

## CONTEST RULES

“All Aboard!”

### 1. CONTEST PERIOD

- 1.1 The “Get on Board!” contest (hereinafter the “Contest”) opens March 17, 2025, 12:00 a.m. Eastern Standard Time (EST), and entries will be accepted until December 26, 2025, 11:59 p.m. EST (hereinafter the “**Contest Period**”). The **Contest Period** is divided into three (3) **Entry Periods**, as outlined in the following paragraph.
- 1.2 Three (3) random draws will be held at the Kaleido Growth Inc. head office, located at 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec City, Quebec, G1W 0C5, in accordance with the **Entry Periods** outlined below:
  - 1.2.1 First Entry Period: from March 17 until June 6, 2025, at 11:59 p.m. EST, with a draw on Thursday, June 12, 2025, at 3 p.m. EST.
  - 1.2.2 Second Entry Period: from June 7 until October 10, 2025, at 11:59 p.m. EST, with a draw on Thursday, October 16, 2025, at 3 p.m. EST.
  - 1.2.3 Third Entry Period: from October 11 until December 26, 2025, at 11:59 p.m. EST, with a draw on Thursday, January 15, 2026, at 3 p.m. EST.

### 2. HOW TO ENTER

- 2.1 To enter the Contest, participants must be subscribers to a Kaleido IDEO+ RESP and, during the **Contest Period**, they must have carried out one of the transactions set out in sections 2.1.1, 2.1.2 or 2.1.3, in accordance with the contribution terms in the prospectus:
  - 2.1.1 Participants will receive one (1) valid entry per **Entry Period** when they make a one-time contribution to their IDEO+ RESP during one of the three (3) **Entry Periods**, as outlined in section 1.2.
    - 2.1.1.1 To make a one-time contribution to an IDEO+ RESP, participants have two (2) options: 1) they can meet with a Kaleido scholarship plan representative via videoconference to plan the amount and date of the contribution, or 2) they can make the contribution on their own by logging in to their Client Space at <https://espace.kaleido.ca/> using their six (6) digit identification code (ID).
    - 2.1.1.2 The entry will be considered valid only if the one-time contribution to an IDEO+ RESP complies with the Kaleido Foundation [prospectus](#).
    - 2.1.1.3 Participants will receive a maximum of one (1) entry per **Entry Period**, for a total of three (3) possible entries for the **Contest Period** when they make a one-time contribution to their IDEO+ RESP during each of the three (3) **Entry Periods**.
  - 2.1.2 Participants will receive one (1) valid entry for the **Contest Period** when they schedule automatic monthly withdrawals to deposit contributions to their IDEO+ RESP during one of the three (3) **Entry Periods**.
    - 2.1.2.1 To make automatic monthly contributions to an IDEO+ RESP, 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.

- 2.1.2.2 The entry will be considered valid only if the automatic monthly contributions to an IDEO+ RESP are made in accordance with the Kaleido Foundation [prospectus](#).
    - 2.1.2.3 Participants will receive a maximum of one (1) entry for the **Contest Period** when the first monthly contribution is made into their IDEO+ RESP.
  - 2.1.3 Participants will receive one (1) valid entry for the **Contest Period** once they reach \$2,500 in new contributions made during the **Contest Period** to an IDEO+ RESP in the year 2025.
    - 2.1.3.1 Participants will receive a maximum of one (1) entry for the **Contest Period** upon reaching the threshold set out in paragraph 2.1.3.
- 2.2 To enter the contest without making a one-time contribution or setting up an automatic monthly payment, eligible participants must legibly handwrite on a sheet of paper their name, full address, phone number, the date and a 500-word essay on “The importance of starting to save early for a child’s post-secondary education.” They must then mail the letter, in an envelope with sufficient postage, to: Free Contest Entry—“Get on Board!” Kaleido Growth Inc. 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec City, Quebec G1W 0C5, to the attention of Stéphane Duquet, the person in charge of the draw. No-contribution entries must be mailed no later than the last day of the **Contest Period**, i.e., December 26, 2025, and must be received before the draw on January 15, 2026, or else they will be void. To be eligible for all three draws, the letter must be received before the date of the first draw, specified in point 1.2. Upon receipt of the letter, the contest entry will be automatically registered, entitling the participant to a chance to win. Entries obtained in this way are subject to the same provisions that apply to other entries. Mechanical reproductions are not accepted.
- 2.3 No purchase required.

