

KALEIDO

The RESP that does MORE



RESP
registered education
savings plan



We are Kaleido

- ^^ A Quebec-based RESP pioneer with 60 years of expertise in education savings
- ^^ A responsible corporate citizen committed to securing a sustainable future for our children
- ^^ Education savings professionals who support your family every step of the way

Our mission

Help each child achieve their full potential by accompanying them on their journey towards imagining a brighter future.

3 great reasons to choose Kaleido

1

MORE FLEXIBILITY:

Flexible IDEO+ RESPs designed for your specific financial situation

2

MORE EXPERTISE: A highly specialized RESP team to show you how to make the most of your education savings plan

3

MORE SUPPORT: Services that go well beyond RESPs to help your family navigate life's everyday challenges

Our specialty: RESPs

What is an RESP?

RESP = registered education savings plan
A tool for investing for a child's postsecondary education.

Why is it a smart choice?

- Generous government grants to augment your investment
- Your savings grow tax-free

- ^^ Over \$1 billion paid out in EAPs and contribution refunds
- ^^ More than \$1 billion in assets under management
- ^^ Over 172,000 active subscribers
- ^^ More than 236,000 current RESP beneficiaries in Quebec and New Brunswick

As of December 31, 2021

Accompanying services that do more for your family

Helping children reach their full potential isn't just about the big picture—it's also about the day-to-day challenges all families face. That's why Kaleido **offers a line of RESPs that do more for you.**

With a Kaleido RESP, you're eligible for **free and discounted services** from our network of **qualified partners** in **health and well-being, tutoring and academic support, coaching and family life, family finances, and career guidance.**¹

^^ Telemedicine:

Enjoy **6 months of unlimited consultations free of charge** for the whole family,² then one free consultation a year³

^^ Tutoring, remedial education, and speech therapy

^^ Personalized family coaching

^^ Webinars and training courses

^^ Practical resources to keep your family budget on track

^^ Exclusive videos, tools, and content

^^ And much more

A few of
our major
partners



TELUS Health

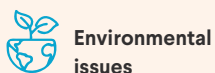


And many
more!

Sustainable investments

Responsible investing makes a clear commitment to protecting the environment and people's well-being—one investment at a time.

We are a member of the **Responsible Investment Association (RIA)**, which means **100% of our assets are managed by stewards who look at investing through an ESG (environmental, societal and governance) lens.**



Environmental issues

- Climate change
- Pollution
- Water management
- Etc.



Social issues

- Child labour
- Discrimination
- Human rights
- Etc.



Governance issues

- Anti-corruption initiatives
- Cybersecurity
- The role of the board of directors
- Etc.



But how does an RESP even work?

Don't worry—you don't need a PhD to have an RESP. Here's an intro to get you started:



You make contributions to a child's RESP

Your own, or any other special kid in your life



The government deposits grants directly into the RESP

- Everyone is entitled to at least 30%^{4,5}
- Up to \$12,800 per child in grant money^{4,5,6}



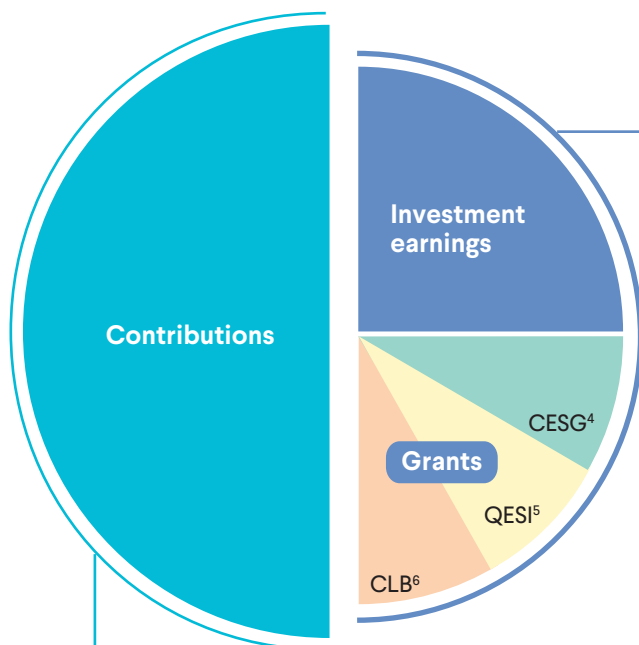
These amounts grow tax-sheltered over the years

So your savings add up fast, especially if you make regular contributions



Once the child is ready to start their postsecondary studies

There are two sums from which you can withdraw:



Grants and investment earnings

Called education assistance payments (EAPs), this money goes to the student to pay for school.

