

FREE GUIDE · NOVEMBER 2026 EDITION

Complete RESP Guide

Saving for your children's education with the Manulife Segregated Fund RESP: grants, guarantees, fees and withdrawals, explained in plain language.

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PREFACE

The RESP in brief: more than fifty years of saving for school

The RESP is not new. Since 1972, budget after budget has added the grants that make it so powerful today. Knowing its history helps explain why the rules are what they are, and why every year counts.

1972 — The Government of Canada creates the Registered Education Savings Plan to help families save for their children's education. The money grows tax-sheltered.

1996 — The federal budget raises the contribution limits: from $1,500 to $2,000 a year and from $31,500 to $42,000 over a lifetime.

1998 — The Canada Education Savings Grant (CESG) is born: Ottawa adds 20% on the first $2,000 contributed each year, up to $400 per child.

2004 — The Canada Education Savings Act, given Royal Assent on December 15, 2004, creates the Canada Learning Bond for children of low-income families born on or after January 1, 2004, and an Additional CESG for low- and middle-income families on contributions made from 2005.

2007 — The federal budget eliminates the annual limit, raises the lifetime limit to $50,000 and the basic CESG to $500 a year (20% of $2,500). In Quebec, the Quebec Education Savings Incentive (QESI) is added for contributions made after February 20, 2007.

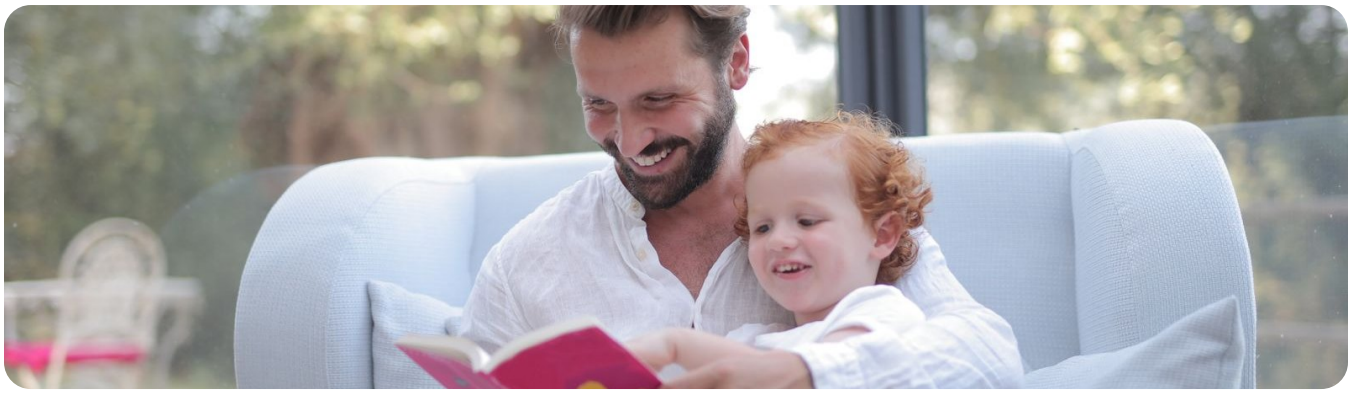
2023 — The limit on educational assistance payments in the first 13 weeks rises to $8,000 for full-time and $4,000 for part-time studies, effective March 28, 2023.

2028 — Starting in April 2028, the Government of Canada will automatically open an RESP to deposit the Canada Learning Bond for eligible children born in 2024 or later.

What has never changed

Since 1972, the principle has stayed the same: the earlier you start, the more time and grants work for the child.

Sources: Library of Parliament, legislative summary of Bill C-5 (2004); Department of Finance Canada, Budget 2007; Institut de la statistique du Québec and Quebec Ministère des Finances (QESI); Canada Revenue Agency, RESP Bulletin No. 1R3; ESDC, Canada Learning Bond – automatic enrolment (page updated July 2, 2026).



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1. THE RESP AT A GLANCE

The numbers to remember

A registered education savings plan (RESP) is a savings account registered with the Government of Canada and intended for education after high school. Its main appeal: governments add money when you contribute.

20%
Basic CESG on the first $2,500 contributed each year, up to $500 a year.

$7,200
Lifetime maximum CESG per child.

$2,000
Maximum Canada Learning Bond for low-income families, with no contribution at all.

$50,000
Lifetime contribution limit per beneficiary, across all plans. No annual limit.

75%
Death benefit and maturity guarantees of the Manulife Segregated Fund RESP, based on your deposits.

$25
Minimum monthly pre-authorized deposit at Manulife. No minimum initial deposit.

$600
Maximum CESG per year ($500 basic + $100 additional) when adjusted family income is $58,523 or less in 2026.

$3,600
Lifetime maximum QESI in Québec, paid by Revenu Québec into the RESP of a participating provider.

$12,800
Lifetime maximum per child in Québec: $7,200 CESG + $3,600 QESI + $2,000 CLB (low-income families).

2026 amounts published by Employment and Social Development Canada (ESDC), Québec's Ministère des Finances and Revenu Québec, and set out in Manulife's documentation. The $12,800 total assumes a family eligible for the CLB and an RESP with a provider that pays the QESI; the Manulife Segregated Fund RESP does not pay the QESI (section 7). They are indexed or changed periodically and will be

confirmed at your meeting.

