



My goal...

Get my child's education on the ball!

The Diploma RESP compared to similar products offered through scholarship trusts



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	DIPLOMA RESP	SCHOLARSHIP TRUSTS
Subscription Fees	None	High subscriber fees
Contributions	Monthly (PAC) and lump-sum • Minimum monthly payment of \$25	Periodic • Specific contributions based on age
Investment Options	Diversified funds with rebalancing according to the beneficiary's age	Bonds, treasury bills, GICs
Educational Bonuses	Guaranteed education bonus of up to 15%	Eligible for a bursary, the amount of which varies according to the number of participants
EAPs (Educational Assistance Payments)	Flexible according to the student's changing needs	Determined beforehand
AIPs (Accumulated Income Payments)	3 options: • Transfer to an RRSP • Subscriber withdrawal • Donation to an accredited institution	Possible loss of accumulated income in cases where amounts are paid into the global account instead of the subscriber's account
Additional Benefits	CIDE/CID available	Life insurance available under certain conditions
Beneficiary Changes	Possible under certain conditions	Possible under certain conditions