💡 The student has access to EAPs when they enroll in postsecondary education at a vocational/trade school, college, or university anywhere in the world.⁷



Your contributions

The savings you have invested in your RESP as a subscriber.

💡 You can give this money to the student or use it as you see fit. It is not taxable.

The image above does not represent actual values. Its sole purpose is to show the different funds that make up an RESP.



What if your teen wants to see the world after high school?

No need to worry—at least about their RESP. It'll be there when they get back, since it stays active until the 35th year after it was opened.⁸

And what if they decide to close the book on higher education?

You have a few options. You could transfer the RESP to another beneficiary or roll the earnings over to your RRSP.⁹

The government also invests in your child

Every time you contribute to your RESP, the government chips in too. These grants can add up to thousands of extra dollars toward your student's education!

CESG⁴ 
Canada Education
Savings Grant

Up to
\$7,200

QESI⁵ 
Quebec Education
Savings Incentive

Up to
\$3,600

CLB⁶ 
Canadian
Learning bond

Up to
\$2,000

Up to
\$12,800
per child
in Quebec^{4,5,6}

At least **30%** in grants
for everyone^{4,5}

An RESP is within reach, whatever your financial situation

You can give your child a bright future even with limited means using the Canada Learning Bond (CLB).

Paid by the government of Canada, this grant is designed for:

- Low-income families
- Large families

Open an RESP for free with Kaleido to get the CLB. If your family is financially eligible, you can get an RESP with no sales charges to take advantage of this government grant.

Up to
\$2,000
per child,
no personal RESP
contributions
required^{6,9}

Investments that maximize your returns

You can trust our partner portfolio managers to make your savings grow.

They're seasoned investment experts dedicated to getting the best return on your investment.

**MONTRUSCO
BOLTON**

AlphaFixe
Capital


FIERACAPITAL

 **STATE STREET**

JARISLOWSKY FRASER
GLOBAL INVESTMENT MANAGEMENT

"I had to work my way through school. I'm so happy I can give my children the peace of mind that comes with an RESP."

Kim Fraser

*Client and mother of
three really great kids*



Your RESP, your rules

The RESPs in our IDEO+ line are **flexible and hassle-free and there are no sales charges**. You decide how much, when, and whether to contribute—with no obligations.

Choose the product that best suits your savings style.

IDEO+ Conservative

- You're a more cautious investor
- You prefer a conservative and adaptive investment strategy
- You're looking for some long-term capital growth

IDEO+ Adaptive

- You're an investor with a moderate risk tolerance
- You prefer an adaptive investment strategy that can grow as your child grows
- Your goal is to increase your capital over the long term

IDEO+ Responsible

- You're an investor with a moderate risk tolerance
- You want your investments to have a positive impact on climate change and children's education
- You prefer an adaptive investment strategy that can grow as your child grows
- Your goal is to increase your capital over the long term



All our RESPs are invested with environmental, social, and governance (ESG) concerns in mind and in keeping with our Sustainable Investment Policy.

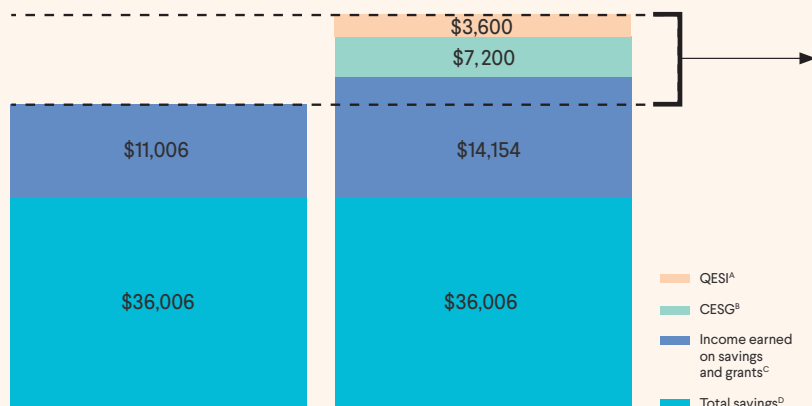
“As a parent, you want to offer your children a world of opportunity, and to ensure they have the means to become whatever they want to be. But the road is sometimes challenging. What I love about Kaleido is that with their support, you gradually prepare your kids’ future by giving them all the tools they need to reach their full potential.”