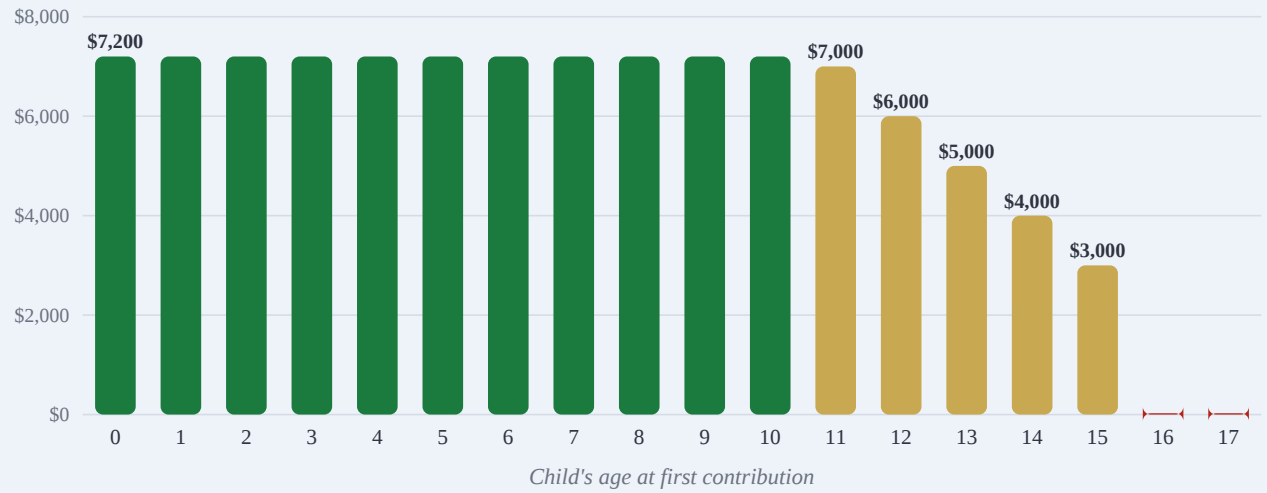
2. WHY START EARLY

Every year of waiting has a cost

The basic CESG is capped at $500 a year. Unused room carries forward, but you can only catch up one year at a time: at most $1,000 of CESG per calendar year, by contributing $5,000. Starting late means you may no longer be able to reach the $7,200 maximum.

The chart below shows the maximum basic CESG still available depending on the child's age at the first contribution. It ignores the Additional CESG and any investment return.

Maximum basic CESG available by age at first contribution



Key point

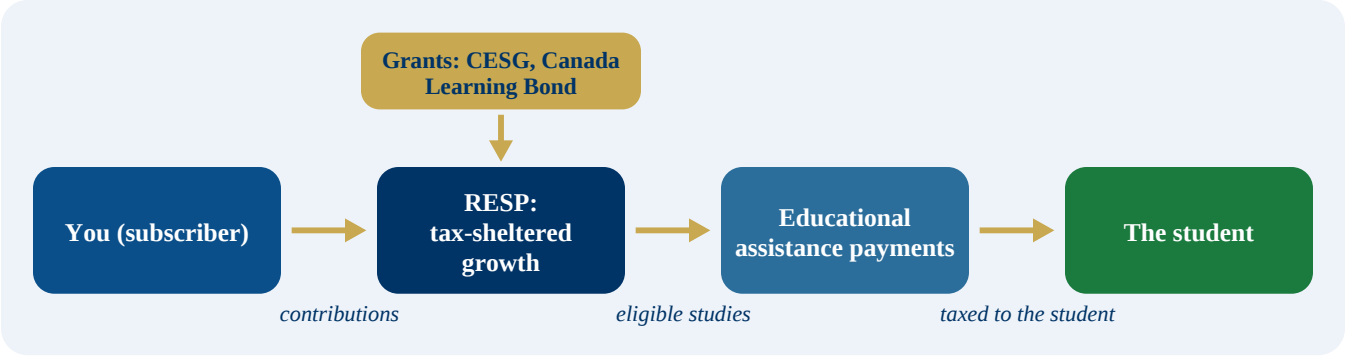
Up to age 10, the $7,200 maximum can still be reached by contributing $5,000 a year. At 16 or 17, a child for whom nothing was contributed before the end of the year they turned 15 is no longer eligible for the CESG.

Time also works for returns: money invested at birth has seventeen years to grow tax-sheltered before school. Returns are never guaranteed, but lost time cannot be recovered.



3. HOW AN RESP WORKS

Three parties, simple rules



The subscriber opens the plan and contributes to it. It can be a parent, a grandparent, a guardian, another relative or a friend. The beneficiary is the person who will go to school. The promoter administers the plan; in the Manulife Segregated Fund RESP, the contract issuer is The Manufacturers Life Insurance Company (Manulife) and the trustee is Manulife Trust Company.

The basic rules

Contributions	Not tax-deductible. You can take them back at any time, tax-free.
Growth	Investment income accumulates tax-sheltered as long as it stays in the plan.
Limit	$50,000 lifetime per beneficiary, across all RESPs. No annual limit.
Duration	Contributions allowed until the 31st year after the plan opens; the plan must close by the end of its 35th year.
Beneficiary	Must have a Social Insurance Number (SIN) and be a resident of Canada to receive grants.
Withdrawals	For school: educational assistance payments (EAPs), taxed to the student, who often pays little or no tax.

Watch the $50,000 limit

The limit applies to all RESPs for the same child, even if they are opened by different people. Over-contributions are subject to a 1% tax per month until withdrawn. Parents and grandparents should coordinate.



4. INDIVIDUAL OR FAMILY PLAN

Which one fits your family

The Manulife Segregated Fund RESP contract provides for both types of plan. The choice depends mostly on how many children you have and how you are related to them.

