



REGISTERED EDUCATION SAVINGS PLAN (RESP) TRANSFER FORM

FORM A: General Information - Subscriber

Complete this form to request and record a transfer between RESPs. Please read the guidelines carefully before completing this form.

Area I - Subscriber Information			
Family Name		Name	
or Name of Agency		Name of Agency Representative	
Address		City	Province / Territory
Telephone Number	Relationship to beneficiary of receiving plan		Postal Code
Joint Subscriber Family Name (if applicable)		Joint Subscriber Name	

Area II - Beneficiary Information			
Receiving RESP			
<input type="checkbox"/> There are multiple beneficiaries in the receiving RESP, additional beneficiary information will be provided by the Receiving Promoter in Form B.			Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female
Family Name	Name	Social Insurance Number	Date of Birth (YYYY-MM-DD)
<input type="checkbox"/> The beneficiary named above is common to both RESPs, or <input type="checkbox"/> The beneficiary named above is the brother or sister of a beneficiary named under the relinquishing RESP, and the receiving RESP is: <input type="checkbox"/> a family RESP; or <input type="checkbox"/> an individual RESP that was entered into before the beneficiary was 21 years old. <input type="checkbox"/> Neither of the above. (If you tick this box, the CESG, CLB and Alberta Grants may have to be repaid and you may be in an overcontribution situation for tax purposes.)			
Relinquishing RESP			
<input type="checkbox"/> Beneficiary is named under the receiving plan above, OR enter information below.			Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female
Family Name	Name	Social Insurance Number	Date of Birth (YYYY-MM-DD)
<input type="checkbox"/> There are multiple beneficiaries in the relinquishing RESP, additional beneficiary information will be provided by the Relinquishing Promoter in FORM C.			

Area III - Subscriber Authorization and Instructions to Transfer	
Please transfer the \$ amount of: _____ OR <input type="checkbox"/> the balance of my account <input type="checkbox"/> in cash OR <input type="checkbox"/> in kind	
For partial transfers only, please specify the CLB \$ amount to be transferred: (CLB amount only).	Redemption Instructions for partial transfers (optional)
	Investment Code / Name
	Amount
From RESP Contract Number	To RESP Contract Number
Relinquishing Promoter Address	Receiving Promoter CIBC ISI, Account Transfers Attention: RESP dept 161 Bay Street, 4th Floor Brookfield Place Toronto, ont M5J 2S8 Dealer / Advisor Code (optional)



- Authority to collect and use your information is provided under the *Canada Education Savings Act*, the *Department of Human Resources and Skills Development Act* and the *Income Tax Act*.
- The information you have provided will be shared between trustees, promoters and their agents for transfer purposes.
- This information may also be shared with Human Resources and Skills Development Canada to administer the Canada Education Savings Program, and may be used for program policy analysis, research, or evaluation purposes.
- The information may also be shared with the Canada Revenue Agency to administer RESPs under the *Income Tax Act*.
- Once under the care and control of HRSDC, your information is administered in accordance with the *Privacy Act*, the *Canada Education Savings Act* and the *Department of Human Resources and Skills Development Act*.
- The *Privacy Act* gives you the right to access your personal information. Instructions for making formal requests are outlined in the publication *Info Source*, copies of which are located at all Human Resources Centres or at the following internet address: <http://infosource.gc.ca>.
- Your personal information will be retained in Personal Information Bank "HRSDC PPU 506".

Area IV - Certification

I certify that the information given on this form is correct.

Subscriber's Signature

Date (YYYY-MM-DD)

Joint Subscriber's Signature (if applicable)

Date (YYYY-MM-DD)



