



CONTEST RULES

"Win the Race"

1. CONTEST PERIOD

- 1.1 The contest **opens April 3, 2023, at 12 a.m.** Eastern Standard Time (hereinafter "EST") and **closes on December 28, 2023, at 11:59 p.m.** EST (hereinafter the "Contest Period").
- 1.2 Three (3) random draws will be held at Kaleido's head office, located at 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec City QC, G1W 0C5, in accordance with the "Monthly Entry Periods" listed below:
 - 1.2.1 1st Entry Period: Starts April 3, 2023, and ends June 8, 2023, at 11 :59 p.m. (EST), with a random draw on **Thursday, June 15, 2023, at 3 p.m.** (EST).
 - 1.2.2 2nd Entry Period: Starts June 9, 2023, and ends September 28, 2023, at 11 :59 p.m. (EST), with a random draw on **Thursday, October 5, 2023, at 3 p.m.** (EST).
 - 1.2.3 3rd Entry Period: Starts September 29, 2023, and ends December 28, 2023, at 11 :59 p.m. (EST), with a random draw on **Thursday, January 18, 2024, at 3 p.m.** (EST).

2. HOW TO ENTER

- 2.1 The contest is open to Kaleido IDEO+ RESP subscribers residing in Quebec and New Brunswick.
- 2.2 To enter the "**Win the Race**" contest, participants must have made a one-time contribution or scheduled automatic monthly contributions in accordance with the contribution rules in the prospectus during the Contest Period as follows:
 - 2.2.1 Participants will receive one (1) entry in the contest, in each of the three (3) draws, when they make a one-time contribution to their RESP.
 - 2.2.1.1 To make a one-time contribution to an RESP, participants have two (2) options: (1) they can meet with a Kaleido scholarship plan representative by videoconference to plan the amount and date of the contribution, or (2) they can do it on their own by logging into their Client Space at espace.kaleido.ca using their six (6) digit ID or their email address.
 - 2.2.2 Participants will receive three (3) entries in the contest, in each of three (3) draws, when they set up automatic monthly contributions to their RESP.
 - 2.2.2.1 To make automatic monthly contributions, participants must meet with a Kaleido scholarship plan representative by videoconference to complete the necessary forms with no obligation. Participants may discontinue the automatic monthly contributions at any time without charge.
- 2.3 The one-time contribution or the automatic monthly contributions to an IDEO+ RESP must be in accordance with the Kaleido Foundation prospectus.

2.4 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 No one may win in more than one (1) draw.

3.3 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.

3.4 The odds of winning a prize depend on the number of valid entries received during the Contest Period. Each contribution made under sections 2.2.1 and 2.2.2 is equivalent to valid entries. A single subscriber may make contributions on behalf of separate beneficiaries, and multiple subscribers may make one-time contributions on behalf of a single beneficiary.

3.5 To enter the contest without making a one-time contribution, eligible participants must submit a hand-written essay of 500 words. Their entry should also include their signature, contact information (name, address, phone number) and the date. The subject of the essay must be: “The importance of starting to save early for a child’s post-secondary education.” Participants must mail their essay, in an envelope with sufficient postage, to Kaleido at 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec QC G1W 0C5. The letter must be addressed to: “Free Contest Entry—Win the Race,” for the attention of the person in charge of the random draw. No-contribution entries must be mailed no later than the last day of the contest, i.e., December 28, 2023 (date as per postmark), or these will not be included in the random draws. Upon receipt of the essay, the entry will automatically be registered, entitling the participant to a chance to win. Entries with no contribution are subject to the same provisions that apply to entries resulting from additional contributions. Mechanical reproductions are not accepted.

4. PRIZE DESCRIPTION

4.1 The prizes (hereinafter the “Prizes”) are **three (3) deposits of one thousand dollars (\$1,000) each**, which will be paid as capital into an existing Kaleido IDEO+ registered education savings plan, or as initial capital into a new Kaleido IDEO+ registered education savings plan (hereinafter “RESP”). The one thousand dollar (\$1,000) Prize is divisible between multiple RESPs associated with the same subscriber.

4.2 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 draws, one (1) participant per draw will be declared the 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 winners by phone within fifteen (15) business days following the random draws dates.
- 5.3 To be declared winners, participants whose names were drawn must answer a simple mathematical skill-testing question correctly. If the selected participants are unable to answer the mathematical skill-testing question correctly or cannot be reached within fifteen (15) days following the random draws, their entry will be cancelled and another entry will be drawn until the Prizes are awarded.
- 5.4 Winners will be able to claim their 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, participants authorize 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 paragraph 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.
- 6.3 Each winner will be required to sign a document attesting to their contest eligibility and to their compliance with these rules.
- 6.4 Each winner must comply with the terms and conditions outlined in the prospectus in force, if applicable.
- 6.5 Each winner release 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 Each Prize must be accepted as awarded and cannot be exchanged, sold or transferred, other than according to the provisions outlined herein. No substitution or extension will be granted. Prizes are not 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 Kaleido Growth Inc. and/or the Kaleido Foundation reserve the right to suspend and/of modify the contest without prior notice.
- 6.10 All essays received will remain the property of Kaleido Growth Inc. and the Kaleido Foundation; they will not be returned to participants.
- 6.11 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.

- 6.12 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, as stipulated in the current prospectus.
- 6.13 The contest and its rules are subject to the laws in effect in the province of Quebec and shall be interpreted pursuant thereto.
- 6.14 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.
- 6.15 The contest rules are available online at kaleido.ca/documents/contestrules-win-the-race.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

