

CONTEST RULES

“A Cushion for Tomorrow”

1. CONTEST PERIOD

- 1.1 Entries to the “A Cushion for Tomorrow” contest (hereinafter the “Contest”) are open from April 18, 2024, 12:00 a.m. Eastern Standard Time (EST), and will be accepted until December 27, 2024, 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, according to the **Entry Periods** outlined below:
 - 1.2.1 First Entry Period: between April 18 and June 16, 2024, at 11:59 p.m. EST, with a draw on Thursday, June 20, 2024, at 3 p.m. EST.
 - 1.2.2 Second Entry Period: between June 17 and October 6, 2024, at 11:59 p.m. EST, with a draw on Thursday, October 10, 2024, at 3 p.m. EST.
 - 1.2.3 Third Entry Period: between October 7 and December 27, 2024, at 11:59 p.m. EST, with a draw on Thursday, January 16, 2025, 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, according to the contribution terms set out in the prospectus:
 - 2.1.1 Participants 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 via videoconference with a Kaleido scholarship plan representative 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 receive a maximum of one (1) entry per **Entry Period**, for a total of three (3) possible entries for the **Contest Period** if they make a one-time contribution to their IDEO+ RESP during each of the three (3) **Entry Periods**.

2.1.2 Participants receive one (1) valid entry for the **Contest Period** when they set up automatic monthly payments to deposit contributions to their IDEO+ RESP when these are scheduled in one of the three (3) **Entry Periods**.

2.1.2.1 To make automatic monthly payments into an IDEO+ RESP, participants must meet via videoconference with a Kaleido scholarship plan representative to complete the necessary forms without obligation. Participants can stop their automatic monthly payments at any time, free of charge.

2.1.2.2 The entry will be considered valid only if the automatic monthly payments into an IDEO+ RESP comply with the Kaleido Foundation [prospectus](#).

2.1.2.3 Participants receive a maximum of one (1) entry for the **Contest Period** when the first monthly payment is made into their IDEO+ RESP.

2.1.3 Participants 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 2024.

2.1.3.1 Participants receive a maximum of one (1) entry for the **Contest Period** upon reaching the threshold set out in paragraph 2.1.3.

2.2 No purchase necessary.

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 persons residing with them 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 according to articles 2.1.1, 2.1.2 and 2.1.3 is equivalent to a valid entry. The same subscriber can contribute for separate beneficiaries, and several subscribers can make one-time contributions for the same beneficiary.

3.5 No person may win more than one (1) draw.

4. PRIZE DESCRIPTION

- 4.1 Prizes (hereinafter the “Prizes”) consist of three (3) deposits of one thousand dollars (\$1,000) each to be paid as principal into an existing Kaleido IDEO+ Registered Education Savings Plan, or as initial principal toward the opening of a new Kaleido IDEO+ Registered Education Savings Plan (hereinafter “RESP”). The sum of one thousand dollars (\$1,000) (hereinafter the “Amount”) is divisible among several RESPs related to the same subscriber.
- 4.2 The **Amount** deposited in the **RESP(s)** will be subject to the conditions set out in the current prospectus (see the prospectus at www.kaleido.ca for more information on applicable fees and, if applicable, on rules based on the age of the designated beneficiary).

5. AWARDING OF THE PRIZES

- 5.1 In the three (3) random draws, one (1) winner will be selected from among all valid entries from participants residing in Quebec and New Brunswick received 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 within fifteen (15) working days of being contacted by writing to:

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

or

by e-mail to Kaleido Growth Inc. at: info@kaleido.ca

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 will 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** will 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 designated as the beneficiary within twenty-four (24) months of the date of signature of the agreement.
- 6.10 Refusal by the winner to meet with a scholarship plan representative is tantamount to refusal of the Prize won and releases Kaleido Growth Inc. and the Kaleido Foundation from all liability, as described in section 6.7.
- 6.11 By accepting the **Prize**, each winner understands that, for the plan held or selected, terms and conditions apply, including certain fees, in accordance with the provisions of 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/en/documents/contest-rules-a-cushion-for-tomorrow.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.