

KALEIDO



Grow into
tomorrow



Our Mission

To support the fulfillment of each child's potential in building tomorrow's society.



Kaleido

As industry pioneers, we have been leading the way in education savings since 1964, and we contributed to introducing the registered education savings plan (RESP). It's our area of expertise and we know it inside out.

But beyond the RESP—as amazing as it is—what really drives us at Kaleido is the conviction that **all children can achieve their full potential when given the means**, whether these translate into:

- ^^ the **funds** to pursue post-secondary education and focus on school;
- ^^ the **support** to persevere in their learning despite any challenges along the way;
- ^^ the **freedom** to dream big and study in the field of their choice.

That's why at Kaleido, we do our utmost to support families on their children's journey towards post-secondary education, whatever path they choose.

Discover the KALEIDO difference

- 1 A **PARTNER** you can count on for support and expert advice every step of the way.
- 2 A **SAFE** investment that's 100% guaranteed and returned to you at plan maturity, regardless of market conditions.¹
- 3 **FLEXIBLE** plans with a wide array of savings options and convenient withdrawals for school.

What is an RESP?

The RESP is a special account used to save for a child's post-secondary education. It's that simple!

Why is the RESP such a smart savings option?

- ^^ The RESP is the only financial product eligible for substantial **education savings grants** from the government. (psst... we explain all these grants a little further).
- ^^ With an RESP, **your savings grow tax free**.

¹ Refer to page 7 for all legal notes.

RESP 101:

How does it work?

The RESP really isn't that complicated, especially with a specialized team in your corner to offer advice. But for now, let's start with the basics to get you initiated:



You make contributions to a child's RESP

Anyone can open an RESP to save for a child's education, whether it's mom, dad, grandpa, a favourite uncle or a close family friend.



The government adds grants to your RESP

- Everyone is entitled to a 30% minimum^{2,3}
- Up to \$12,800 per child in grants^{2,3,4}



Your money grows tax free over the years

Your savings build up faster than you think—especially if you add to your RESP regularly!



Time for post-secondary education

You now have access to:



Your contributions (invested savings)

You can use this tax-free refund as you please.



The grants + investment income

These sums are for the **student** and are called educational assistance payments or EAPs.

Access to EAP funds upon school enrolment, whether in a vocational, college or university program in Canada or abroad!⁵



Your backpacker wants to travel the world after high school?

No worries! At least not for your RESP since it stays open for 35 years following the year it was opened.⁶

And if post-secondary education really isn't in the books...

You've got options. For instance, you can transfer your RESP to another child or have the income transferred to your RRSP.⁷

GOOD TO KNOW

Whether your child goes to school or not, you get back ALL the money you invested at plan maturity.¹

The best part of the RESP is the grant money!

30%
minimum
for everyone^{2,3}


Every time you contribute to your RESP, the government chips in too. Yep, it's true. Your child could receive thousands in extra funds for school!

CESG² 
Canada Education
Savings Grant

Up to
\$7,200

QESI³ 
Quebec Education
Savings Incentive

Up to
\$3,600

CLB⁴ 
Canada Learning
Bond

Up to
\$2,000

Up to **\$12,800** per child^{2,3,4}

With the CLB, the RESP is accessible to all!

Even on a tight budget, you can offer your child a bright future thanks to the Canada Learning Bond (CLB). This grant is offered by the Government of Canada to:

- Families with a modest income
- Families with several children

With Kaleido, you can open an RESP for FREE to receive the CLB. If your family is eligible for the CLB, you can open a plan at no cost to receive this grant, and with no obligation to make contributions.

Up to
\$2,000
for your child,
no contributions
required^{4,7}

Flexible plans for hassle-free savings

Our plans
adapt to YOU,
and not the
other way around

Find your perfect fit! Choose an RESP tailored to your needs and savings style.

REFLEX Plan

Several savings options

Choose the amount, frequency and duration of your contributions (one-off or regular pre-authorized payments over 2, 5, 10 or 17 years).

The advantage of systematic savings

Opt for pre-authorized contributions and see your RESP grow at a fast pace—almost as fast as your child!

Peace of mind when it's time to withdraw

Recover 100% of the money invested at plan maturity, including a sum matching the sales charges paid.¹ This tax-free refund belongs to you.

INDIVIDUAL Plan

No obligation to contribute regularly

Save at your own pace.

All the leeway you want

Enjoy complete freedom over when and how much you invest.

Complete control over your savings

Retain access to your funds if you need to make withdrawals before post-secondary education.