REGISTERED EDUCATION SAVINGS PLAN (RESP) TRANSFER FORM

General Guidelines and FORM A: Guidelines

General Guidelines	
Authority to Collect and Use Information	The authority to collect and use your information is provided under the <i>Canada Education Savings Act</i> , the <i>Department of Human Resources and Skills Development Act</i> and the <i>Income Tax Act</i> .
How to Complete this Form	The subscriber of the relinquishing RESP will complete Form A. The form will then be sent to the receiving promoter. The receiving promoter will complete Form B, and will then send a copy of Form A along with Form B to the relinquishing promoter. The relinquishing promoter will complete Form C and send it to the receiving promoter along with the funds.
Additional Information	For more information about this transfer form, please contact the Canada Registered Education Savings Program by phone at 1-888-276-3624 or by email at cesp-pcee@hrsdcc-rhdcc.gc.ca .
Terminology	<ul style="list-style-type: none"> The term "Relinquishing RESP" has the same meaning as "transferring RESP" as in the <i>Canada Education Savings Regulations</i>. Basic CESG and Additional CESG mean Canada Education Savings Grant (CESG) paid or payable under subsections 5(2) and 5(4) respectively of the <i>Canada Education Savings Act</i>. The terms brother, sister, CLB, transferring and receiving RESP have the same meaning as in the <i>Canada Education Savings Regulations</i>. Alberta Grants refers to grant paid or payable pursuant to the Canada Alberta Agreement, entered into under section 12 of the <i>Canada Education Savings Act</i>. See definition Alberta Grants below. In cash or in kind means any amount or property transferred from an RESP to another RESP.
Definitions	<p>Additional Canada Education Savings Grant (Additional CESG) - An Additional Canada Education Savings Grant (CESG) payment of either 10% or 20% on the first \$500 or less of annual RESP contributions made on or after January 1, 2005. It is paid into an RESP on behalf of an eligible beneficiary. The Additional CESG is paid over and above the Basic CESG and is based on the net family income of the beneficiary's primary caregiver. See Adjusted Net Family Income.</p> <p>Adjusted Family Net Income - The Canada Revenue Agency (CRA) calculates the Adjusted Family Net Income from the Family Net Income and a number of other factors. CRA uses the Adjusted Family Net Income to calculate Canada Child Tax Benefit (CCTB) and National Child Benefit Supplement (NCBS) amounts. The Canada Education Savings Program (CESP) also uses the Adjusted Family Net Income of a child's Primary Caregiver (PCG) to determine the child's eligibility for Additional CESG. For additional information, contact CRA at 1-800-959-8281.</p> <p>Alberta Centennial Education Savings Plan Grants (Alberta Grants) - A provincial grant introduced by the Government of Alberta in 2005 for eligible children with a parent or legal guardian who is a resident of Alberta. It is paid into an RESP on behalf of an eligible beneficiary and consists of the Alberta Centennial Savings Plan \$500 grant and the Alberta Centennial Education Savings Plan \$100 grant.</p> <p>Assisted Contributions - Contributions made to an RESP that have attracted CESG payment.</p> <p>Basic Canada Education Savings Grant (Basic CESG) - Basic CESG rate of 20% on contributions made to an RESP in respect of an eligible beneficiary. The amount of annual Basic CESG payable per beneficiary is limited to the lesser of accumulated grant room available for the beneficiary or the Basic CESG annual limit per beneficiary. CESG is paid into the RESP on behalf of an eligible beneficiary up until the end of the calendar year in which the beneficiary turns 17.</p> <p>Beneficiary is common to both RESPs - Beneficiary is named as a beneficiary under both the receiving RESP and relinquishing RESP.</p> <p>Brother or Sister - A brother or sister in relation to a beneficiary, includes a son/daughter of the common-law partner or spouse of a parent of the beneficiary.</p> <p>Canada Learning Bond (CLB) - An education savings bond introduced by the Government of Canada in 2004 to provide an education savings incentive for children in modest-income families, and for children in care, who are born on or after January 1, 2004. The Canada Education Savings Program (CESP) of Human Resources and Skills Development Canada (HRSDC) will track the CLB for eligible children and hold these entitlements "in trust" as they accumulate until an RESP is designated to receive the CLB on their behalf. The CLB consists of the initial and subsequent CLB payments.</p>



