

RESPEED-UP PROGRAM

Government grants top up RESP contributions by at least 30%¹. Are you making the most of this offer?



TAKE YOUR RESP TO MAXIMUM POTENTIAL

Give your RESP's value a serious boost with the **RESPEED-UP** Program, specifically designed to catch up maximum unused grant entitlements. This strategy will allow your child to benefit from thousands of extra dollars in funds for education. The **RESPEED-UP** Program is offered to Universitas clients who currently hold an RESP for a beneficiary aged 12 to 17 years.

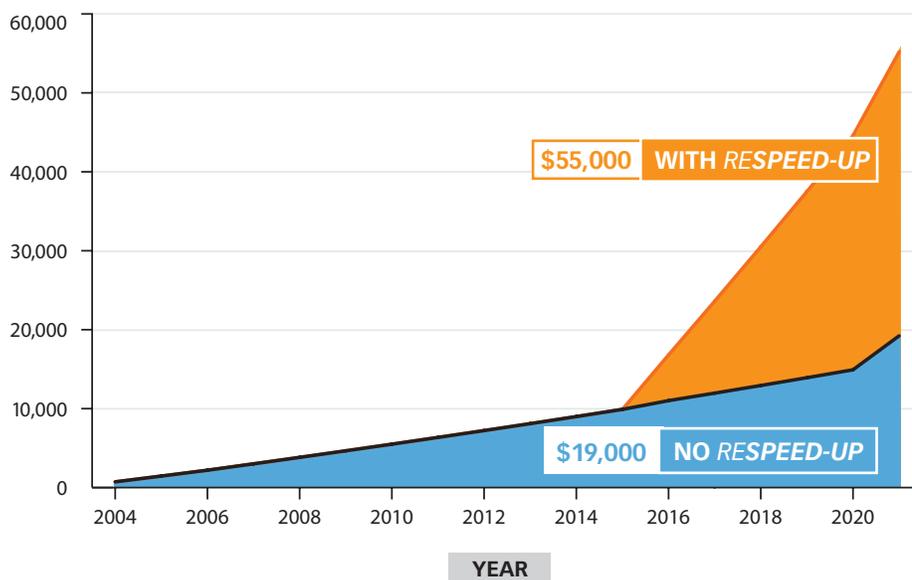
CASE SCENARIO²

John contributes \$50 every month to the RESP he set up when his daughter Jenny was born. At this rate, when his RESP comes to maturity, it should be worth about \$19,000 including \$9,000 in grants and earnings from grants and contributions.

If John enrolls in the **RESPEED-UP Program** the year Jenny turns 12 years old, he will invest \$5,000 annually, which corresponds to the maximum contribution amount eligible for grants. To reach this goal, the annual sum of \$4,400 will be added to his current \$50 a month over 5 years.

In addition, to reach the maximum grant limit, he will open an INDIVIDUAL Plan the year Jenny turns 17 years old and make a one-time contribution of \$3,800. With this investment strategy, when John's RESP reaches maturity, the account will hold \$18,600 in government grants and earnings from grants and contributions. That's **an extra \$9,600** with the **RESPEED-UP** Program!

AMOUNT (\$)



(1) Important notes regarding the RESPEED-UP Program: The basic CESG (Canada Education Savings Grant) is equal to 20% since 1998 and that basic QESI (Quebec Education Savings Incentive) is equal to 10% since 2007. **(2) Assumptions used for case scenario:** The CESG, the QESI and their income are calculated based on an annual 5% net return rate assumption. The government grants projected are not guaranteed. The earnings from the grant money and contributions are not guaranteed and will vary based on the actual net returns achieved. The values projected to calculate the Educational Assistance Payments (EAPs) from the REFLEX Plan are based on three amounts equal to the value of the first EAP level of 2016, which takes into account the sales charge refund at plan maturity. Certain conditions apply. Before investing, read our prospectus available at universitas.ca

How much can I recover in grant money before my child starts a post-secondary education?

ASK FOR YOUR PERSONAL RESPEED-UP STRATEGY



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