

## Conditions – Take the plunge with an RESP

### Promotion dates:

- June 24 to August 31, 2025.

### Eligibility criteria:

For the \$50 bonus, the promotion applies to people who are not subscribers to an RESP with Kaleido (hereinafter “new subscribers”) who open an IDEO+ RESP between June 23 and August 31, 2025 (hereinafter the “Promotion Period”), for a new beneficiary or for an unborn beneficiary. A minimum deposit of \$50 or a monthly payment of \$10 is required to take advantage of the bonus.

For the \$100 *payment* bonus, the promotion applies to new subscribers who opt for monthly payments of \$100 or more between June 23 and August 31, 2025 (hereinafter the “Promotion Period”), for a new beneficiary or for an unborn beneficiary. Kaleido will contribute \$100 to the new beneficiary’s RESP account.

For the \$100 *payment* bonus following a transfer, the promotion applies to new subscribers who transfer a plan with at least \$1,000 in contributions from an RESP account held with another RESP provider to Kaleido between June 23 and August 31, 2025 (hereinafter the “Promotion Period”), for a new beneficiary or for an unborn beneficiary. Kaleido will contribute \$100 to the latter’s RESP account.

### Limitations:

- For all three bonuses (\$50, \$100 and \$100), a subscriber can take advantage of the promotion only once per beneficiary.
- This promotion cannot be combined with any other Kaleido offer or promotion.
- This promotion does not apply to employees of Kaleido Growth Inc. and the Kaleido Foundation or to scholarship plan representatives and regional directors of Kaleido Growth Inc.

### A one-time payment of either \$50 or \$100:

- The one-time payment of \$50 will be made on the 61st day following the opening of the RESP if the eligibility criteria are met. The deposit will be processed automatically by the Kaleido team.

- The one-time payment of \$100 for monthly instalments will be made on the 61st day following the opening of the RESP if the eligibility criteria are met. The deposit will be processed automatically by the Kaleido team.
- In the case of an RESP transfer, the one-time \$100 payment will be made on the 61st day following the transfer. The deposit will be processed automatically by the Kaleido team.
- The signature date of the transfer must be before August 31, 2025, and the transfer from the RESP to the Kaleido account must be completed no later than December 31, 2025. The deposit will be processed automatically by the Kaleido team. Plan for 4 weeks' processing time following receipt of the transfer.

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