	Individual plan	Family plan
Beneficiaries	One only	One or more
Relationship to subscriber	None required: godchild, a friend's child, yourself	Related by blood or adoption to each subscriber (child, grandchild, brother or sister)
Age when named	No age limit	Under 21
Sharing between children	No	Yes: income can be used by any of the beneficiaries
Best for	An only child, an adult going back to school, an unrelated child	Several siblings, or grandparents saving for several grandchildren

Good to know

In a family plan, the CESG remains capped at $7,200 per child. If one child does not pursue studies, part of the CESG can be used by a brother or sister, within the limits set by law.



5. THE CANADA EDUCATION SAVINGS GRANT

The CESG: 20% more on your contributions

The Government of Canada pays 20% on the first $2,500 contributed each year, or $500. Low- and middle-income families also receive an Additional CESG on the first $500 contributed.

CESG for 2026, by adjusted family net income

2026 adjusted family income	$58,523 or less	Over $58,523, up to $117,045	Over $117,045
Additional CESG (on the first $500)	20% = $100	10% = $50	—
Basic CESG (on the first $2,500)	20% = $500	20% = $500	20% = $500
Yearly maximum	$600	$550	$500
Lifetime maximum	$7,200	$7,200	$7,200

Source: Employment and Social Development Canada, "How much money benefits could add to the RESP", page updated August 10, 2026; Notice No. 1114 to promoters (December 8, 2025). Income thresholds are indexed every year.

The rules that matter

- The CESG is paid until the end of the calendar year the child turns 17.
- Unused room accumulates from birth, even if no RESP is open. You can catch up to $1,000 of CESG a year by contributing $5,000.
- At 16 and 17, the child is only eligible if, before the end of the year they turned 15, at least $2,000 was contributed (and not withdrawn), or at least $100 a year in any four years.
- The Additional CESG does not carry forward: it is lost if you do not contribute at least $500 in the year.

The simple strategy

Contributing $2,500 a year, about $208 a month, from birth earns the maximum basic CESG every year. A pre-authorized monthly deposit makes it automatic.

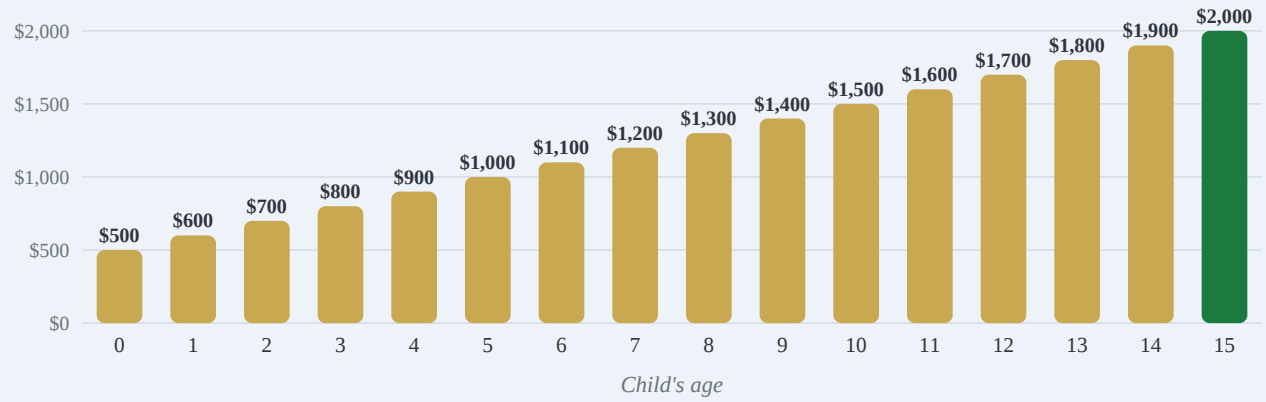
6. THE CANADA LEARNING BOND

Up to $2,000 without contributing a single dollar

The Canada Learning Bond (CLB) is for children born on or after January 1, 2004, in low-income families. No contribution is required: you only need to open an RESP and apply.

- $500 in the first year of eligibility, then $100 for each eligible year up to and including age 15, to a maximum of $2,000.
- The CLB is retroactive: past eligible years are paid when you apply.
- The primary caregiver can request it until the day before the child turns 18; after that, the beneficiary can request it until the day before turning 21.
- The primary caregiver must have filed tax returns and be eligible for the Canada Child Benefit.

Cumulative Canada Learning Bond, child eligible from birth



Eligible adjusted family income, July 1, 2026, to June 30, 2027

Number of children	Adjusted family income
1 to 3	$58,523 or less
4	Less than $66,036
5	Less than $73,577

Source: Employment and Social Development Canada, page updated August 10, 2026.

One step not to forget

The CLB and the CESG both require a SIN for the child. Apply for the SIN at birth; it is the first step of any RESP.



7. THE QUÉBEC EDUCATION SAVINGS INCENTIVE

The QESI, and what to know with Manulife

In Québec, Revenu Québec also pays a refundable tax credit into the RESP: 10% of the year's net contributions, up to $250. Room accumulated in previous years can raise this to $500 a year. A top-up is added on the first $500 contributed for low-income families (10% more, up to $50) or middle-income families (5% more, up to $25), according to the brackets below. The lifetime maximum is $3,600 per beneficiary. It is paid every year in May, at the request of the RESP provider.

QESI for 2026, by family income

2026 family income	$54,345 or less	Over $54,345, up to $108,680	Over $108,680
Top-up (on the first $500)	10% = $50	5% = $25	—
Basic QESI (on the first $2,500)	10% = $250	10% = $250	10% = $250
Yearly maximum, without catch-up	$300	$275	$250
Lifetime maximum	$3,600	$3,600	$3,600

Source: Québec Ministère des Finances, Tax Expenditures 2025, "Incitatif québécois à l'épargne-études", Table C.14 (thresholds indexed yearly, rounded to the nearest $5); Revenu Québec, "Determining the QESI amount". Catch-up of accumulated room can add up to $250 of basic QESI a year.

