

Important Information for the Family Group Education Savings Plan Subscriber Vote

Notice-and-Access and Management Information Circular

Knowledge First Financial Inc., the manager of the Family Group Education Savings Plan, has obtained permission from securities regulators to use a notice and access procedure to reduce the volume of paper materials sent out for the Subscriber Vote. Instead of receiving a printed copy of the management information circular, you are receiving this notice explaining how you can access the circular online or ask for a paper copy that we will send you for free.

An electronic version of the management information circular is available online at:

- www.knowledgefirstfinancial.ca/subscribervote
- www.sedar.com under the Company Profile “Family Group Education Savings Plan”.




Asking for a Printed Copy of the Circular

You can contact us to ask for a paper copy of the management information circular, that we will send to you at no cost, by calling us at 1 800 363-7377 or by emailing us at vote@kffinancial.ca. You can also contact us for more information about the notice-and-access procedures. If you ask for a paper copy before the Meeting Date of May 30, 2019, we will mail the circular to you within three business days of receiving your request. To allow for typical mailing times for first class mail suggested by Canada Post, we suggest you contact us no later than **5:00 pm (EDT) on Friday, May 17, 2019**. Please note that you will not receive another Form of Proxy or voting instruction form, so to exercise your voting rights, please keep the one you received with this notice. You can also ask for a copy of the circular on the Meeting Date for up to one year after the Meeting Date, which we will send to you within 10 business days of receiving your request.

Who Can Vote?

The Board of Directors of Knowledge First Foundation, the sponsor of the Family Group Education Savings Plan, has set April 1, 2019 as the Record Date for determining who is eligible to receive this notice and to vote at the Special Meeting. Subscribers who are enrolled in the Family Group Education Savings Plan at 5:00 pm (EDT) on the Record Date are entitled to receive notice of the Meeting and to cast one vote per Unit held in each of their plans. Joint subscribers can vote once together for the Units held jointly.

How Do I Vote?

To Vote Using the Form of Proxy	To Vote While Attending the Special Meeting
<p>You can vote by indicating on the Form of Proxy how you wish to vote on each of the matters in the Notice of Meeting. If you wish to vote before the Meeting is held, you must follow the instructions on your form of proxy and return it using one of the following methods:</p> <p style="text-align: center;">    </p> <p>To be accepted, your Form of Proxy must be received by Computershare no later than 5:00 pm (EDT) on Tuesday, May 28, 2019.</p>	<p>If you wish to vote while attending the Special Meeting, please register with Computershare when you arrive at our Head Office, Suite 1000, 50 Burnhamthorpe Road West, Mississauga, Ontario, L5B 4A5.</p> <p>You can also appoint a proxyholder on the enclosed Form of Proxy to represent you at the Special Meeting and exercise your voting rights there.</p>

Questions?

If you have any questions about this notice, the notice-and-access procedures or the Special Meeting, or need help with voting, please contact us at 1 800 363-7377 or from outside of Canada at 1 (647) 788-2923, or by email at vote@kffinancial.ca.

