

CONTEST RULES

in collaboration with Emma Financial Services Inc.

"Kaleido + Emma | Win \$1,000 RESP + \$500 worth of groceries"

1. CONTEST PERIOD

- 1.1 Contest entries are open from April 4, 2024, 12:00 a.m. Eastern Standard Time (EST) and will be accepted until June 30, 2024, 11:59 p.m. EST (hereinafter referred to as "**Contest Period**").
- 1.2 A random draw will take place on Friday, July 5, 2024, at 3:00 p.m. (EST) at the Kaleido Growth Inc. head office, located at 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec City, Quebec, G1W 0C5.

2. HOW TO PARTICIPATE

- 2.1 To obtain one (1) valid entry in the "Kaleido + Emma | Win \$1,000 RESP + \$500 worth of groceries" contest, participants must complete and submit the Kaleido form (hereinafter referred to as "Kaleido Form") or Emma form (hereinafter referred to as "Emma Form") during the **Contest Period**. These forms are accessible via one of the following pages:

- <https://www.emma.ca/concours/emma-kaleido>
- <https://www.kaleido.ca/en/contest/emma-kaleido>
- <https://emma.ca/reee/kaleido>
- <https://www.kaleido.ca/en/about-us/emma-life-insurance>
- <https://form.jotform.com/240865742040251?rep-emma>
- https://form.emma.ca/kaleido-en?utm_source=partner&utm_medium=kaleid0&utm_campaign=firstname-lastname

- 2.2 As described in paragraph 2.1, there is a limit of one entry via the **Kaleido Form** and one entry via the **Emma Form** per person, for a total of two (2) valid entries per person for the entire **Contest Period**.

- 2.3 No purchase necessary.

3. CONDITIONS OF PARTICIPATION

- 3.1 The contest is open to Quebec residents aged 18 and over, and to New Brunswick residents aged 19 and over.
- 3.2 Employees, agents of Kaleido Growth Inc. and the Kaleido Foundation (hereinafter referred to as "**Kaleido**"), scholarship plan representatives and regional directors for Kaleido Growth Inc., members of the committee responsible for the random draw, as well as their immediate families (father and mother, brother and sister, children and spouse) and persons with whom they reside are not authorized to participate in this contest.
- 3.3 Employees, agents of Emma Financial Services Inc. and Emma's representatives and/or advisors, as well as their immediate families (father and mother, brother and sister, children and spouse) and persons with whom they reside are not authorized to participate in this contest.
- 3.4 Odds of winning the prize depend on the number of valid entries received during the **Contest Period**. Each entry made in accordance with paragraph 2.1 is equivalent to one valid entry, for a maximum of two (2) possible entries per person.

4. DESCRIPTION OF PRIZES

- 4.1 The **Prize** (hereinafter referred to as “**Prize**”) consists of one (1) **deposit of one thousand dollars** (\$1,000) (hereinafter referred to as “**Amount**”), which will be paid, as applicable, as initial capital in connection with the opening of a new Kaleido IDEO+ **Registered Education Savings Plan** (hereinafter referred to as “**RESP**”) or as an additional contribution to an existing IDEO+ **RESP AND a five hundred dollar** (\$500) gift card (hereinafter referred to as “**Gift Card**”). The winner can choose a **Gift Card** from the following grocery stores: **IGA, Metro, Super C or Maxi**.
- 4.2 **Kaleido Growth Inc.** and Emma Financial Services Inc. (hereinafter referred to as “**Contributories**”) agree to contribute, in equal parts, to the **Amount** and the **Gift Card** that will be paid and/or awarded to the designated winner, as mentioned in paragraph 4.1. The \$1,500 value of the **Prize** is thus divided between the two **Contributories**, i.e., \$750 from each source.
- 4.3 The **amount** deposited in the **RESP** will be subject to the conditions set out in the current prospectus (see prospectus at www.kaleido.ca/en/ for more information on applicable fees and, if applicable, rules based on the age of the designated beneficiary).