### **3. PARTICIPATION TERMS AND CONDITIONS**

- 3.1 The Contest is open to subscribers to Kaleido’s IDEO+ range of RESPs.
- 3.2 The Contest is open to Quebec residents aged 18 and over, and to New Brunswick residents aged 19 and over.
- 3.3 Employees and mandataries of Kaleido Growth Inc. and the Kaleido Foundation, scholarship plan representatives and regional managers for Kaleido Growth Inc., members of the committee that oversees the random draw, as well as their immediate family members (parents, siblings, children and spouses) and individuals residing at the same address are not authorized to enter this Contest.
- 3.4 The odds of winning a prize depend on the number of valid entries received in each **Entry Period** during the **Contest Period**. Any transaction carried out in accordance with sections 1.1, 2.1.2 and 2.1.3 is equivalent to a valid entry. 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 No person may win more than one (1) draw.

### **4. PRIZE DESCRIPTION**

- 4.1 Each of the three (3) prizes (hereinafter the “**Prizes**”) consists of one (1) deposit of one thousand dollars (\$1,000), 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 sum of one thousand dollars (\$1,000) (hereinafter the “**Amount**”) is divisible between multiple RESPs associated with the same subscriber.

- 4.2 The **Amount** paid into the **RESP(s)** will be subject to the conditions outlines in the prospectus in force (see the prospectus at <https://www.kaleido.ca/en/> 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 In the three (3) 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 **Entry Period**, as outlined in paragraph 1.2.
- 5.2 Kaleido Growth Inc. will contact the winner by phone or e-mail within fifteen (15) business days following the random draw.
- 5.3 To be declared a winner, each participant must answer a simple mathematical question correctly. If the selected participant is unable to answer the mathematical skill-testing question correctly or cannot be reached within fifteen (15) business days following the draw, their entry will be cancelled and another entry will be drawn until all **Prizes** have been awarded.
- 5.4 Should the winner be unable to reach the person in charge of the draw by phone or e-mail, they may claim their 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 e-mail at [info@kaleido.ca](mailto:info@kaleido.ca) within fifteen (15) business days of contacting the person in charge of the contest.

## 6. OTHER TERMS AND CONDITIONS

- 6.1 By taking part in this Contest, each winner authorizes Kaleido Growth Inc. and the Kaleido Foundation to use their name and/or image, photograph and/or voice (if applicable) and place of residence (city and province only) for advertising purposes related to this contest, without compensation.
- 6.2 Subject to paragraph 6.1, personal information, such as mailing address, phone number and e-mail address, 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 indicated on the prize award form.
- 6.3 Each winner will be required to sign a document attesting to their eligibility and compliance with these rules and must return it, according to the instructions received by e-mail or phone, within the time period clearly indicated on the document.
- 6.4 Each winner must comply with the terms and conditions described in the current prospectus.
- 6.5 Each winner releases 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**, as the case may be.
- 6.6 The **Prize** must be accepted as awarded and cannot be exchanged, sold or transferred. No substitution or extension will be granted. The Prize cannot be 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 Each winner will be required to meet with a Kaleido scholarship plan representative to sign their agreement, if applicable. The winner must provide their social insurance number (SIN) when signing the agreement. The winner must also provide the SIN of the child named as the beneficiary within twenty-four (24) months following the date of signature of the agreement.
- 6.10 The winner's refusal to meet with a scholarship plan representative when such a meeting is required, for example to open an RESP, is tantamount to refusing the prize. In this case, Kaleido Growth Inc. and the Kaleido Foundation will be released from all liability, as described in section 6.7.
- 6.11 By accepting the **Prize**, each winner understands that terms and conditions will apply to the plan held or selected, including certain fees, as stipulated in the current prospectus.
- 6.12 Kaleido Growth Inc. and/or the Kaleido Foundation reserve the right to suspend the Contest and/or modify its conditions without prior notice.
- 6.13 All prize forms received will remain the property of Kaleido Growth Inc. and the Kaleido Foundation and will not be returned to participants.
- 6.14 This Contest and its rules are subject to the laws in effect in the Province of Quebec and shall be interpreted pursuant thereto.
- 6.15 The Contest rules are available online at <https://www.kaleido.ca/documents/contest-rules-all-aboard.pdf> and can be obtained upon written request sent to:

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

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