	<p>Canada Revenue Agency (CRA) - The federal government department responsible for the administration of the rules and regulations related to RESPs as set out under the <i>Income Tax Act</i> (ITA). CRA also shares information with the Canada Education Savings Program (CESP), Human Resources and Skills Development Canada (HRSDC), for the purposes of confirming a beneficiary's eligibility for the Additional Canada Education Savings Grant (CESG) and the Canada Learning Bond (CLB); or confirming if a beneficiary is a child in the care of an agency receiving payments under the <i>Children's Special Allowances Act</i>.</p> <p>Contract Number - The number assigned to the RESP contract by the promoter. Do not record any temporary numbers.</p> <p>Date the Receiving Plan "was entered into" - Earliest date in which the contract was entered into (the date the contract was opened or in the case of a prior transfer, the earlier of the two dates).</p> <p>Family Registered Education Savings Plan (RESP) - RESP that can have one or more beneficiaries. Each beneficiary must be connected by blood or adoption to each living subscriber under the plan, or have been connected to a deceased original subscriber. An individual can become a beneficiary of a family RESP only if that individual has not yet turned 21 or if the individual was, just before joining the family RESP, a beneficiary under another family RESP. Contributions to family RESPs can only be made until a beneficiary turns 31.</p> <p>Receiving Promoter - The person or organization holding the RESP to which the property is transferred.</p> <p>Relinquishing Promoter - (Also known as sending or transferring promoter.) The person or organization holding the RESP from which the property is transferred.</p> <p>Unassisted Contributions - Contributions made into the RESP for which CESG has not been paid.</p>
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FORM A - Guidelines

Area I - Subscriber Information	The subscriber and joint subscriber (if applicable) of the relinquishing RESP are to fill in this section. The relationship of the subscriber to the beneficiary named under the receiving RESP is required to verify transfer eligibility.
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Area II - Beneficiary Information	<p>RECEIVING RESP</p> <ul style="list-style-type: none"> Enter the name, Social Insurance Number, date of birth and sex of a beneficiary in the Receiving RESP section. The subscriber(s) must check or mark one of the three following boxes on Form A: <ol style="list-style-type: none"> The beneficiary named above is common to both relinquishing and receiving RESPs. A beneficiary named to the receiving RESP is the brother or sister of a beneficiary named under the relinquishing RESP, and <ul style="list-style-type: none"> was a beneficiary named under a family plan; or was under 21 years of age at the time the receiving RESP was entered into. Neither of the above. Where neither of the first two boxes is marked or checked, please be aware that the transfer is considered ineligible and the balance of CESG, Alberta Grants and CLB must be repaid and the subscriber(s) may be liable for a penalty tax assessed by the Canada Revenue Agency where the transfer results in an over contribution situation. Please be aware that the Department of Human Resources and Skills Development will not be liable for any direct, indirect, or consequential loss or damage arising from ineligible transfers. <p>RELINQUISHING (SENDING/TRANSFERRING) RESP</p> <ul style="list-style-type: none"> If the beneficiary remains the same, mark or check the box in the Relinquishing RESP area, indicating that the beneficiary is named under the receiving RESP. If none of the beneficiaries under the relinquishing RESP are named under the receiving RESP, please provide the family name, given name, Social Insurance Number, and sex of a beneficiary of the relinquishing RESP in the area provided. If there are multiple beneficiaries affected by this transfer, the receiving promoter must provide the information on Form B and the relinquishing promoter must provide the information on Form C.
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Area III - Subscriber Authorization and Instructions to Transfer	<ul style="list-style-type: none">• The subscriber(s) may authorize the full or partial transfer of the RESP property from the relinquishing RESP.• The amounts transferred may be in cash or in kind.• For partial transfers only, the CLB dollar amount being transferred must be provided. The investment code/name and dollar amount for each property being transferred is optional.• The transfer of an amount in a CLB account of an RESP to the CLB account of another RESP is an eligible transfer only if:<ul style="list-style-type: none">• the transfer complies with subsection 146.1(2) of the <i>Income Tax Act</i>; and• both CLB accounts are in respect of the same beneficiary; and• at the time of the transfer, the receiving RESP and relinquishing RESP have the same beneficiary and, where the receiving RESP has more than one beneficiary, every beneficiary is a brother or a sister of every other beneficiary.
Area IV - Certification	Subscriber and joint subscriber (if applicable), must complete and sign this area.