5. HOW THE PRIZE WILL BE AWARDED

- 5.1 During the random draw, one (1) winner will be selected from all entries received from Quebec and New Brunswick residents during the **Contest Period**.
- 5.2 Kaleido Growth Inc. will contact the winner by telephone or email no later than fifteen (15) business days after the draw.
- 5.3 To be declared a winner, the participant must correctly answer a simple mathematical question. If the entrant selected as the winner does not correctly answer the mathematical skill-testing question or cannot be reached within fifteen (15) business days of the draw date, his or her entry will be cancelled and another entry will be drawn until all prizes have been awarded.
- 5.4 If the winner is unable to reach the person in charge of the draw by telephone or email, he or she may claim his or her prize by writing to:

Kaleido Growth Inc.
1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec City, Quebec, G1W 0C5

or

The winner may contact Kaleido Growth Inc. by email at info@kaleido.ca within fifteen (15) business days of being notified.
- 5.5 The **Gift Card** will be mailed to the winner’s home address within three to five working days following receipt of the **Prize Form** duly signed by the winner, as detailed in paragraph 6.3.

6. OTHER TERMS AND CONDITIONS

- 6.1 By entering this contest, the winner authorizes Kaleido Growth Inc., the Kaleido Foundation and Emma Financial Services Inc. to use his or her name and/or image, including photo and/or voice, and place of residence (city and province only) for publicity purposes related to this contest, without compensation.
- 6.2 Subject to paragraph 6.1, personal information such as mailing addresses, telephone numbers, email addresses and age is collected solely for the purpose of administering this contest and will not be used for any other purpose without consent. By providing this information, participants consent to its use for the purposes indicated on the registration form.

- 6.3 The winner will be required to sign a document attesting to his or her eligibility and compliance with these Contest Rules (hereinafter referred to as the “**Prize Form**”) and return it as per the instructions received by email or telephone, within the time period clearly indicated on the document.
- 6.4 The winner must comply with the terms and conditions described in the current prospectus.
- 6.5 The winner releases Kaleido Growth Inc., the Kaleido Foundation and Emma Financial Services Inc. from any and all liability for damage or loss arising from participation in this contest or arising from the awarding, acceptance or use of the **Prize**, as the case may be.
- 6.6 In the event of a problem with the functionality of the **Gift Card**, the winner releases Kaleido Growth Inc., the Kaleido Foundation and Emma Financial Services Inc. from any and all liability in connection therewith. By accepting the **Gift Card**, the winner becomes responsible for contacting the supplier directly in the event of a defect, breakage or any other problem with the **Gift Card** received.
- 6.7 The **Prize** will be accepted as such and may not be separated, exchanged, sold or transferred. No substitution or extension of time will be granted. The Prize cannot be exchanged for cash.
- 6.8 Refusal to accept the **Prize** releases Kaleido Growth Inc., the Kaleido Foundation and Emma Financial Services from any and all liability and obligation to the winner.
- 6.9 Participation in this contest implies acceptance of these rules, which are enforced by Kaleido Growth Inc. All of its decisions are final.
- 6.10 The winner will be required to meet with a Kaleido scholarship plan representative to sign his or her agreement, if applicable. The winner must provide his or her Social Insurance Number (SIN) when signing the agreement. The winner must also provide the SIN of the child designated as the beneficiary within twenty-four (24) months of the date of signing the agreement.
- 6.11 The winner’s refusal to meet with a scholarship plan representative constitutes refusal of the Prize and releases Kaleido Growth Inc., the Kaleido Foundation and Emma Financial Services Inc. from any and all liability, as described in section 6.5.
- 6.12 The winner becomes a Kaleido subscriber, if applicable. By accepting the **Amount** paid into an IDEO+ RESP, the winner understands that, with respect to the plan held or selected, terms and conditions apply, including certain fees, in accordance with the provisions of the current prospectus.
- 6.13 Kaleido Growth Inc. and/or the Kaleido Foundation reserve the right, subject to the mutual agreement of Emma Financial Services Inc., to terminate the contest and/or modify its conditions without prior notice.
- 6.14 All virtual registration forms received will remain the property of Kaleido Growth Inc., the Kaleido Foundation and Emma Financial Services Inc. and will not be returned to participants.
- 6.15 This contest and its rules are governed by and construed in accordance with the laws of the Province of Quebec.
- 6.16 Contest rules are available online at <https://www.kaleido.ca/documents/contest-rules-kaleido-emma-1000-resp-500-groceries.pdf> or on request by mail by writing to:

Kaleido Growth Inc.
1035 Wilfrid-Pelletier Avenue, Suite 500 Quebec City, Quebec, G1W 0C5

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