

Every section on this form is mandatory and you must also attach valid proof of enrollment (POE); see the Proof of Enrollment Guidelines page for details.

1. Account information

RESP Account No.

Subscriber Name

Joint Subscriber Name (if applicable)

Beneficiary Name

Beneficiary's Province of Permanent Residence (for tax purposes)

Beneficiary SIN

2. Post-secondary institution details

☐ University

☐ Community College or CEGEP

☐ Private Trade, Vocational or Career College

☐ Other

☐ Full-time

OR

☐ Part-time

Educational Institution Name

Educational Institution Address

Postal Code

Program Enrolled In

Academic Term Start Date

OR

Academic Year Length (in weeks)

Program Length (in years)

☐ 1st

☐ 2nd

☐ 3rd

☐ 4th

☐ Other

Program Year

3. Withdrawal details

You can choose either a Full Account Withdrawal (3.1), or specify specific dollar amounts in the fields (3.2) below.

3.1 ☐ Full account withdrawal

OR

3.2 Educational Assistance Payment (EAP)
(withdrawal of grant/earnings)

+

Post Secondary Education (PSE)
(withdrawal of capital)

=

Total Withdrawal Amount
(will be processed as net unless otherwise indicated)

\$

\$

\$

For EAP only, indicate the amount of CESG withdrawn in previous EAP(s)
at another financial institution(s). Note: See next page for details.

\$

Note:

- T4A tax receipt will be issued to the beneficiary for all EAP portions withdrawn
- EAP will be withdrawn if there are insufficient monies to accommodate a PSE withdrawal
- EAP will be processed first if withdrawal type is not specified
- PSE will be withdrawn if there are insufficient monies in EAP to accommodate withdrawal
- To request an EAP or PSE withdrawal, documents must be provided to the beneficiary by the educational institution. See next page for Proof of Enrollment guidelines.

Please specify which Funds to redeem from. Choose either dollar amounts or percentages and enter the appropriate numbers in the right column.

FUND NUMBER	FUND NAME	WITHDRAWAL AMOUNT OR PERCENTAGE	<input type="checkbox"/> \$	<input type="checkbox"/> %
MFC				
MFC				
MFC				
MFC				
		TOTAL		

4. Payment details

Payments payable to

☐ Beneficiary

☐ Subscriber

☐ Academic Institution

Type of delivery

Mail cheque to:

☐ Address on file

☐ Other address:
(signature guarantee [section 5] needed)

Direct deposit (EFT) to:

☐ Bank account on file

☐ New bank account
(void cheque needed)

Postal Code

Note:

- Payment can only be made to beneficiary, subscriber(s), or academic institution.
- A signature guarantee stamp will be required if
 - Delivery address is different than the subscriber's or beneficiary's address on record
 - Redemption amounts are \$50,000 or greater. A stamp can be affixed by a Canadian bank, trust company or registered securities dealer.

5. Signatures

Subscriber Signature

Date

Joint Subscriber Signature (if applicable)

Date

Advisor Signature (Mandatory if LAF/ICN provided)

Date

AFFIX SIGNATURE GUARANTEE STAMP FOR AMOUNTS \$50,000 AND OVER, OR FOR CHEQUE DELIVERING TO OTHER ADDRESS

Important Reminder: If beneficiaries have RESPs at other financial institutions, please indicate in section 3.2 (Withdrawal details) the amount of Canada Education Savings Grant (CESG) received in previous EAP withdrawals at those institutions. If not indicated and in excess of \$7200 of CESG is received, the beneficiary will have to repay directly to the Employment and Social Development Canada (ESDC).

1. Required documents for Educational withdrawal

To process an RESP educational withdrawal, 2 documents must be submitted:

1. Mackenzie RESP Withdrawal Form
2. Valid Proof of Enrollment (see guidelines below)

2. Types of monies in an RESP

RESP can contain three different types of monies:

- Grant
- Earnings from Grants and Contributions
- Contributions (Principal)

3. RESP Withdrawal Types

Withdrawal Type	Components	Withdrawal Limits	Lifetime Limits	Tax Implications
Education Assistance Payment (EAP)	Grant + Earnings	Full Time Students: \$8,000 during the 1st 13 week period. Part Time Students: \$4,000 for each 13 week period of study	CESG Grant: \$7,200 per beneficiary. QESI: \$3,600 per beneficiary Earnings: No limit	A T4A tax receipt will be issued to the beneficiary. No tax implications to the subscriber(s)
Post Secondary Education (PSE)	Contribution (Principal)	No Limit	No Limit	No Tax receipt is issued on this portion.

4. Method of submission

Submit to Mackenzie to process the withdrawal:

- Fax: 1-866-766-6623
- Mail: 180 Queen Street West, Toronto, ON, M5V 3K1
- Email (approved dealers only): processing@mackenzieinvestments.com



Proof of Enrollment Guidelines

1. Required information for Proof of Enrollment

Make sure you include the following information:

- ☐ Beneficiary/student's full name
- ☐ Name of educational institution (by logo, letterhead or website address)
- ☐ Name of Program of study
- ☐ Program type – university, college, trade college or other
- ☐ Qualified education program (full-time) or specified educational program (part-time)
- ☐ Program length (# of years)
- ☐ Course length (# of weeks) – i.e., fall usually 13 weeks, but could be as little as 3 weeks.
- ☐ Start date/Term date

Note: Students may need to provide one or more of the acceptable documents to capture all the required information listed above.

