

RESP REDEMPTION FORM

SECTION A: Plan Information

RESP Account Number:	Beneficiary Name:
Subscriber's Name:	Beneficiary's S.I.N. Number:
Joint Subscriber's Name: (If applicable)	Beneficiary a Resident of Canada? <input type="checkbox"/> Yes <input type="checkbox"/> No (Mandatory)

SECTION B: School Information / Type of Withdrawal

Type of Post-Secondary Education: University Community College or CEGEP Other

Educational Institutional Name:	Program Length (In Years):
Address:	Program Length (In Weeks):
City and Province:	Academic Year Start Date:
Postal Code:	Current Year Enrolled (eg. Year 1):
Educational Assistance Payment (EAP)*: \$ (Withdrawal of Grant/Earnings)	Non-Educational Capital Withdrawal: \$ (Contributions only)
Post-Secondary Education Withdrawal (PSE)*: \$ (Capital only)	Total Withdrawal: \$ <input type="checkbox"/> Net <input type="checkbox"/> Gross (If not specified, redemption will be processed as Gross)
(AIP) Accumulated income Payment (Income/Earnings only): \$	

*If the EAP/PSE proportions aren't specified, we will process as EAP first, then PSE

SECTION C: Fund Withdrawal Instructions

Fund Code	Fund Name	Percentage (%)	Amount (\$)
Total			

SECTION D: Payment information

Make funds payable to: Subscriber Beneficiary | Direct deposit (Void cheque attached) Direct deposit to bank account on file

Mail cheque to the following address:

SECTION E: Authorization

Subscriber's Signature	Date	Joint Subscriber's Signature (If applicable)	Date
Advisor Name	Broker and Rep Code		

REQUIREMENTS

Please complete a separate form for each Beneficiary

Educational Assistance Payment (EAP)

- This is a withdrawal of Grant and Income from the RESP. If the amount requested exceeds what is available, the remainder will be processed as a Post-Secondary Education (PSE) withdrawal.
- A T4A will be issued to the beneficiary for all EAPs
- EAP withdrawals are limited to \$5,000 during the first 13 consecutive weeks of enrollment for full-time post-secondary studies. After that, you may request any available amount with no limit
- If the beneficiary is enrolled in part-time studies, EAP are limited to \$2,500 for every 13-week period of enrollment
- Full-time and part-time studies are eligible to receive payment for up to six months after the end of his or her enrollment in a qualified program

Post-Secondary Education (PSE) Withdrawal

- This is a withdrawal of capital (contributions) from the RESP

Requirements for an EAP and PSE Withdrawal:

- Completed RESP Withdrawal form
- Proof of Enrolment (POE) is mandatory and must include:
 1. Student name and student number
 2. Reference to the semester/term (e.g., Winter 2014)
 3. School name and address with the school logo
 4. Status (full-time or part-time)
 5. Name of the program
 6. Dated with current school year

Examples of Proof of Enrolment are:

1. Letter from the Registrar's office or
2. Tuition invoice or
3. Student timetable

Please note:

Acceptance letters do not qualify as proof of enrollment

Capital Withdrawals (for non-educational purposes):

- Withdrawal of contributions made by the Subscriber
- No tax implications
- A portion of the Grant may have to be repaid

Accumulated Income Payment (AIP)

- Withdrawal of income/earnings accumulated in the plan
- May be paid to the subscriber (subject to tax) or transferred to the subscriber's RRSP (tax deferred)
- AIPs can only be made under certain conditions (please consult your financial advisor)

What is considered a qualified Post-Secondary Educational Institution?

- Please visit www.canlearn.ca for a list of Designated Educational Institutions and more

Where do I send this form?

Please mail or fax to:

Bridgehouse Asset Managers
Attn: Processing Department
30 Adelaide St., Suite 1
Toronto, ON M5C 3G9

OR

Fax Number: 1.866.697.8892

Have questions?

Please consult with your Financial Advisor, OR call Bridgehouse Asset Managers

Client Services:

English: 1.888.861.9998

French: 1.877.768.8825