REGISTERED EDUCATION SAVINGS PLAN (RESP) TRANSFER FORM

FORM B: RESP Account / Beneficiary Transfer Information - Receiving Promoter

Please read the guidelines carefully before completing this form

Area I - Receiving Promoter Information

Name of Receiving Promoter

CIBC ISI, Account Transfers
 Attention: RESP dept
 161 Bay Street, 4th Floor
 Brookfield Place
 Toronto, ont M5J 2S8

Area II - Receiving RESP Information

Specimen Plan Number (assigned by CRA)	RESP Contract Number (assigned by Promoter)
RESP Type: <input type="checkbox"/> Individual (non-family) <input type="checkbox"/> Family <input type="checkbox"/> Group	
Subscriber Family Name	Name
or Name of Agency	Name of Agency Representative
Joint Subscriber Family Name (if applicable)	Name

Area III - Beneficiary Information

	Beneficiary 1	Beneficiary 2	Beneficiary 3
Family Name			
Name			
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Social Insurance Number			
Date of Birth (YYYY-MM-DD)			
Relationship to Subscriber			

For more than 3 beneficiaries, complete attached "ANNEX: FORM B - Additional Beneficiary Information".

Total Number of Beneficiaries:

Area IV - Transfer Eligibility Information

<input type="checkbox"/> Yes <input type="checkbox"/> No	1. Does the receiving RESP comply with the current conditions for registration as set out by the <i>Income Tax Act</i> ?
<input type="checkbox"/> Yes <input type="checkbox"/> No	2. Is the plan registered under the <i>Income Tax Act</i> ?
<input type="checkbox"/> Yes <input type="checkbox"/> No	3. Do you, the Receiving Promoter and your trustee, currently have signed agreements with HRSDC for the delivery of the Canada Education Savings Grant (CESG) and the Canada Learning Bond (CLB)?
<input type="checkbox"/> Yes <input type="checkbox"/> No	4. Do you, the Receiving Promoter and your trustee, currently have signed agreements with HRSDC for the delivery of the Alberta Centennial Education Savings Plan Grant (Alberta Grants)?
<input type="checkbox"/> Yes <input type="checkbox"/> No	5. Is the receiving plan either an individual plan or a family plan in which all beneficiaries are brothers and sisters? Please see FORM B - Guidelines "Sibling-Only Rule".
<input type="checkbox"/> Yes <input type="checkbox"/> No	6. Do you, the Receiving Promoter offer the Canada Learning Bond?
<input type="checkbox"/> Yes <input type="checkbox"/> No	7. Do you, the Receiving Promoter offer the Additional CESG?
<input type="checkbox"/> Yes <input type="checkbox"/> No	7.(a) If you do not offer Additional CESG and it exists in the relinquishing RESP, do you the Receiving Promoter agree to administer the rules of the Additional CESG? Please see FORM B – Guidelines "A-B Transfer Policy and the Additional CESG Sibling-Only Rule".



Area V - Certification

I certify that the information given on this form and attached ANNEX: FORM B - Additional Beneficiary Information (if applicable) is correct.

Name of Authorized Promoter Representative

Date (YYYY-MM-DD)

Telephone Number

Fax Number

Signature of Authorized Promoter Representative

Date (YYYY-MM-DD)



REGISTERED EDUCATION SAVINGS PLAN (RESP) TRANSFER FORM ANNEX: FORM B - Additional Beneficiary Information

Area III - Beneficiary Information			
	Beneficiary ____	Beneficiary ____	Beneficiary ____
Family Name			
Name			
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Social Insurance Number			
Date of Birth (YYYY-MM-DD)			
Relationship to Subscriber			

Area III - Beneficiary Information			
	Beneficiary ____	Beneficiary ____	Beneficiary ____
Family Name			
Name			
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Social Insurance Number			
Date of Birth (YYYY-MM-DD)			
Relationship to Subscriber			

Area III - Beneficiary Information			
	Beneficiary ____	Beneficiary ____	Beneficiary ____
Family Name			
Name			
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Social Insurance Number			
Date of Birth (YYYY-MM-DD)			
Relationship to Subscriber			

