

CONTEST

ORLANDO FAMILY VACATION
& BAHAMAS CRUISE*

(see back cover for details)

KALEIDO



Grow into
tomorrow

RESP

registered education
savings plan

Kids grow up fast... with an RESP, your savings keep up!

The registered education savings plan (RESP) is a powerful tool for parents who want to give their children the means to pursue post-secondary education and achieve their full potential.

What makes the RESP so great is the grant money! That's right, the government chips in a hefty sum for your child's post-secondary education. In Quebec, RESP contributions attract a minimum 30% in grants, giving your savings quite a boost!¹

CESG 
Canada Education
Savings Grant¹

Up to
\$7,200

QESI 
Quebec Education
Savings Incentive¹

Up to
\$3,600

CLB 
Canada
Learning Bond¹

Up to
\$2,000

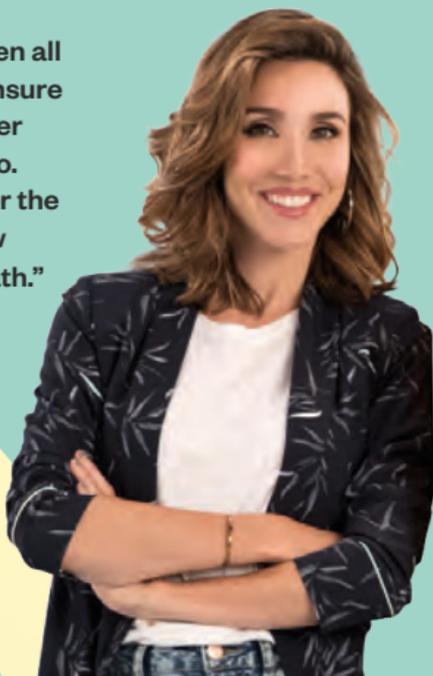
Up to **\$12,800** per child¹

Kaleido, a partner of choice

- ^^ 55 years of RESP expertise at its best
- ^^ A specialized team that's responsive to your needs
- ^^ The refund of savings is 100% guaranteed at plan maturity, whether your child goes to school or not²
- ^^ Access to educational assistance payments (EAPs) upon enrolment in vocational, college or university programs (here in Canada or abroad)³

"As parents, we strive to give our children all the opportunities in the world, and to ensure they have the means to become whoever they want to be. That's why I like Kaleido. With their help, we gradually prepare for the future of our young. After, it's their show and it's up to them to forge their own path."

Bianca Gervais
spokesperson





Taking education savings to new heights



We adapt to your savings style and budget

You choose the amount, frequency and duration of your contributions (one-off or regular pre-authorized payments over 2, 5, 10 or 17 years).



We offer a family coaching service

Thanks to our **Stepping Stone Program**, you get support from education specialists to help your child overcome school-related challenges, such as ADHD, learning disorders, bullying, etc.⁴



We help you maximize your RESP advantages

Recover unused grants from previous years thanks to our **RESPEED-UP Strategy** and our **RESP Loan!**

(1) CESG: The Canada Education Savings Grant equals 20% to 40% based on adjusted family net income. The annual CESG limit is set at \$600 and the lifetime limit is set at \$7,200 per beneficiary. **QESI:** The Quebec Education Savings Incentive equals 10% to 20% based on adjusted family net income. The annual limit is set at \$300 and the lifetime limit is set at \$3,600 per beneficiary. **CLB:** Canada Learning Bond offered to financially eligible families for children born after December 31, 2003. Certain conditions apply; see our Prospectus at kaleido.ca **(2)** Investments in government bonds and T-bills. Under the REFLEX Plan, the amount refunded at plan maturity includes the \$200/unit sales charges. Under the INDIVIDUAL Plan, the sales charge of up to \$200 is not refunded. Certain conditions apply; see our Prospectus. **(3)** See our Prospectus to learn which programs are considered eligible studies. Certain conditions apply. Subject to the withdrawal limits established under the *Income Tax Act* (Canada). **(4)** Certain conditions and restrictions apply.

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

OUR CONTESTS*

Orlando Family Vacation & Bahamas Cruise



2 prizes to win

→ A magical family vacation to Orlando! Trip includes tickets to local theme parks and a Bahamas cruise for 2 adults and 2 children (\$12,200 value)

→ An RESP worth up to \$2,500 in EAPs**

kaleido.ca/familytripcontest

\$1,000 in Baby Gear



Prize awarded as a gift card in the baby store of your choice!

kaleido.ca/babycontest

* Contests run from December 2nd each year to December 1st the following year and are open to Quebec and New Brunswick residents. Children registered on contest forms must be aged 0 to 12 years inclusive for the Family Trip (and RESP) Contest, and aged 0 to 3 years inclusive for the Baby Gear Contest. The trip is worth up to \$12,200. Draw on the 1st Friday of December. Full contest rules available at kaleido.ca/familytripcontest and kaleido.ca/babycontest

** EAP: Educational Assistance Payment