Up to $12,800 per child in Québec

Adding up the lifetime maximums — $7,200 CESG, $3,600 QESI and $2,000 CLB — a Québec child can receive up to $12,800 from governments. This total assumes a low-income family eligible for the CLB and an RESP with a provider that pays the QESI. Without the CLB, the maximum is $10,800. In an RESP that does not pay the QESI, such as the Manulife Segregated Fund RESP, the $3,600 of QESI is not received.

Important: the QESI is not offered in the Manulife Segregated Fund RESP

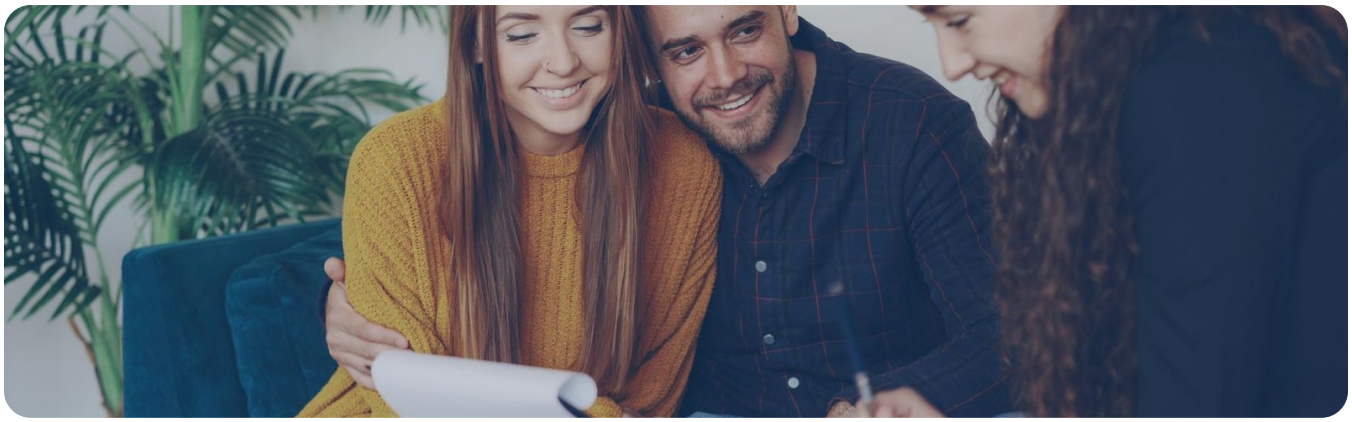
The QESI is only paid into RESPs of providers that have agreed with Revenu Québec to take part. Manulife's information sheet on this plan (May 2021) states that Manulife does not support any provincial grant, and neither Manulife nor Manulife Trust Company appears on the list of participating providers published by Revenu Québec (updated December 16, 2024). A contribution made to this plan therefore does not earn the QESI.

In practice, for a Québec family contributing $2,500 a year, this means up to $250 a year and $3,600 in total less than in an RESP from a participating provider. This shortfall must be weighed against what Manulife's plan offers in return: 75% guarantees at death and at maturity.

How I help you decide

- We compare, with figures, the QESI your child would be entitled to and the value you place on the guarantees.
- For a family outside Québec, or a beneficiary who does not live in Québec, the QESI does not apply: the question does not arise.
- Before anything is signed, I confirm in writing with Manulife the QESI situation at the time of purchase: rules and provider lists can change.

Sources: Revenu Québec, "Determining the QESI amount" and "List of RESP providers"; Québec Ministère des Finances, Tax Expenditures 2025 (Table C.14); Manulife, information sheet MK2754 on the Segregated Fund RESP (May 2021).



8. THE MANULIFE SEGREGATED FUND RESP

What exactly you are buying

The Manulife Segregated Fund RESP is an individual variable insurance contract, also called a segregated fund contract. Your deposits are invested in the funds you choose, and the contract adds guarantees that ordinary investments do not offer. It is an insurance contract, so it is offered by a financial security advisor like me.

Its features

75% guarantees	At the death of the last surviving annuitant and at contract maturity, at least 75% of your deposits, reduced proportionally by withdrawals.
Accessible	No minimum initial deposit under the contract; pre-authorized deposits from $25 a month. A $100 minimum per fund may apply according to the Fund Facts.
Choice of funds	Income, balanced, equity funds and portfolios, including index funds managed by BlackRock and Fidelity funds added on November 26, 2025.
Continuity	Option to name a joint subscriber (spouse) or a successor subscriber, so the plan continues after a death.
Federal grants	The CESG and the Canada Learning Bond are paid into the plan if the child is eligible.
No annual plan fees	Other than the management expense ratio (MER) of the funds.
Assuris protection	Like any life insurance contract issued in Canada by a member company, it is protected by Assuris if the insurer becomes insolvent, within Assuris limits.

A practical detail

If no investment instructions are given within 10 business days of a deposit, Manulife places it in the plan's High Interest Savings Fund. That is why we choose your funds as soon as the plan opens.

Source: Manulife, Segregated Fund Education Savings Plan Information Folder and Contract (MK2761) and Fund Facts effective November 26, 2025.

9. THE 75% GUARANTEES

How the guarantees protect you

Two guarantees are included in the contract. Each ensures you receive the higher of two amounts: 75% of your deposits, or the market value of the contract.