Area III - Beneficiary Information			
	Beneficiary ____	Beneficiary ____	Beneficiary ____
Family Name			
Name			
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Social Insurance Number			
Date of Birth (YYYY-MM-DD)			
Relationship to Subscriber			



REGISTERED EDUCATION SAVINGS PLAN (RESP) TRANSFER FORM

FORM B: Guidelines

Guidelines	
Area I - Receiving Promoter Information	Section to be completed by the Receiving Promoter.
Area II - Receiving RESP Information	<ul style="list-style-type: none"> Form B must be completed by the promoter of the receiving RESP before the promoter of the relinquishing RESP can make the transfer. The specimen plan number and the RESP contract number are required by the relinquishing promoter in order to report the transfer transaction. Before accepting a transfer, the receiving promoter must have confirmation from the relinquishing promoter that no accumulated income payment (AIP) has been made from the relinquishing RESP (see Transfer Eligibility Information found under Form C). If an AIP has been made from the contract, the transfer is not permitted under the <i>Income Tax Act</i>. If the receiving promoter accepts a transfer of property after an AIP has been made from the relinquishing RESP, the transfer does not meet the conditions of the <i>Income Tax Act</i>, and may result in the registration of the receiving RESP being revoked and may cause the CLB, CESG and Alberta Grants to be repayable.
RESP Type	The RESP type is required to ensure that the promoter of the receiving RESP has enough information to comply with the <i>Canada Education Savings Act</i> and the <i>Income Tax Act</i> .
Area III - Beneficiary Information	Enter the family name, name, sex, social insurance number, date of birth and relationship to Subscriber for all beneficiaries named to the Receiving RESP.
Area IV - Transfer Eligibility Information	
Eligible Transfer - CESG	<p>The transfer of a CESG from an RESP to another RESP is an eligible transfer if the conditions in (a), (b) and (c) below are met:</p> <ol style="list-style-type: none"> a. one of the following conditions: <ol style="list-style-type: none"> i. any beneficiary under the receiving RESP is, immediately before the transfer, a beneficiary under the relinquishing RESP, or ii. the beneficiary named under the receiving RESP is a brother or sister of a beneficiary under the relinquishing RESP and the receiving RESP is: <ol style="list-style-type: none"> a. A family RESP, or b. An individual RESP that was entered into before the beneficiary was 21 years old; b. at the time of the transfer, <ol style="list-style-type: none"> i. the receiving RESP has only one beneficiary or, if there is more than one, every beneficiary is a brother or sister of every other beneficiary, or ii. no Additional CESG payments have been made into the relinquishing RESP; and c. the receiving RESP complies with the conditions for registration set out in subsection 146.1(2) of the <i>Income Tax Act</i> that apply to education savings plans entered into, on or after January 1, 1999.
Sibling-Only Rule	<p>The <i>Canada Education Savings Regulations</i> (CESR) allows the payment of Additional CESG only to a sibling-only family RESP or an individual RESP. Question no. 5 in Area IV is related to this rule. As provided in subsections 4.(2) and 11.(5) of CESR, if a transfer is accepted from an RESP to which Additional CESG has been paid, the receiving promoter and the trustee must ensure, upon acceptance of the transfer and on an ongoing basis, that all beneficiaries of the RESP are siblings of each other.</p> <p>In the event that an individual who is not a sibling of the other beneficiaries becomes a beneficiary of the plan, the trustee shall repay to the Minister the lesser of (i) the balance of the grant account of the RESP immediately before the individual becomes a beneficiary, and (ii) the fair market value of the property held in connection with the RESP immediately before the individual becomes a beneficiary.</p> <p>Since the sibling-only rule also applies to the CLB and the Alberta Grants, the CLB and/or Alberta Grants will also need to be repaid if the RESP contains one or both of these incentives and if the sibling-only rule is no longer met, as a result of the event described above.</p>



