

CONTEST RULES

“Family Newsletter”

1. CONTEST PERIOD

- 1.1 Contest entries are open **from September 20, 2024, at midnight** Eastern Standard Time (EST), and will be accepted **until December 8, 2024, at 11:59 p.m.** EST (hereinafter referred to as the “Contest Period”).
- 1.2 Random draws will take place on **Thursday, January 9, 2025, at 3:00 p.m.** EST, at Kaleido’s head office, 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec City, Quebec, G1W 0C5.

2. HOW TO ENTER

- 2.1 To enter the “**Family Newsletter**” contest, participants must complete and submit the form (hereinafter referred to as the “**Newsletter Contest Form**”) which will formalize their interest and consent to receive newsletters and other promotional communications from Kaleido during the Contest Period at <https://www.kaleido.ca/fr/concours/infolettre-familles>.
- 2.2 As described in section 2.1, only one entry per person via the **Newsletter Contest Form** will be accepted for the entire Contest Period.
- 2.3 To be eligible for the draw, participants must maintain their consent to receive newsletters and promotional communications from Kaleido until the day of the draw, January 9, 2025. Any withdrawal of consent before this date will invalidate participation in the contest.
- 2.4 No purchase necessary.

3. PARTICIPATION TERMS AND CONDITIONS

- 3.1 The contest is open exclusively to non-Kaleido customers who are Quebec residents aged 18 and over, and to New Brunswick residents aged 19 and over.
- 3.2 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.
- 3.3 Odds of winning prizes depend on the number of people who enter the contest by completing the “Family Newsletter” Contest Form during the Contest Period. Each subscription to the newsletter made in accordance with sections 2.1, 2.2 and 2.3 is equivalent to a valid entry.
- 3.4 No person may win more than one (1) draw.

4. PRIZE DESCRIPTION



- 4.1 The prizes (hereinafter referred to as “**Prizes**”) consist of three (3) RESPs valued at five hundred dollars (\$500) each. These amounts will be paid as initial capital when a new Kaleido IDEO+ Registered Education Savings Plan (hereinafter referred to as “**RESP**”) is opened.
- 4.2 The amounts deposited in each of the three (3) **RESPs** 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, where appropriate, on rules based on the age of the designated beneficiary).

5. AWARDING OF THE PRIZES

- 5.1 During the three (3) random draws, the three (3) winners will be selected from all valid entries received during the **Entry Period**.
- 5.2 Kaleido Growth Inc. will contact the winners 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 a 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

Winners may contact Kaleido Growth Inc. by e-mail at info@kaleido.ca within fifteen (15) business days after contact with 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 section 6.1, personal information, such as mailing address, phone number and e-mail address, is collected solely for the purpose of administering the contest and to receive promotional communications from Kaleido, including the newsletter. This information will not be used for any other purpose without the participant’s consent. By providing this information, participants agree to its use for the purposes specified on the prize award form.
- 6.3 Each winner will be required to sign a document attesting to their eligibility and the compliance of their participation 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/documents/reglement-concours-infolettre-familles.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.*