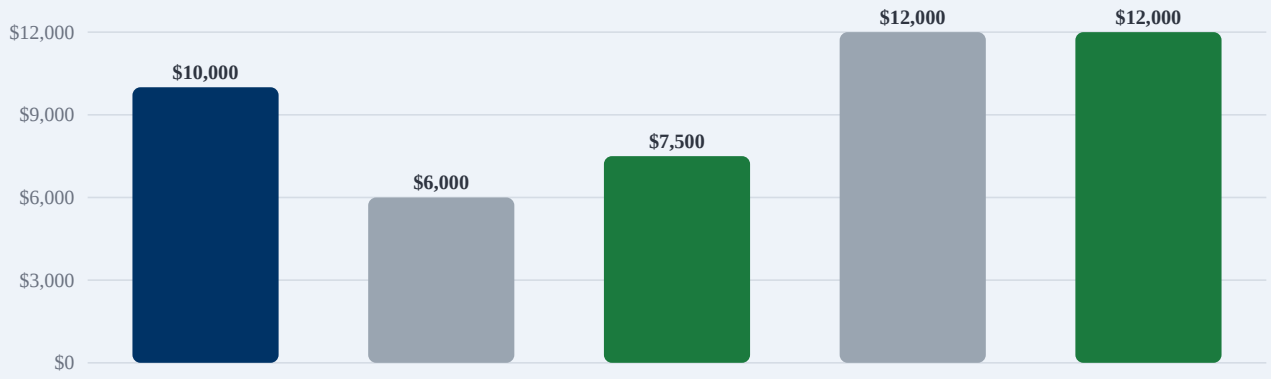


Maturity guarantee
The contract matures on December 31 of the 35th year after the RESP opens. If the market value is then below 75% of deposits, Manulife pays the difference.



Death benefit guarantee
At the death of the last surviving annuitant before maturity, the benefit is at least 75% of deposits. The annuitant, the life on which the guarantees are based, is the subscriber or the beneficiary, depending on the contract.

Example: $10,000 deposited, $7,500 guaranteed



For illustration only. It does not represent any actual or future return.

Withdrawals reduce the guarantee proportionally
If you withdraw 20% of the contract's value, the guarantee drops by 20%. With $10,000 of deposits and a $7,500 guarantee, a 20% withdrawal brings the guarantee down to $6,000.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. The guarantees apply only on the dates and under the conditions set out in the contract.

10. FEES, FULLY DISCLOSED

What you pay and how

The guarantees have a cost, included in each fund's management expense ratio (MER). You do not pay these fees directly: they reduce the return. Here is what Manulife's official documents say.

Item	What to know
Management expense ratio	2.10% to 2.86% for the funds I reviewed (for example 2.71% for the Balanced Portfolio). It includes management, the cost of the guarantees and taxes.
Front-end sales charge	Up to 5% of the deposit, negotiated between you and your advisor. It can be 0%.
No-load option	No charge to you. The advisor repays part of the commission to Manulife if units are sold within the first two years.
Deferred sales charges	Closed to new deposits since May 26, 2023.
Trailing commission	Up to 1% a year, paid by Manulife out of the management fee, for service and advice.
Other fees	2% beyond five fund switches a year; 2% on a withdrawal made within 90 days of purchase.
Right to cancel	Two business days after you receive the confirmation, or five business days after it is mailed, whichever comes first.

My position

An MER above 2% is higher than that of an index fund bought on its own. You are paying for guarantees, a choice of managed funds and ongoing advice. I always show you the exact MER of the funds selected and explain how I am paid before you sign.

Source: Manulife, Segregated Fund Education Savings Plan Fund Facts, effective November 26, 2025 (performance as at December 31, 2024).



11. THE IDEAL TIMELINE, FROM 0 TO 17

What to do at each age

Birth	Apply for the child's SIN. Open the RESP and apply for the CESG and, if eligible, the Canada Learning Bond.
Ages 0 to 15	Contribute $2,500 a year (about $208 a month) to earn the maximum basic CESG of $500. At least $500 for the Additional CESG, if your income qualifies.
Before the end of the year they turn 15	Make sure at least $2,000 has been contributed in total, or $100 a year in four years, to keep the CESG at 16 and 17.
Ages 10 to 14	Review the fund mix: less risk as school gets closer.
Ages 16 and 17	Last years of CESG. Catch up on remaining room: up to $1,000 of CESG a year.
End of the year they turn 17	The CESG ends. The plan keeps growing tax-sheltered.
Start of studies	Plan withdrawals: EAPs first, in the student's name, and return of contributions as needed.



12. WITHDRAWING MONEY FOR SCHOOL

Two kinds of withdrawals, two tax treatments

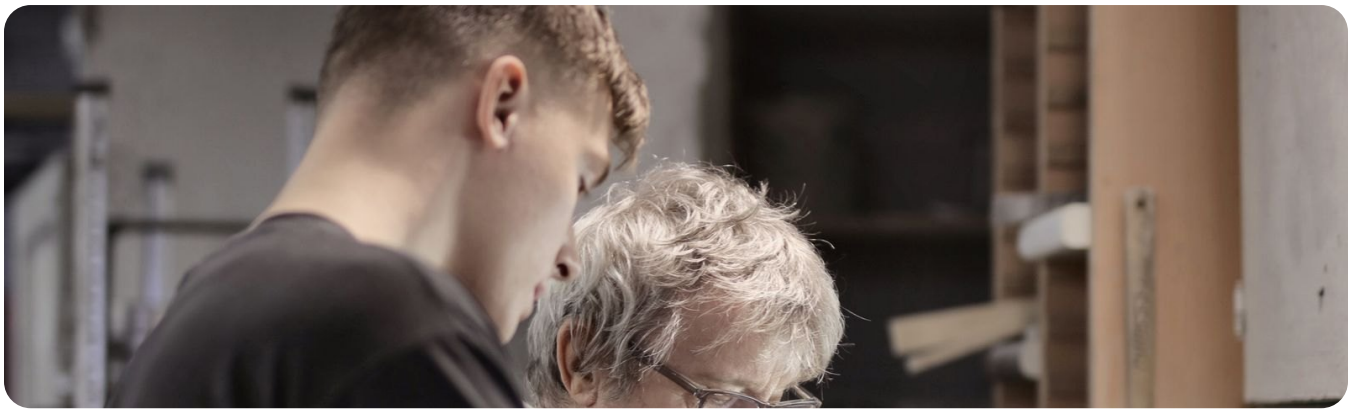
Withdrawal	What it contains	Taxation
Educational assistance payment (EAP)	Grants and investment income	In the student's name, often little or no tax
Withdrawal of contributions for school	Your contributions	No tax; paid to the subscriber or the student