Bianca Gervais
actress and Kaleido spokesperson



An RESP makes dollars—and sense

Your savings can really stack up in an RESP versus a TFSA. But don't take our word for it—see for yourself.



TFSA^C

Total value of the investment after 17 years: **\$47,012**

Payoff: **31%**

RESP^C

Total value of the investment after 17 years: **\$60,960**

Payoff: **69%**

\$13,948 more in an RESP

For the same \$36,006 investment, the payoff is significantly higher in the RESP. That's because **government grants** give it a big boost, generating more tax-sheltered investment earnings.

(A) Quebec Education Savings Incentive (QESI) of 10%, accumulated at an estimated net rate of return of 3% per year. (B) Canada Education Savings Grant (CESG) of 20%, accumulated at an estimated net rate of return of 3% per year. (C) Investment income is based on an estimated net rate of return of 3% per year. (D) Investment of \$176.50 per month for 17 years.

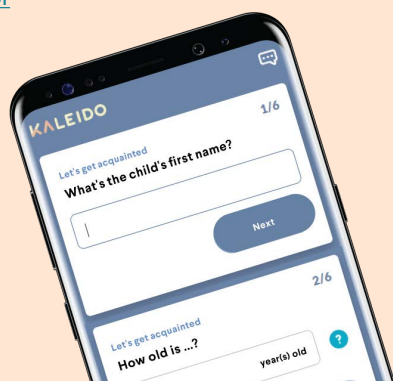
PRO TIP

Start saving early. Even small contributions build up over time.

How much could your RESP earn?

Do the math online in less than 4 minutes to find out how much your RESP could earn based on your personal situation.

www.kaleido.ca/en/resp-calculator



More safeguards for your family

We want you and your family to leave your financial worries behind as you look toward the future. We help you navigate life's ups and downs and make progress on your goals with a **range of insurance products** to keep the whole family covered. For even more peace of mind, consider adding **life and disability insurance** to your RESP to protect your contributions in the event of death or disability.⁹

1. Some conditions and restrictions apply. The promotions, benefits, and other perks of the family accompanying services are subject to change without notice and may not be available in some areas. 2. Free six-month trial period beginning December 9, 2021, for existing clients. For all new clients who sign an agreement on or after December 10, 2021, the free six-month trial period begins on the day the agreement is signed. Limit of one free trial period per family residing at the same address, regardless of the number of subscribers. Limit of one free trial period per subscriber, regardless of the number of RESPs the subscriber has or the subscription date. Some conditions and restrictions apply. See terms of use. 3. Limit of one free consultation per year per family residing at the same address, regardless of the number of subscribers. Limit of one free consultation per year per subscriber, regardless of the number of RESPs the subscriber has or the subscription date. Some conditions and restrictions apply. See terms of use. 4. CESG: Canada Education Savings Grant (CESG) of 20% to 40%. Based on adjusted family net income. Annual limit of \$600. Maximum lifetime payment per beneficiary of \$7,200. 5. QESI: Quebec Education Savings Incentive (QESI) of 10% to 20%. Based on adjusted family net income. Annual limit of \$300. Maximum lifetime payment per beneficiary of \$3,600. 6. CLB: The Canada Learning Bond (CLB) is up to \$2,000 per beneficiary, for children born to financially eligible families after December 31, 2003. Some conditions apply. See our prospectus. 7. For the complete list of eligible postsecondary programs, see our prospectus. Some conditions apply. Maximum withdrawal allowed under the federal Income Tax Act. 8. As of December 31 of the 35th year. Government grants may be lost if contributions are withdrawn. See our prospectus. 9. Some conditions apply. See our prospectus.



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don't miss out.



Kaleido Growth Inc., distributor and manager of the scholarship plans promoted by the Kaleido Foundation