

Save for their future with an RESP

They'll thank you for it.

They'll thank you for it, and you'll be thankful for the thousands available in federal grants to help them achieve their potential. Your Scotiabank® advisor can help you open your RESP and apply for the Canada Learning Bond, along with any other federal grants or provincial incentives that are available to you.

The Canada Learning Bond (CLB) is a Government of Canada contribution to an RESP. You can open a Scotiabank RESP for your child and apply for the CLB with \$0 and no account fees. We're partnering with SmartSAVER, a community organization, to help Canadian families learn about the government funds available to your child.

Opening an RESP at Scotiabank is easy—start the way that suits you best:

Online

Visit www.SmartSAVER.org to start your application with us—we'll follow up to schedule a meeting at your local branch and finish your application, together.

In-person

Or stop by your local branch and make an appointment with a Scotiabank advisor. Visit www.scotiabank.com/branchlocator to locate a branch convenient for you and with an advisor who speaks your language.

Make your appointment work for you—bring the following identification:

- Your Social Insurance Number
- 2 pieces of ID (including 1 piece of government photo ID)
- Each beneficiary's Social Insurance Number (card or letter)
- Each beneficiary's birth certificate or other ID

Start an RESP today and give your child all the opportunities they deserve.

www.scotiabank.com/savefortheirfuture



See how your child's education savings can grow by using our Scotiabank RESP Reality Check tool at www.scotiabank.com/resptool



You're richer than you think.®