2. Type of valid Proof of Enrollment

Document Type	Valid Proof of Enrollment
Letter from the Registrar office	Signed or certified by Registrar office or department head Note: The student may be charged for this letter
Email confirmation of enrollment from the Registrar office	Email must include: contact information is provided related to the confirmation email and the delivering email address must be from the school's web domain (e.g. registrar@utoronto.ca)
Invoice or receipt of payment from Registrar office	Implies part or full-time status (by course length, tuition cost or number of courses) Note: If the only requirement to enroll in an educational institution is to pay, an invoice may be acceptable
Print of online confirmation of registrar status	Must contain the school's website address identifying the source of the website
Timetables or course schedules	Includes name of student, program type, term and school name or logo or website address
T2202 or T2202A Receipt	Submitted within the first six months following the end of the beneficiary's term of enrollment in a qualifying program

Note to avoid delays in processing your request:

- Issue dates of POE document(s) must be current.
- Apprenticeships taken through an approved post-secondary school are acceptable however does not include "on the job hours."
- Proof of enrollment documents must come from the educational institution (school) and include the institution's name and logo.
- Proof of enrollment documents are valid up to six months after the end of the enrollment period.
- It is recommended that a fax or scanned copy of the paper document or official website printout be provided. Camera photos of documents or computer screens may be illegible once they are submitted.

Definitions

Beneficiary

A Beneficiary under a Registered Education Savings Plan is an individual named by the subscriber who will receive Educational Assistance Payments if the individual qualifies for these payments under the terms of the plan.

Subscriber/Contributor

A person including a public primary caregiver, who enters into an RESP contract with the promoter is the subscriber. The subscriber agrees to contribute to the contract on behalf of an individual named under the plan as a beneficiary.

Capital

Contributions made by the subscriber(s).

Grant

Refers to Canada Education Savings Grant (CESG), Additional Canada Education Savings Grant (Additional CESG), Canada Learning Bond (CLB), B.C. Training and Education Savings Grant (BCTESG) and Québec Education Savings Incentive (QESI).

Additional Canada Education Savings Grant (Additional CESG)

The Additional CESG is an enhanced federal government grant for a qualifying beneficiary whose Primary Caregiver's family net income meets the income thresholds stipulated by CRA each year. Public Primary Caregivers must receive payments under the Children's Special Allowances Act.

Canada Education Savings Grant (CESG)

Canada Education Savings Grant means a grant paid by Employment and Social Development Canada to the RESP trustee for deposit on behalf of the beneficiary.

Canada Learning Bond (CLB)

The CLB is an additional federal government grant for a Canadian resident beneficiary born after 2003 whose Primary Caregiver is in receipt of the National Child Benefit Supplement. Public Primary Caregivers must receive payments under the Children's Special Allowances Act.

B.C. Training and Education Savings Grant (BCTESG)

BCTESG is an education savings incentive that is paid by the Government of British Columbia into an RESP for children born on or after January 1, 2007; and for children who are residents in British Columbia (with a custodial parent or a legal guardian who is also a resident) at the time of the BCTESG application. BCTESG is a \$1,200 one-time grant per eligible beneficiary. When an eligible child turns six years old, the subscriber may be able to apply for the grant.

Québec Education Savings Incentive (QESI)

The Québec Education Savings Incentive is a refundable tax credit that is paid by Revenu Québec to the RESP on behalf of a beneficiary who resides in Québec. QESI Increase is available to beneficiaries that meet eligibility requirements determined by the Québec government.

Employment and Social Development Canada (ESDC)

ESDC is responsible for the administration and delivery of RESPs and education savings incentives.

Educational Assistance Payment (EAP)

An Educational Assistance Payment consists of growth and Grant and is paid or payable under an RESP to or for an individual (called the beneficiary) to assist with the beneficiary's education at the post-secondary school level. These amounts do not include refunds of contributions made to the subscriber of the plan.

A beneficiary cannot receive more than \$8,000 in the form of an EAP during the first 13 weeks of his or her post-secondary education. Beneficiaries studying part-time are entitled to receive \$4,000 of EAP every 13 weeks.

EAPs to the plan's beneficiary can begin once he/she becomes a full-time student or part-time student enrolled in a qualified post-secondary educational program or within six months after the end of the term. Non-residents are not eligible for CES grant as a portion of their withdrawal. The maximum amount of grant a beneficiary can receive is \$7,200.

Post Secondary Capital Withdrawal (PSE)

Post Secondary Capital Withdrawal is a withdrawal of contributions made by the subscriber during the time a beneficiary is eligible to receive EAPs. Since the beneficiary is pursuing post-secondary education, the subscriber may withdraw his/her contributions without being required to repay any grant amounts. The subscriber must sign the request for PSE Capital Withdrawals.

Post-Secondary Educational Institution

A Post-Secondary Educational Institution can be any of the following:

- A university, college, or other educational institution in Canada that has been designated for purposes of the Canada Student Loans Act or the Canada Student Financial Assistance Act, or is recognized for purposes of the Québec Student Loans and Scholarships Act.
- An educational institution in Canada certified by the Minister of Employment and Social Development to be providing courses, other than courses designed for university credit, that give a person occupational skills or improve a person's occupational skills.
- A university outside Canada that provides courses at a post-secondary school level, provided the beneficiary is enrolled in a course that runs at least 3 consecutive weeks.
- A college or other educational institution outside Canada that provides courses at a post-secondary school level, provided the beneficiary is enrolled in a course that runs at least 13 consecutive weeks.

Mackenzie Investments

180 Queen Street West
Toronto, ON M5V 3K1

TEL 1-800-387-0614 or 416-922-3217
FAX 1-866-766-6623 or 416-922-5660

E-MAIL service@mackenzieinvestments.com
WEB mackenzieinvestments.com



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