



CONTEST RULES

"Kaleido, the education savings plan that does MORE"

1. CONTEST PERIOD

- 1.1 The contest **opens November 1, 2022, at 12 a.m.** Eastern Standard Time (hereinafter "EST") and **closes on December 31, 2022, at 11:59 p.m.** EST (hereinafter the "Contest Period").
- 1.2 The random draw will be held on **Thursday, January 5, 2023, at 3 p.m.** EST, at Kaleido's head office, located at 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec City QC, G1W 0C5.

2. HOW TO ENTER

- 2.1 To enter the contest "*Kaleido, the education savings plan that does MORE*" participants must complete the online entry form available at kaleido.ca/en/contest/ideoplus/ during the Contest Period.
- 2.2 Limit of one entry per person during the Contest Period.
- 2.3 No purchase necessary.

3. PARTICIPATION TERMS AND CONDITIONS

- 3.1 The contest is open to residents of Quebec aged 18 or over and to New Brunswick residents aged 19 or over.
- 3.2 The following are not eligible to enter this contest: employees and mandataries of Kaleido Growth Inc. and the Kaleido Foundation, scholarship plan representatives and regional managers for Kaleido Growth Inc., members of the contest committee that oversees the random draw, as well as the immediate family members of the latter (parents, siblings, children and spouses) or individuals residing at the same address.
- 3.3 The odds of winning a prize depend on the number of valid entries received during the Contest Period. Each registration completed in accordance with section 2.1 is equivalent to a valid entry.

4. PRIZE DESCRIPTION

- 4.1 The prize (hereinafter the "Prize"), **worth two thousand five hundred dollars (\$2,500)** in total, includes:
 - 4.1.1 **One (1) gift certificate worth one thousand dollars (\$1,000)** at a grocery store of the winner's choice;
 - 4.1.1.1 The winner must inform Kaleido Growth Inc. of the selected grocery store within five (5) business days after being declared winner. The selected grocery store must offer the option to purchase gift certificates online.

4.1.2 **One (1) deposit of one thousand five hundred dollars (\$1,500)**, which will be paid as a lump sum contribution upon opening a registered education savings plan (hereinafter “RESP”) with Kaleido, or as an additional contribution to the contract in an existing IDEO+ RESP.

4.1.2.1 The amount paid into the RESP will be subject to the conditions outlined in the prospectus in force (see our prospectus at kaleido.ca for more information on the applicable fees and, as the case may be, the provisions regarding the age of the designated beneficiary).

5. AWARDING OF THE PRIZES

5.1 During the random draw, one (1) participant will be declared winner from among all the eligible entries received from Quebec and New Brunswick residents during the Contest Period.

5.2 Kaleido Growth Inc. will contact the winner by phone within fifteen (15) business days following the random draw date.

5.3 To be declared a winner, the participant must answer a simple mathematical skill-testing question correctly. If the selected participant is unable to answer the mathematical skill-testing question correctly or cannot be reached within fifteen (15) days following the random draw, the participant’s entry will be cancelled and another entry will be drawn until the Prize is awarded.

5.4 The winner will be able to claim his or her Prize by contacting Kaleido Growth Inc., the contest organizer, by mail at *Kaleido, 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec QC G1W 0C5*, or by email at info@kaleido.ca, within the fifteen (15) business days following the date of the random draw.

6. OTHER TERMS AND CONDITIONS

6.1 By taking part in this contest, the winner authorizes Kaleido Growth Inc. and the Kaleido Foundation to use his or her name and/or image, including his or her photograph and/or voice, and place of residence (city and province only) solely for advertisement purposes related to this contest, without compensation.

6.2 Notwithstanding the paragraphs 2.1 and 6.1, the personal information of the participants, namely their name, address, phone number, email and age, is collected solely for the purpose of administering this contest and shall not be used for any other purpose without consent. By providing this information, participants agree to its use for the purposes outlined herein and in the entry form.

6.3 The winner will be required to sign a document attesting to his or her contest eligibility and compliance with these rules.

6.4 The winner must comply with the terms and conditions outlined in the prospectus in force, if applicable.

6.5 The winner releases Kaleido Growth Inc. and the Kaleido Foundation from any liability for damages or losses stemming from participation in this contest, or from the awarding, acceptance or use of the Prize.

6.6 The Prize must be accepted as awarded and cannot be exchanged, sold or transferred. No substitution or extension will be granted. The prize cannot be redeemed for cash.



- 6.7 Refusal to accept the Prize releases Kaleido Growth Inc. and the Kaleido Foundation from any liability or obligation toward the winner.
- 6.8 Contest participation implies acceptance of these rules, which shall be applied by Kaleido Growth Inc. All decisions by the latter are final.
- 6.9 The winner must meet with a scholarship plan representative to sign his or her agreement, if applicable. The winner must provide his or her Social Insurance Number (SIN) at the time of signing the agreement. The winner must also provide the SIN of the child named as the beneficiary within the twenty-four (24) months following the date of signature of the agreement.
- 6.10 Refusal to meet with a scholarship plan representative is equivalent to the refusal to accept the Prize and releases Kaleido Growth Inc. and the Kaleido Foundation from any liability or obligation as outlined in paragraph 6.7.
- 6.11 The winner becomes a subscriber, if applicable. By accepting the Prize, the winner understands that terms and conditions will apply to the plan held or selected, including certain fees, the whole as provided for in the prospectus currently in effect.
- 6.12 Kaleido Growth Inc. and/or the Kaleido Foundation reserve the right to suspend and/or modify the contest without prior notice.
- 6.13 All online entry forms received will remain the property of Kaleido Growth Inc. and the Kaleido Foundation; they will not be returned to participants.
- 6.14 The contest and its rules are subject to the laws in effect in the province of Quebec and shall be interpreted pursuant thereto.
- 6.15 For Quebec residents: Disputes concerning the organization or conduct of this contest may be referred to the *Régie des alcools, des courses et des jeux* (RACJ) for a ruling. A dispute regarding the awarding of a prize may be submitted to the RACJ strictly for the latter's intervention in an attempt to resolve the issue.
- 6.16 The contest rules are available online at kaleido.ca/documents/contestrules-ideoplus.pdf and can be obtained upon written request sent to *Kaleido Growth Inc., 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec QC G1W 0C5*.

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