The EAP rules

- The student must be enrolled in a qualifying program: university, CEGEP or college, vocational training (DEP, apprenticeship) and some institutions abroad.
- During the first 13 consecutive weeks of full-time studies, EAPs are limited to $8,000; for part-time studies, to $4,000 per 13-week period.
- EAPs remain possible for up to six months after studies end.

The strategy that saves tax

Withdraw EAPs first, while the student has little income, and keep contributions for the end. Contributions can always be recovered tax-free; income and grants, on the other hand, would become taxable to you if the child stopped school.

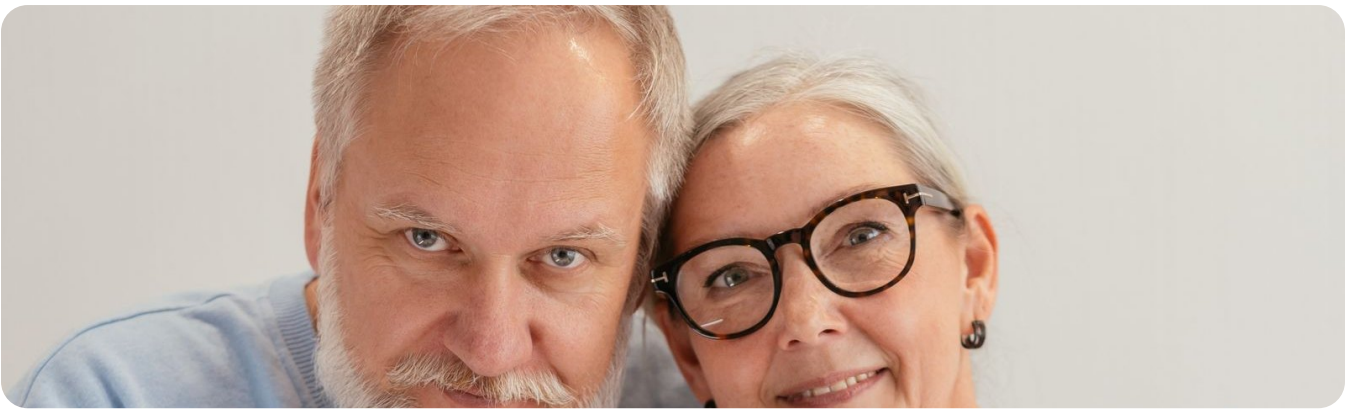


13. IF YOUR CHILD DOES NOT GO TO SCHOOL

Your options, calmly

Nothing you contributed is lost. The plan can stay open for up to 35 years, and vocational training or an apprenticeship also qualify for EAPs.

Wait	The child can start school later; the plan stays open until the end of its 35th year.
Change the beneficiary	A brother or sister under 21 can become the beneficiary and use the grants, within the limits allowed.
Recover contributions	Your contributions are returned tax-free. The CESG and CLB are then repaid to the government, with no penalty.
Transfer to an RRSP	If the plan has existed for at least 10 years and the beneficiaries are 21 and not in school, up to $50,000 of income can be transferred to your RRSP, if you have contribution room.
Accumulated income payment	Otherwise, income is paid to you as an accumulated income payment, taxed at your rate plus an additional 20% tax in total for a Québec resident.



14. GRANDPARENTS AND THE SUBSCRIBER'S DEATH

Ensuring the plan continues

Grandparents can open an RESP for their grandchildren and receive the same CESG as parents. A family plan lets them save for several grandchildren in a single contract.

- Coordinate with the parents: the $50,000 limit and the $500 yearly CESG apply to the child, regardless of the number of RESPs.
- Name a successor subscriber. At the death of the last subscriber, they become subscriber and annuitant, and the contract continues.
- If your spouse is a joint subscriber, they automatically become the annuitant at your death and the plan continues.
- Without a successor subscriber, the estate can name a successor annuitant and continue the contract; plan for it in your will as well.

Why the guarantees matter here

At the death of the last surviving annuitant before maturity, the death benefit guarantee ensures at least 75% of deposits, even if markets have fallen. For grandparents saving over a long horizon, this is real protection.

15. COSTLY MISTAKES

And how to avoid them

- × **Waiting to open the plan**
  After age 10, the $7,200 CESG maximum can no longer be reached.
- × **Contributing nothing before 15**
  The child loses the CESG at 16 and 17.
- × **Forgetting the Canada Learning Bond**
  Up to $2,000 left on the table by families who were eligible.
- × **Going over $50,000**
  1% tax per month on the excess; parents and grandparents must coordinate.
- × **Withdrawing contributions first**
  EAPs, taxed to the student, should generally come out first.
- × **Ignoring the QESI**
  In Québec, compare the possible $3,600 of QESI with the value of the guarantees before choosing.
- × **Keeping too much risk at the end**
  Reduce the equity share as school approaches.
- × **Not naming a successor subscriber**
  The plan's continuity then depends on the estate.



16. NEXT STEPS

Opening your RESP with me

In a 30-minute meeting, in person in Montréal, by Google Meet or by phone, we set the type of plan, the contribution that captures the most grants and the fund mix based on your child's age.

