

Flex First Plan

An individual RESP designed for post-secondary studies, our Flex First Plan offers the greatest flexibility in both contributions and payments – plus the potential to receive additional bonuses.



Savings unique to you

Flex First is an individual plan where the income earned on your contributions – all of which is tax-deferred – is not pooled with income from other plans. You decide how often and how much to contribute to reach your education savings goal and you can adjust that goal, and your contributions, at any time to meet changing needs. You can also determine the amount and timing of Education Assistance Payments (EAPs) that best suit your student's needs.

Features of our Flex First Plan include:

- Income on your contributions
- Government grants and grant income
- Loyalty bonus program that accumulates additional funds which your beneficiary can receive when enrolling in a post-secondary program.
- Discretionary payments from the Knowledge First Foundation.[†]

Any income not issued as an EAP may be transferred to your RRSP or withdrawn as an accumulated income payment.*

This plan is best suited to those who want:

▶ The ability to change their contributions and savings goal

▶ Flexibility for receiving funds for post-secondary education

▶ An individual plan with a loyalty bonus

BENEFITS OF AN INDIVIDUAL RESP

When your beneficiary enrolls in a post-secondary program, you determine the amount and timing of EAPs that best suit your student's needs. These payments to the student include:

- Your contribution principal plus any accumulated loyalty bonus
- EAPs from the income earned on your contributions, government grants and grant income

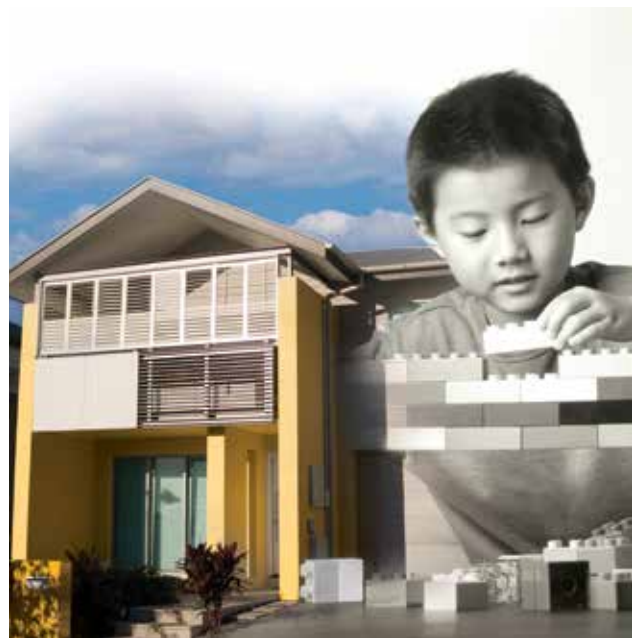
Your student is also eligible to receive discretionary payments from the Knowledge First Foundation when they attend a post-secondary program.[†]

Different Options. Common Purpose.

Knowledge First Financial offers plans that will fit your family budget today and help fulfill your child's education needs tomorrow, whatever path they choose.

- Tax-deferred income growth to help your money grow
- Eligibility for government grants to maximize the value of your RESP
- Diversified, conservative investment strategy focused on providing steady growth over the long term

For a complete description of our plans, including fees and expenses, please refer to our prospectus.



[†]These payments are discretionary. **Discretionary payments are not guaranteed.** You should not count on receiving a discretionary payment. The Knowledge First Foundation decides if they will make a payment in any year and how much the payment will be.

* Subject to Canada Revenue Agency (CRA) guidelines and the Income Tax Act (ITA).

CELEBRATING FIFTY YEARS *of* EDUCATION SAVINGS

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Knowledge First Financial Inc. is a founding member of the RESP Dealers Association of Canada. For more information, visit respdac.com.

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