

As a grandparent, I want my grandchildren to know that education is the key to a bright future, one where more doors will be open.

By investing in an RESP, I'm giving my granddaughter a gift, and offering financial support to my son.

## GRANDPARENT PROGRAM



# EDUCATION IS MORE THAN A GIFT, IT'S A LEGACY



### OUR GIFT CERTIFICATES Another convenient option

Order Universitas Financial gift certificates to contribute to your grandchild's RESP. No need to open a plan of your own!



Contact our Customer Service to learn more about this great and convenient option: 1 877 710-7377 or at

[universitas.ca/gift-certificates](https://universitas.ca/gift-certificates)



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QUÉBEC QC G1W 9Z9

Saving for your  
grandchildren's education  
IS OFFERING THEM  
A WORLD OF OPPORTUNITY!

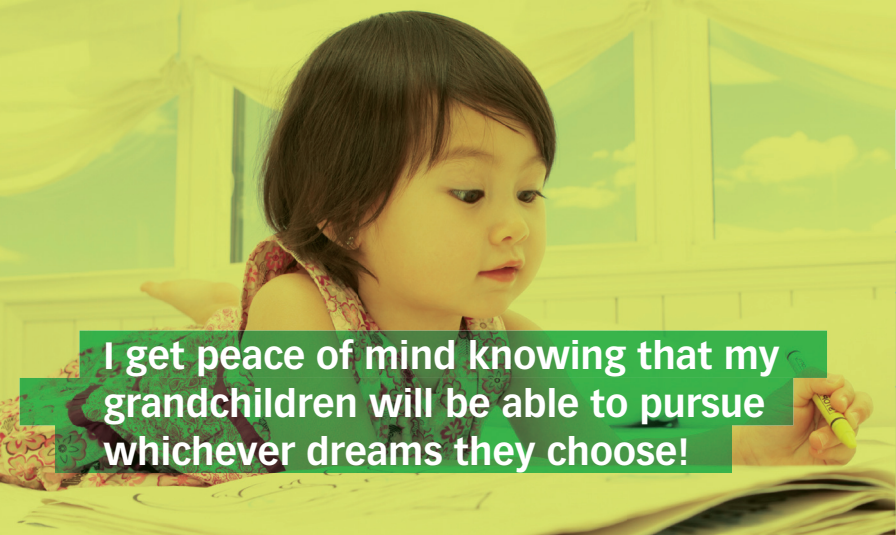


The **registered education savings plan** offers an easy and convenient way to save for a child's post-secondary education. In addition to the tax-free growth of your investment, the government will top up your savings with substantial grant money.

These sums add up faster than you think and will provide meaningful financial support when your grandchild begins a post-secondary education.

- 1 Several contribution options** allow you to save on a regular basis or make one-time contributions<sup>1</sup> if you don't want a long-term commitment. You can also choose to contribute over a period of 2, 5 or 10 years.
- 2 Life and disability coverage<sup>2</sup>** available.
- 3 Tax-free refund of all your savings at plan maturity<sup>3</sup>**, usually the year your grandchild starts a post-secondary education.
- 4 Option to transfer the RESP** to another grandchild.<sup>4</sup>

(1) See the list of contribution options available in our prospectus. (2) Certain conditions apply. Refer to our prospectus at universitas.ca. (3) Savings invested in T-Bills and Government Bonds. The refund of contributions at plan maturity includes the sales charges of \$200 per unit under the REFLEX Plan. Under the INDIVIDUAL Plan, the \$200 sales charge is not refunded. Certain conditions apply. See our prospectus at universitas.ca. (4) Certain conditions apply. See our prospectus at universitas.ca.



I get peace of mind knowing that my grandchildren will be able to pursue whichever dreams they choose!

SPECIAL OFFER

FOR A  
LIMITED  
TIME ONLY

Open an RESP with Universitas  
for your grandchild and receive:

- A first **PIGGY BANK** for your grandchild
- A **CUSTOMIZED DIPLOMA** you can frame as a source of motivation for your grandchild!



Certain conditions apply.

INFORMATION REQUEST

I wish to receive more information about registered education savings plans (RESPs), their benefits and the government grants available. I accept that a Universitas representative contact me for this purpose.

FIRST NAME	LAST NAME	PROVINCE	POSTAL CODE
ADDRESS	CITY	PHONE (HOME)	PHONE (OTHER)
GRANDCHILD'S NAME	HIS/HER AGE	HIS/HER AGE	HIS/HER AGE
GRANDCHILD'S NAME	HIS/HER AGE	HIS/HER AGE	HIS/HER AGE

3 WAYS TO CONTACT US

- 1** Give us a call at **1 877 710-7377**
- 2** Complete our online appointment form at **universitas.ca/meetus**
- 3** Complete and return the detachable coupon hereunder.