Documents to prepare

- The SIN of each child beneficiary, and your own.
- Valid photo identification.
- The child's birth certificate (or proof of relationship, for a family plan).
- Your banking information for pre-authorized deposits.
- Your recent notice of assessment, if you are applying for the Additional CESG or the CLB.
- Statements from any other RESP already opened for the child.

BOOK A MEETING

maprime.ca/rendez-vous-en · 438 889-6474 · info@maprime.ca

Run the numbers for your child

Scan the code with your phone's camera: the free Maprime.ca RESP calculator estimates your contributions, the grants and the amount saved by age 17, in two minutes, with no sign-up. It counts the CESG and the QESI (30% in total); for the Manulife Segregated Fund RESP, leave out the QESI (10%).

maprime.ca/calculateur-financier-en#reee

Jean Carrière, independent representative through Groupe Cloutier, general agent. Financial security advisor, group insurance and group annuity plans representative and scholarship plan representative, registered with the Autorité des marchés financiers (certificate 259457). Verify my registration: lautorite.qc.ca.

IMPORTANT NOTICES AND SOURCES

Important notices

- This guide provides general information. It is not personalized tax, legal or financial advice, nor a product recommendation. A needs analysis is required before any recommendation.
- Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. The guarantees, fees and conditions that apply are those of the Information Folder, the contract and the Fund Facts provided at purchase, which alone are authoritative.
- I am an independent representative: I am not bound to Manulife by an exclusive agreement and I compare products from several insurers. I am paid by commission from the insurer; I will detail it on request.
- Grant amounts, income thresholds and tax rules are set by governments and change periodically. Those in this guide are in effect in November 2026 and will be confirmed at your meeting.
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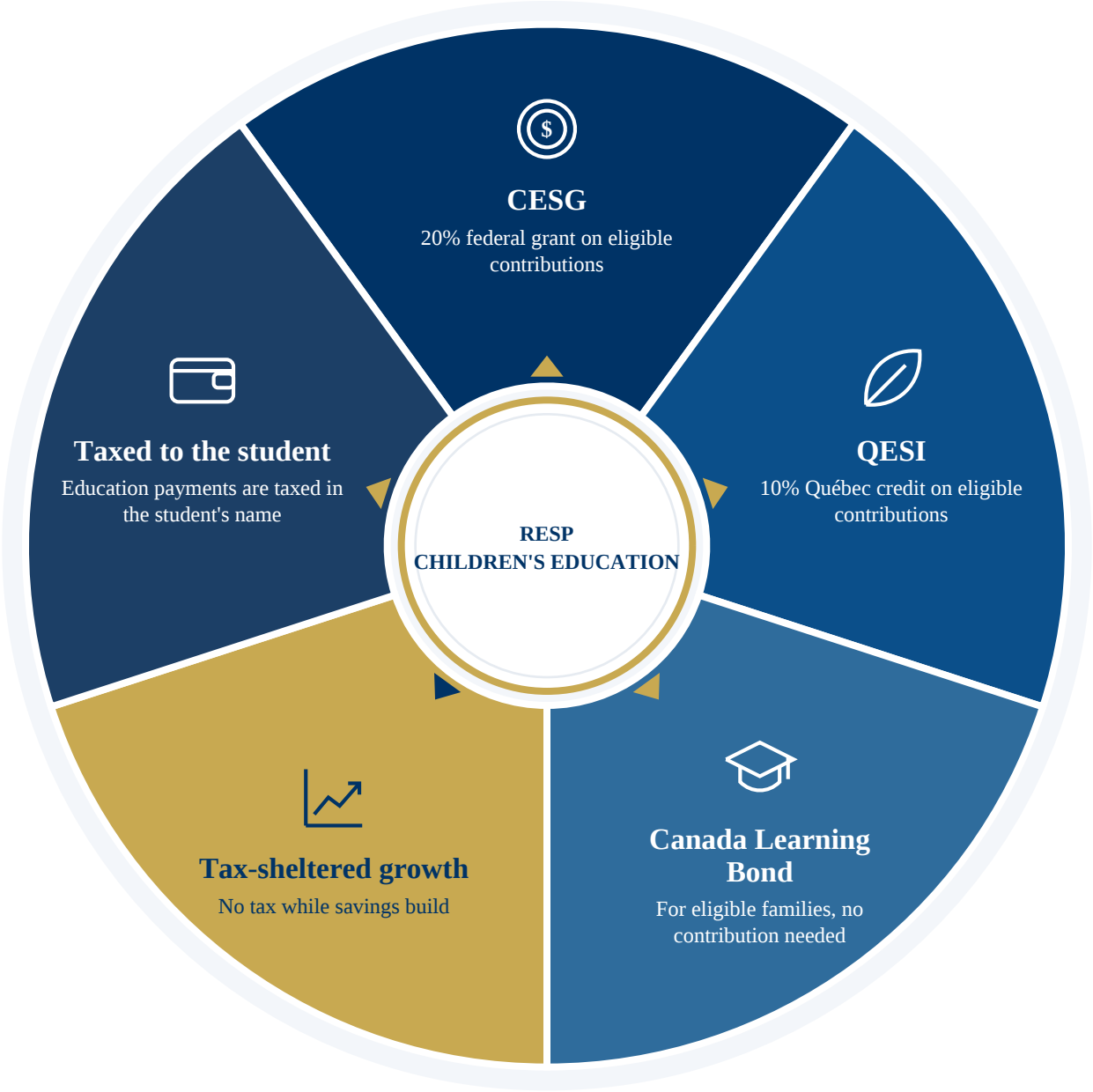
Sources consulted on October 14, 2026; amounts and income brackets reviewed November 2, 2026

