

\$5,000 RESP Sweepstakes - OFFICIAL RULES: One (1) "\$5,000 Cash Value RESP" prize is available. The prize consists of a one-time, lump sum deposit of \$5,000 made by Knowledge First Financial* into a new Flex First Plan ("the Plan") for the child and entrant listed on the entry form (enrolled as the beneficiary and subscriber respectively.) The Plan is a Registered Education Savings Plan ("RESP") and all Plan deposits are invested and managed by Knowledge First Financial. Deposits and income earned on the deposits can be used to assist with the costs of a post-secondary education for the beneficiary. The final value of the Plan cannot be predicted or guaranteed as it will depend on several factors, including the amount of income earned in the Plan and any fees deducted. The \$5,000 deposit to the Plan may be subject to: one-time, upfront enrolment fee (up to 9.5% of the \$5,000), management fees and/or loyalty bonus. Please refer to the Plan's current prospectus for more information on the features of the Plan.

1. No purchase necessary to enter. **2.** Contest closes **September 6, 2019 (11:59 ET/EST)**. **3a.** Entrants are permitted to submit one entry per child. **3b.** Contest only open to Parents, Grandparents, Aunts and Uncles of the nominated child who are residents of Canada and over the age of majority, excluding the employees, and those with whom they are domiciled, of the Knowledge First Foundation, Knowledge First Financial, their associated partners and the judging organization. **3c.** Nominated child must be no more than 15 years old or due less than 120 days, from the winner selection date. **4.** Complete an official entry form available on select Knowledge First Financial websites, sponsored websites or through official paper ballots distributed by representatives of Knowledge First Financial. **5.** Probability of an entrant being selected is dependent upon the number of eligible entries received. Every legible and properly completed entry has an equal chance of being drawn. **6.** Each entrant agrees: **6a.** To be bound by the contest rules and subject to all applicable laws. **6b.** That Knowledge First Financial (and any contest partner) will not accept or be responsible for i) entries that are lost, stolen, delayed, mechanically reproduced, faxed, telephoned, altered, damaged, destroyed, incomplete, inaccurate, illegible, irregular, postage-due, misidentified, misdirected, or ii) incorrect, inaccurate or manipulated capture of entry information whether caused by website users, unauthorized users or by any equipment or programming associated with or utilized in the Contest, or iii) technical or human malfunctions or printing errors or any other problems, errors or negligence that may arise or occur in connection with the Contest. **6c.** To hold harmless Knowledge First Financial (and any contest partner) from any claim, loss, expense (including legal fees) or other liability which may be sustained in connection with the Contest including, without limitation, any damages resulting from the entry participation, prize acceptance, receipt, ownership or use or misuse of the prize, or while preparing for, participating in, and/or travelling to any prize-related activity. **6d.** That Knowledge First Financial reserves the right to withdraw or terminate this contest at any time without prior notice and may at its sole discretion change key terms or substitute the prize (subject to applicable federal and provincial laws.) **7.** In the case of entrants in the Province of Quebec, any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement. **8.** One (1) winner will be randomly selected at Knowledge First Financial, 50 Burnhamthorpe Rd W, Suite 1000, Mississauga, Ontario on September 20, 2019 by end of business day, by a judging organization whose decisions are final. In the event of a dispute regarding who submitted

an online entry, the entry will be deemed submitted by the authorized account holder of the e-mail address contained in the entry (proof of identity for the authorized email account holder may be requested.) **9.** Selected entrant will be contacted by phone by Knowledge First Financial or their fulfilment partner, who will verify the entrants' details. If unable to connect with the selected entrant (voicemail excluded) within 10 business days following the entrant selection date, the entrant is disqualified. Another entrant will be selected and if unable to connect (similarly as the first selected entrant) within 20 business days following the original entrant selection date, the prize is forfeited with no replacement entrant being selected. **10.** Winner must do the following or be disqualified with no replacement winner being drawn: **10a.** Correctly answer an unaided time-limited skill-testing question pertaining to mathematics or general knowledge. **10b.** Sign a Release form confirming compliance with all contest rules and acceptance of the prize as awarded. **10c.** Accept the terms and conditions of the Flex First Plan as set out in the Education Assistance Agreement and prospectus. (Prospectus is available on www.knowledgefirstfinancial.ca, or request a copy by calling 1-800-363-7377.) **10d.** Accept that substitutions or transferability are not permitted. **10e.** Complete enrolment documentation, in accordance with Knowledge First Financial Plan regulations, within 14 months (425 days) from the date Knowledge First Financial or its fulfilment partner makes contact stating they are a winner. **10f.** If nominated child is enrolled without a Social Insurance Number, one must be provided within designated time limit described under Plan regulations. Otherwise the Plan will terminate and only the net principal will be sent to the winner. **11.** All entries become the property of Knowledge First Financial and will not be returned nor shared with any unassociated company. **11a.** Information provided on an entry form is used by Knowledge First Financial (and associated partners) for the purpose of Contest participation and fulfilment. **11b.** Entrants agree that information they provide may also be used by Knowledge First Financial and their Sales Representative (Scholarship Plan Representative in Quebec) and/or associated partners to potentially receive information or contact related to the promoting of RESP's distributed by Knowledge First Financial. If the entrant wishes to opt out of receiving information or contact, they can check the appropriate box on the entry form (see privacy policy at www.knowledgefirstfinancial.ca) **11c.** Winner Agrees: To the unlimited use, in accordance with privacy laws and without remuneration, of their provided information and/or photographs, in future marketing efforts and publicity (including the internet) by Knowledge First Financial and associated partners.