If you have a group RESP, you can change the beneficiary of your RESP contributions within 60 days. If you do not change the beneficiary within 60 days, you can still change it later, but any changes will be subject to tax. If you do not change your group RESP beneficiary, it will be considered a gift to the estate of the deceased. However, if you change the beneficiary, it will be considered a gift to the new beneficiary. The new beneficiary must be at least 18 years old. If you do not change your group RESP beneficiary, you will be subject to tax, but if you change it, you may be subject to tax.