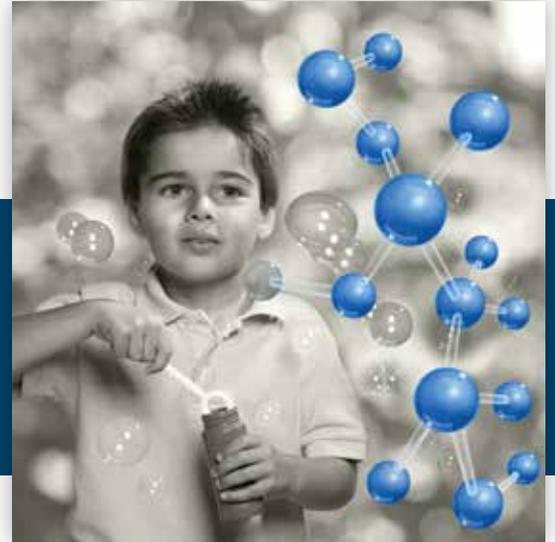


Family Single Student Plan

An individual RESP designed for post-secondary studies, our Family Single Student Plan combines a disciplined savings approach with choice in the amount and timing of payments made to your child.



The Family Single Student Plan 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. Features include:

- Income on your contributions
- Government grants and grant income
- Structured payment schedule
- The ability to determine the amount and timing of Education Assistance Payments (EAPs) that best suit your student's needs

At plan maturity, your contributions are returned to you to help pay for the first year of your student's post-secondary education. Your student will receive EAPs from the income and government grants in your plan when he or she attends post-secondary studies. Payments can be made either in one year, or over a few years if you wish. Any income not issued as an EAP may be transferred to your RRSP or withdrawn as an accumulated income payment.†

Whether you are starting your RESP when your child is just born or already a few years old, the Family Single Student Plan is a good choice for those who:

▶ Value structure, consistency and commitment

▶ Want flexibility for receiving funds for post-secondary education

▶ Value the security of life and disability insurance coverage*

*Eligibility criteria applies. Optional in Quebec.

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.

FEATURE	BENEFIT	FAMILY GROUP	FAMILY SINGLE
Post-secondary Options	Choice of full-time or part-time programs	●	●
Shared Income Pool	Higher potential payout to students who receive all three EAPs**	●	
Discretionary Payments	Additional funds available from Knowledge First Foundation**	●	
Life and Disability Insurance*	Completes your contributions to plan maturity if you are unable to	●	●
Flexible Payouts	You choose the amount and timing of EAPs paid to your student		●
Beneficiary Transferability	Change the beneficiary on your plan if your needs change [†]	● ¹	●
Plan Transferability	Transfer to another plan we offer if your needs change [†]	● ¹	● ¹
Income Transferability	Income not used by your beneficiary may be withdrawn or transferred to your RRSP [†]	● ²	●

[†]Subject to Canada Revenue Agency guidelines and the Income Tax Act.

¹Up to age 19.

²Grant income only

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.

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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