

KALEIDO

The RESP that does MORE



RESP
registered education
savings plan

We are Kaleido

A Quebec-based pioneer in education savings since 1964, committed to building a sustainable future for our children.

- More than \$1 billion paid out in education assistance payments and savings refunds
- More than \$2 billion in assets under management
- For more than 244,000 young people in Quebec and New Brunswick

Our mission

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

At December 31, 2024

3 good reasons to choose Kaleido

1 + FLEXIBILITY
Our flexible IDEO+ RESPs adapt to your financial reality.

2 + EXPERTISE
Our highly specialized RESP team can advise you on how to make the most of your education savings project.

3 + SUPPORT
Our range of support services goes beyond the RESP, helping your family through the challenges of everyday life.



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

Grants

Every time you contribute, so do governments.¹

Minimum of 30% in grants for everyone^{1,2,3}

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**

Our RESPs

IDEO+ Conservative

- > You're a more cautious investor.
- > You want to benefit from a conservative, progressive investment strategy.
- > You're looking for some long-term capital growth.

IDEO+ Adaptive

- > You're an investor with a low to moderate risk tolerance.
- > Your goal is long-term capital growth.
- > You want to benefit from an evolving investment strategy that adapts to your child's age.

IDEO+ Responsible

- > You're an investor with a low to moderate risk tolerance.
- > You want your investment to have a positive impact on climate change and children's well-being and education.
- > You want to benefit from an evolving investment strategy that adapts to your child's age.
- > Your goal is long-term capital growth.

How exactly does the RESP work?

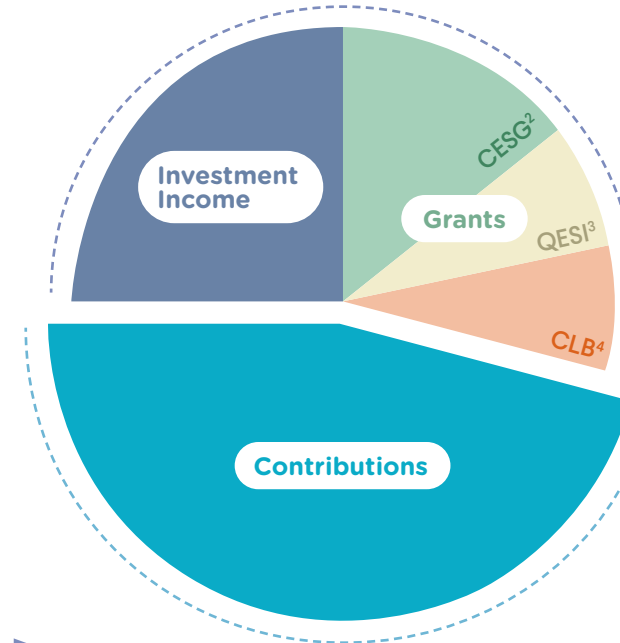
It's not rocket science. Here's what you need to know to get started:

You contribute to a child's RESP.
Your own or a loved one.

Governments deposit grants directly into the RESP.¹
A minimum of 30% for everyone.^{1,2,3}
Up to \$12,800 per child in subsidies in Quebec.^{2,3,4}

Over the years, these amounts grow tax-free.
Your savings grow quickly, especially if you contribute to your RESP regularly.

Start of post-secondary studies⁵
The types of sums you can access



The breakdown below is not representative of actual values and is intended simply to show the various funds that make up an RESP.

Grants + accumulated income

Amounts earmarked for a young person to finance his or her studies. These are known as Education Assistance Payments (EAP).

💡 Your child has access to EAPs as soon as he or she registers for post-secondary studies: trade school, ACS, DCS or university, anywhere in the world.⁵

Your contributions

The savings you have invested as an RESP subscriber.

💡 You may give the money to the student or use it as you see fit. These contributions are tax-free.



All Kaleido's assets are entrusted to managers who are signatories to the Principles for Responsible Investment (PRI), an investor initiative supported by the United Nations.



More for your family with our support services

We know that reaching each child's full potential also requires support with everyday challenges. That's why at Kaleido, we offer an RESP that does more.

Our range of RESPs gives you access to many free or discounted privileges offered by our qualified partners in health and wellness, tutoring and academic support, coaching and family life, family finances and career guidance.⁶

 **Tools to download**

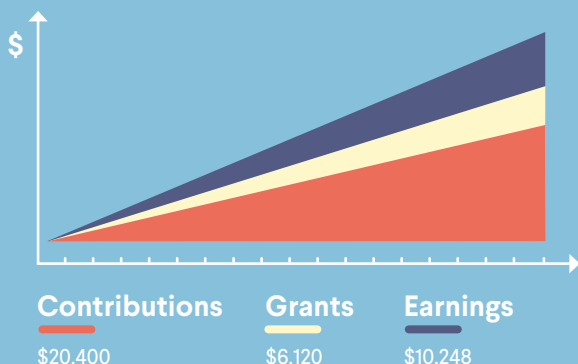
 **Podcasts and exclusive content**

 **Webinars and video capsules**

How about a look into the future?

Let's say you contribute \$100 a month to an RESP for 17 years.

Your RESP could be worth **\$36,768!**⁷



Do the math!



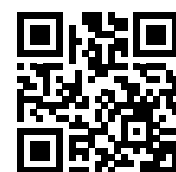
Calculate online in just a few seconds and find out how much your RESP could earn, depending on your personal situation.

www.kaleido.ca/en/resp-calculator/



Any questions? Contact us!

The best person to guide you is a scholarship plan representative. He or she will be happy to answer any questions you may have about RESPs and will help you get started on your education savings project.



KALEIDO

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Follow us on social media so you don't miss out.



Kaleido Growth Inc. underwrites and manages the scholarship plans promoted by the Kaleido Foundation.

1. Subject to obtaining the necessary authorizations to proceed with grant applications. Certain conditions apply. See our brochure at kaleido.ca. 2. CESG: Canada Education Savings Grant from 20% to 40%. Based on adjusted family net income. Maximum annual amount of \$600. Maximum lifetime payout per beneficiary of \$7,200. 3. QES: Quebec Education Savings Incentive of 10% to 20%. Based on adjusted family net income. Maximum annual amount of \$300. Maximum lifetime payment per beneficiary of \$3,600. 4. CLB: Canada Learning Bond, up to \$2,000 per beneficiary, for a financially eligible child born after December 31, 2003. Certain conditions apply. See our brochure at kaleido.ca. 5. See eligible post-secondary programs on the website <https://www.canada.ca/en/services/benefits/education/education-savings/paying-education.html>. Certain conditions apply. Maximum withdrawal allowed under the Income Tax Act (Canada). 6. Certain conditions and limitations apply. Promotions, benefits and other advantages of family accompaniment services are subject to change without notice and may not be available in certain regions. 7. Simulation based on the expected returns of the IDEO+ Evolutive plan, for illustration purposes only. Corresponds to 204 monthly deposits of \$100 (17 years X 12 months), invested at an equivalent annual rate return of 3.68%. Returns are not guaranteed. Returns and amounts obtained depend on the total investment period and the age of the beneficiary at time of withdrawal. See calculation details at www.kaleido.ca/en/calculation-details.