<p>A-B Transfer Policy and the Additional CESG Sibling-Only Rule</p>	<p>The A-B Transfer Policy (effective September 19, 2012) indicates that promoters who do not offer the Additional CESG may accept transfers that include the Additional CESG provided that the receiving promoters agree to administer the Additional CESG sibling-only rule and to report the presence of the Additional CESG in subsequent transfers.</p> <p>Receiving promoters indicate their agreement by checking “Yes” to question no. 7.(a) in Area IV; and therefore, agree to ensure that:</p> <ul style="list-style-type: none"> • all the beneficiaries named under the receiving RESP are siblings; • any additional beneficiaries named to the RESP after the transfer has taken place are siblings of every other beneficiary under the RESP; and • the presence of the Additional CESG in the RESP is reported in subsequent transfers. <p>Receiving promoters indicate that they do not agree to administer these rules by checking “No” to question no. 7.(a) in Area IV.</p> <p>If “No” is checked and the transfer does take place, the transfer will be considered an “ineligible transfer” and each incentive in the RESP (Basic and Additional CESG, CLB, and Alberta Grants) will need to be repaid, as indicated under the “Ineligible Transfers and Repayments” heading of these guidelines.</p>
<p>Eligible Transfers - CLB</p>	<p>The transfer of an amount in a CLB account of an RESP to the CLB account of another RESP is an eligible transfer if the conditions in (a), (b) and (c) below are met:</p> <ol style="list-style-type: none"> a. both CLB accounts are in respect of the same beneficiary; b. the receiving RESP complies with the conditions for registration set out in subsection 146.1(2) of the <i>Income Tax Act</i> that apply in respect of education savings plans entered into, on or after January 1, 1999; c. at the time of the transfer, the receiving RESP has only one beneficiary or, where there is more than one, every beneficiary is a brother or sister of every other beneficiary.
<p>Eligible Transfers - Alberta Grants</p>	<p>Three conditions must be satisfied for an eligible transfer of Alberta Grants:</p> <ol style="list-style-type: none"> 1. Either: <ul style="list-style-type: none"> • The transferring and receiving plans have a common beneficiary; or • A beneficiary in the receiving plan is a sibling of a beneficiary in the relinquishing plan. If the receiving plan is an individual plan, it must have been entered into before the plan's beneficiary was 21 years old. 2. If the receiving plan is a family plan, all beneficiaries are siblings. 3. The receiving plan complies with all conditions applicable to registering Education Savings Plans (ESPs) since January 1, 1999, as required by the <i>Income Tax Act</i>.
<p>Eligible Partial Transfers</p>	<p>If less than all of the property, other than the property in a CLB account, held in connection with an RESP is transferred to another RESP, the assisted contributions, unassisted contributions, CESGs, Alberta Grants and accumulated income are considered to be transferred in the same proportion as the value of the property transferred is to the total value of the property, other than the value of the property in a CLB account, in the RESP at the time of the transfer.</p>



Ineligible Transfers and Repayments	<p>It is a policy of the CESP that if an ineligible transfer of property occurs, the trustee under an RESP that has possession of the grants or CLB shall repay to the Minister the lesser of:</p> <ul style="list-style-type: none">• the total of the balance in the CESG account, the Alberta Grants account and all of the CLB accounts of the RESP immediately before the time of the ineligible transfer, and• the fair market value, immediately before the transfer, of the property held in connection with the RESP. <p>Please note that, if the relinquishing promoter is aware that a transfer of property is ineligible, that promoter must inform the subscriber of the relinquishing plan of this, before the transfer takes place.</p> <p>If "No" is checked to question no. 3., this means that either the receiving promoter and receiving trustee do not have signed agreements with HRSDC for the delivery of Canada Education Savings Grant (CESG) and the Canada Learning Bond (CLB) or that their agreements have expired. In either case, the transfer of the CESG and/or the CLB will be considered an ineligible transfer; and therefore, the CESG and/or CLB will have to be repaid.</p> <p>If "No" is checked to question no. 4., this means that either the receiving promoter and receiving trustee do not have signed agreements with HRSDC for the delivery of the Alberta Centennial Education Savings Plan Grants (Alberta Grants) or that their agreements have expired. In either case, the transfer of the Alberta Grants will be considered an ineligible transfer; and therefore, the Alberta Grants will have to be repaid.</p>
Area V - Certification	The authorized promoter's representative must complete and sign this area.
Annex - FORM B	For additional beneficiaries, complete ANNEX: FORM B - Additional Beneficiary Information.