information for the purposes of applying for this grant.

**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 D-5 – 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 section 9.4 of the <i>Special Accounts Appropriation and Control Act</i> (Government of British Columbia), the <i>British Columbia Training and Education Savings Program Regulation</i> (Government of British Columbia), the <i>Department of Employment and Social Development Act</i> (Government of Canada), the <i>Canada Education Savings Act</i> (Government of Canada) and the <i>Income Tax Act</i> (Government of Canada) for the administration of the BCTESG. The SIN is collected under the authority of the <i>Canada Education Savings Act</i> (Government of Canada) and in accordance with the Treasury Board Secretariat's <i>Directive on Social Insurance Number</i>. The beneficiary's SIN is the primary identifier used to match a BCTESG application to the beneficiary information in order to pay the BCTESG.</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 BCTESG 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 section 9.4 of the <i>Special Accounts Appropriation and Control Act</i> and the <i>Income Tax Act</i>: the Government of British Columbia, ESDC, the Canada Revenue Agency, 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 the BCTESG by the Canada Education Savings Program. 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>
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## Section D-6 – 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*, the *Canada Education Savings Act* and the *British Columbia Special Accounts Appropriation and Control Act* shall prevail.

**British Columbia Training and Education Savings Grant (BCTESG):** \$1,200 grant paid into an RESP of an eligible child born in 2006 or later. It is available to children who are resident of British Columbia with a custodial parent/legal guardian who is also a resident of British Columbia at the time the application form is submitted to the RESP provider. A subscriber may be able to apply for the grant in respect of an eligible child no earlier than the beneficiary's 6<sup>th</sup> birthday and no later than the day before the beneficiary's 9<sup>th</sup> birthday.

**Custodial parent/legal guardian:** 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.

**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.

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

Section D-6 provides definitions as to some of the terms used in the application form.

**NOTE:** Please retain the third page for your records; however it does not need to be returned to Knowledge First Financial.