

CONTEST RULES

"Open an RESP Online and Enter for a Chance to Win \$1,000 in Education Savings"

1. CONTEST PERIOD

During the "Contest Period," subscribers who open an individual IDEO+ RESP online through their Client Space are automatically entered into the draw for one thousand dollars (\$1,000) in education savings — awarded as a deposit into an eligible RESP — from among all eligible subscribers who opened an individual IDEO+ RESP online during the Contest Period.

- 1.1 The contest opens on July 1, 2026, 12:00 a.m. (EST), and entries will be accepted until August 31, 2026, 11:59 p.m., (EST) (hereinafter referred to as the "Contest Period").
- 1.2 The random draw will take place on September 16, 2026, at 3:00 p.m. (EST), at the head office of Kaleido Growth Inc., located at 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec City, Quebec G1W 0C5.

2. ELIGIBILITY

- 2.1 This contest is open exclusively to subscribers who already hold an RESP with Kaleido as of July 1, 2026.

To be eligible, the subscriber must open, during the Promotion Period, a new individual IDEO+ RESP online via their Client Space for:

- an existing beneficiary who does not already have an IDEO+ RESP; or
- a new beneficiary.

New subscribers who become clients after July 1, 2026, are not eligible for this promotion.

A subscriber who begins opening their individual IDEO+ RESP online via their Client Space during the Promotion Period remains eligible if the account opening is subsequently completed with the assistance of a Kaleido advisor or representative.

Draw Eligibility Examples

Situation	1,000 Draw
Subscriber of a group product with an existing beneficiary, who opens a first IDEO+ RESP online	Yes

Existing subscriber who opens an IDEO+ RESP online for a new beneficiary	Yes
Existing subscriber whose beneficiary already has an IDEO+ RESP and attempts to open a second one online for that same beneficiary	No
New subscriber who became a client after July 1, 2026	No

- 2.2 Only one eligible individual IDEO+ RESP may be opened online per beneficiary.
- 2.3 This promotion cannot be combined with any other Kaleido or partner offer or promotion, with the exception of the rebate offered by Kaleido for an RESP transfer. For full details, visit <https://www.kaleido.ca/en/transfer/>.

3. HOW TO ENTER

- 3.1 To enter the contest, eligible participants must open an RESP online through their Client Space during the **Contest Period** (one entry per new RESP opened).
- 3.2 To enter the contest without completing the online entry form, eligible participants must legibly handwrite their full name, complete address, telephone number, and the date, and mail everything in an envelope with sufficient postage to the following address:

To the person in charge of the random draw
 “Give Baby a Winning Start” Contest
 Kaleido Growth Inc.
 1035 Wilfrid-Pelletier Avenue, Suite 500
 Quebec City, Quebec G1W 0C5

Completed entries must be received **by the last business day of the contest**, i.e., by June 30, 2026, or they will be deemed invalid. Entries obtained in this way are subject to the same provisions that apply to other entries. Mechanical reproductions are not accepted.

- 3.3 No purchase necessary.

4. PARTICIPATION TERMS AND CONDITIONS

- 4.1 The contest is open to Quebec residents aged 18 and over, and to New Brunswick residents aged 19 and over.
- 4.2 Employees, directors and other 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 persons residing with them are not authorized to enter this contest.

- 4.3 The odds of winning a prize are based on the number of valid entries received during the **Contest Period**. Each entry made in accordance with paragraphs 2.1 is considered a valid entry.

5. PRICE DESCRIPTION

- 5.1 The prize (hereinafter referred to as the "**Prize**") consists of a contribution of one thousand dollars (\$1,000) deposited directly into an individual IDEO+ RESP in the name of a child (beneficiary) designated by the winner.
- 5.2 The contribution must remain in the customer's RESP account until the beneficiary is eligible for post-secondary education. This contribution will not become the sole property of the winner until that time.
- 5.3 In the event that it is no longer possible to deposit an additional amount into a beneficiary's account (for example, if the total contribution limit of \$50,000 per beneficiary has been reached), a cash amount of \$500 will be given directly to the beneficiary chosen by the subscriber.
- 5.4 In the event that it is no longer possible to make an additional contribution to a beneficiary's account for the current year, the contribution may be deposited in the following year.

6. AWARDING OF THE PRIZE

- 6.1 During the random draw, one (1) winner will be selected from all entries received during the **Contest Period** from Kaleido participants residing in Quebec and New Brunswick.
- 6.2 Kaleido Growth Inc. will contact the winners by phone or e-mail within fifteen (15) business days of the draw.
- 6.3 To be declared a winner, the participant must correctly answer a simple mathematical question. If the designated winner is unable to correctly answer the mathematical skill-testing question or cannot be reached within fifteen (15) business days of the draw date, their entry will be cancelled, and another entry will be drawn at random until all prizes have been awarded.
- 6.4 If the winner cannot be contacted by the person responsible for the draw despite reasonable attempts made by telephone, email, Facebook Messenger, or Instagram direct message, the

winner may contact Kaleido Growth Inc. at info@kaleido.ca within fifteen (15) business days of Kaleido's first attempt to contact the winner.

- 6.5 It typically takes 4 to 6 weeks after opening of the account, if applicable, for the \$1,000 RESP to be deposited into the beneficiary's account.

7. OTHER TERMS AND CONDITIONS

- 7.1 During the random draw, one (1) winner will be selected from all entries received during the **Contest Period** from Kaleido participants residing in Quebec and New Brunswick.
- 7.2 By participating in this contest, the winner authorizes Kaleido Growth Inc. and the Kaleido Foundation to use their name and/or image, including their photo and/or voice, and place of residence (city and province only) for advertising purposes related to this contest, without compensation. Participants who do not wish to be publicly identified are free to decline the prize.
- 7.3 Subject to paragraph 6.1, personal information, such as mailing address, phone number, e-mail address 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 indicated on the registration form.
- 7.4 The 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.
- 7.5 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.
- 7.6 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.
- 7.7 Refusal to accept the **Prize** releases Kaleido Growth Inc. and the Kaleido Foundation from any liability or obligation toward the winner.
- 7.8 Kaleido Growth Inc. will not be responsible for any breakage, loss or additional delay following the mailing of the Thule kit, if applicable. A confirmation of mailing will be provided to the winner, if applicable.

- 7.9 Contest participation implies acceptance of these rules, which shall be applied by Kaleido Growth Inc. All decisions by the latter are final.
- 7.10 Kaleido Growth Inc. and/or the Kaleido Foundation reserve the right to suspend the contest and/or modify its conditions without prior notice.
- 7.11 All virtual entry forms received will remain the property of Kaleido Growth Inc. and the Kaleido Foundation and will not be returned to participants.
- 7.12 This contest and its rules are subject to the laws in effect in the Province of Quebec and shall be interpreted pursuant thereto.
- 7.13 The contest rules are available online at kaleido.ca/en/contest/resp-online-opening-clients-2026 or 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.*

The masculine form used in this document refers to both women and men and is used solely for the purpose of readability.