- Employment and Social Development Canada — How much money benefits could add to the RESP (updated August 10, 2026): canada.ca
- Employment and Social Development Canada — Notice No. 1114: 2026 income brackets for the Additional CESG (December 8, 2025): canada.ca
- Québec Ministère des Finances — Tax Expenditures 2025, Québec education savings incentive, Table C.14 (thresholds 2020 to 2026): budget.finances.gouv.qc.ca
- Revenu Québec — Determining the QESI amount and List of RESP providers (updated December 16, 2024): revenuquebec.ca
- Canada Revenue Agency — RESP Bulletin No. 1R3 (EAP limits): canada.ca
- Manulife — Manulife Segregated Fund RESP (product page), information sheet MK2754, Information Folder and Contract MK2761, Fund Facts of November 26, 2025: manulifeim.com

AT A GLANCE

The RESP at a glance

The essential features of this solution, on a single page.



General features for information only. Guarantees, options, limits and tax rules vary by insurer, contract and your situation.

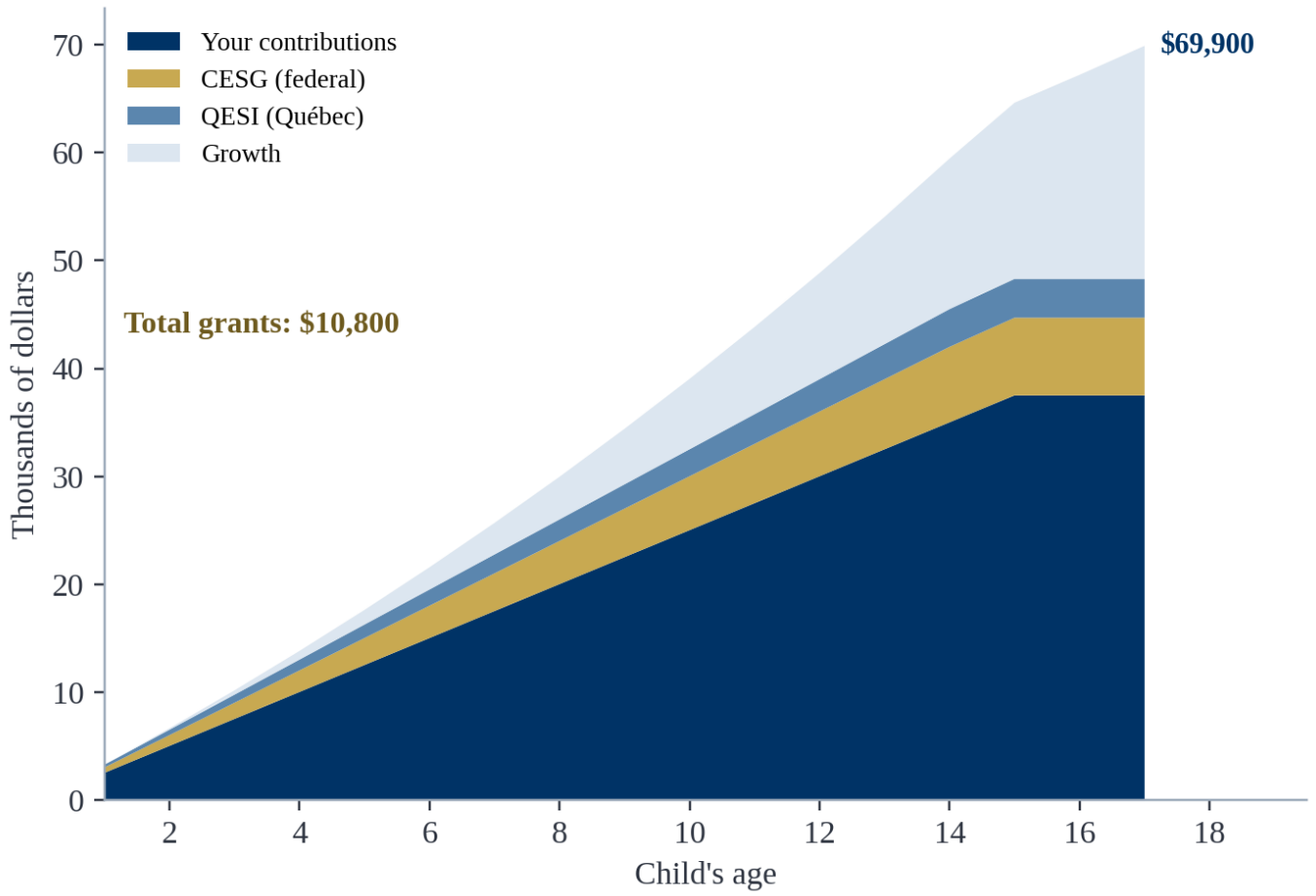
Let's talk about your situation

A free 30-minute meeting: 438 889-6474 · maprime.ca/rendez-vous-en · info@maprime.ca

THE ADVANTAGES IN A CHART

Governments add up to $10,800

Each eligible contribution receives 20% from Ottawa (CESG) and 10% from Québec (QESI), up to lifetime limits, and it all grows tax-sheltered.



Assumptions and sources

Assumptions: $2,500 a year until maximum grants are reached ($7,200 CESG, $3,600 QESI), 4% return. Basic amounts, without income-based enhancements.

Your numbers, not assumptions

I'll redo this calculation with your real situation: 438 889-6474 · maprime.ca/rendez-vous-en

Jean Carrière, independent representative — Groupe Cloutier, managing general agent · 438 889-6474 · info@maprime.ca

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Independent representative registered with the AMF (certificate 259457): I compare products from several insurers. General information, not personalized advice.

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