



## Start saving with the Canada Learning Bond in 3 easy steps

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 [www.SmartSAVER.org](http://www.SmartSAVER.org) to book an appointment directly with TD Canada Trust at a branch convenient for you.

To book an appointment over the phone, call **1-866-769-0007** and ask for an appointment to open an RESP with the Canada Learning Bond.

2. Bring the following pieces of identification to your meeting –
  - 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](http://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 every year until he or she turns 15 years old, to a maximum of \$2,000.

### In order for your child to receive the CLB –

- He or she must have been born after December 31, 2003
- Your family 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