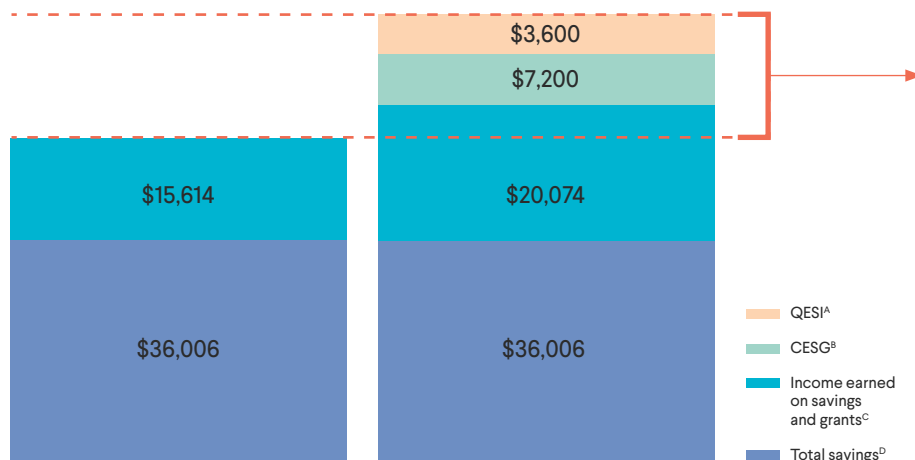
“I had to work full time during my studies. I’m happy to offer my children the peace of mind that comes with an RESP.”

Kim Fraser
*Client and mother
of 3 really great kids*



An investment that really pays off

See the difference when comparing an investment in an RESP with one in a TFSA—it really is astonishing!



TFSA^C

Total value of the investment after 17 years: **\$51,620**

Total growth: **43%**

RESP^C

Total value of the investment after 17 years: **\$66,880**

Total growth: **86%**

\$15,260
more in an RESP!

For the same investment of \$36,006, the total value is significantly higher in the RESP. Government grants (CESG of \$7,200 and QESI of \$3,600) offered for education savings make a real difference in the long run, and all these sums grow tax free.

Contributions of \$176.50/month over 17 years

(A) The Quebec Education Savings Incentive (QESI), equal to 10%, accumulates at an estimated net return rate of 4% per year. (B) The Canada Education Savings Grant (CESG), equal to 20%, accumulates at an estimated net return rate of 4% per year. (C) The investment income is based on an estimated net return rate of 4% per year. (D) Monthly contribution equal to \$176.50 over a 17-year period.

Do the math

and instantly see how much your RESP could earn you

kaleido.ca/calculator



“As parents, we strive to give our children all the opportunities in the world, and to ensure they have the means to become whoever they want to be. That’s why I like Kaleido. With their help, we gradually prepare for the future of our young. After, it’s their show and it’s up to them to forge their own path.”

Bianca Gervais
spokesperson

Responsible investment

Your money grows under the management of industry-leading portfolio advisors, all of which are signatories to the United Nations Principles for Responsible Investment (PRI). This translates into active management strategies that take into account environmental, social and governance (ESG) risk factors.

Investing responsibly is another way we care about our children's future!



Environmental Factors

Climate change
Water scarcity
Sustainability
Air and water pollution
Biodiversity and habitat protection



Social Factors

Respect for human rights
Employment standards
Fight against discrimination
Respect for communities



Governance Factors

Tax liability
Transparency and right to information
Anti-corruption measures
Cybersecurity

Taking education savings to new heights

The RESP may be our area of expertise, but to help children reach their full potential, we offer much more than a financial plan.

Discover how we go the extra mile

Family coaching with our Stepping Stone Program, an exclusive Kaleido advantage⁸

Support from a professional team in the field of education to help your child cope with various challenges during their schooling:

- ✓ ADHD
- ✓ Bullying
- ✓ Learning difficulties
- ✓ Giftedness
- ✓ Eating disorders
- ✓ Etc.

Insurance coverage to protect your family

Insurance products to ensure the financial security of your loved ones. And we like to talk about these in plain English—no financial mumbo jumbo.⁹

RESP Loan + Grant Maximization

Smart solutions with funding to take your RESP to full potential and get the maximum in government grants. Ask for your personalized strategy today.

Over 55 years
of RESP expertise

\$885 Million
paid out in EAPs and
returned savings

Nearly \$1.5 Billion
in assets under management

Over 172,000
active subscribers

Over 227,000
beneficiaries with an RESP

As at December 31, 2018

(1) Investments made in T-Bills and Governments Bonds. The refund of contributions at plan maturity includes the sales charges of \$200 per unit under the REFLEX Plan. Under the INDIVIDUAL Plan, the \$200 sales charge is not refunded. Certain conditions apply; see our prospectus at kaleido.ca. (2) CESG: The Canada Education Savings Grant rate is 20% to 40%. Based on adjusted family net income. The annual limit is set at \$600. The lifetime limit is set at \$7,200 per beneficiary. (3) QESI: The Quebec Education Savings Incentive rate is 10% to 20%. Based on adjusted family net income. The annual limit is set at \$300. The lifetime limit is set at \$3,600 per beneficiary. (4) CLB: The Canada Learning Bond is up to \$2,000 per beneficiary and is offered for children born after December 31, 2003, from families who meet the financial criteria. Certain conditions apply. See our prospectus. (5) For the complete list of eligible programs, please see our prospectus. (6) December 31st of the 35th year. Warning against the loss of grants if contributions are withdrawn. (7) Certain conditions apply. See our prospectus. (8) Certain conditions and restrictions apply. See the Kaleido Client Space. (9) Products distributed by representatives affiliated to Kaleido Financial Services Inc.



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