

RESPEED-UP

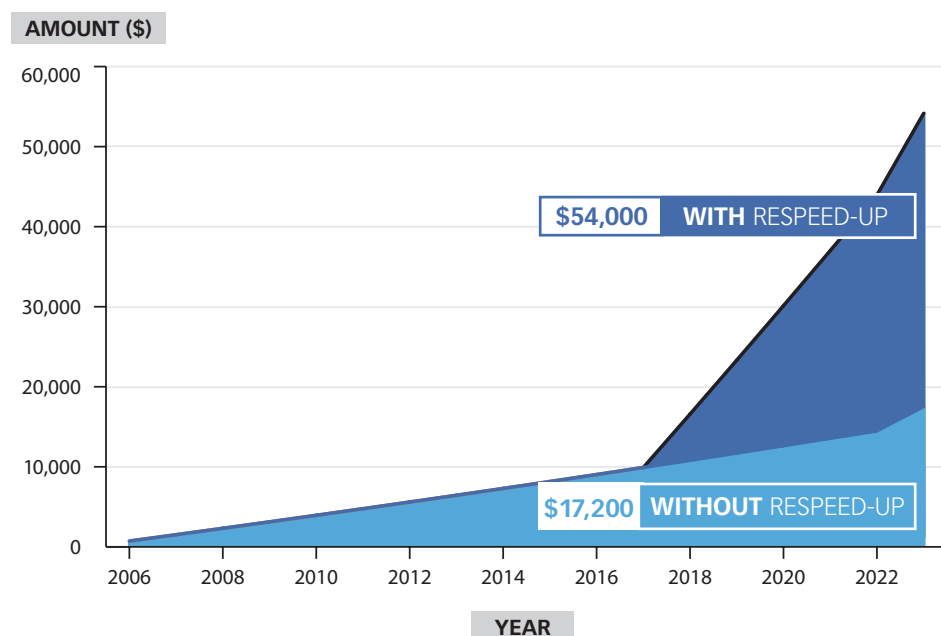
PROGRAM



UNIVERSITAS
FINANCIAL

Take your RESP to maximum potential

Give your RESP's value a serious boost with the RESPEED-UP Program, specifically designed to catch up on maximum unused grant entitlements. This strategy will allow your child to benefit from thousands of dollars in extra funds for education.



WITH the RESPEED-UP program

Initial contributions of **\$50 every month** since the child's birth

Potential sums available for education:*

\$18,000 in educational assistance payments
+ **\$36,000** in contributions returned to the subscriber

WITHOUT the RESPEED-UP program

Initial contributions of **\$50 every month** since the child's birth

Potential sums available for education:

\$7,000 in educational assistance payments
+ **\$10,200** in contributions returned to the subscriber

Funding options to benefit from the RESPEED-UP program

You can use your own financial resources (personal savings, TFSA or line of credit) if these are available. You could also qualify for our RESP Loan offer.

ASK FOR YOUR PERSONAL RESPEED-UP STRATEGY TODAY!

Important notes regarding CHART for the RESPEED-UP Program:

The basic CESG (Canada Education Savings Grant) is 20% and the basic QESI (Quebec Education Savings Incentive) is 10% since 2007. The Canada Education Savings Grant (CESG) is 20% to 40% and Quebec Education Savings Incentive (QESI) is 10% to 20%, based on adjusted family net income. The annual CESG limit is set at \$600 and the lifetime limit is set at \$7,200 per child. The annual QESI limit is set at \$300 and the lifetime limit is set at \$3,600 per child. CLB: Canada Learning Bond of up to \$2,000 per beneficiary. Grant offered to eligible families with children born after December 31, 2003. Certain conditions apply; please see our prospectus at universitas.ca. **Assumptions used for case scenario:** The CESG, the QESI and their income is calculated based on annual 4% net return rate assumption. The values projected to calculate the Educational Assistance Payments (EAPs) from the REFLEX and UNIVERSITAS Plans are based on three EAPs equal to the value of the first EAP level of 2017 (subject to variations, no guarantee), which takes into account the sales charge refund at plan maturity. 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. Certain conditions apply, see our prospectus at universitas.ca

* With an additional contribution of \$4,400 per year over 5 years, and \$3,800 the last contribution year. The lump sum contribution of \$3,800 in this scenario is paid into an INDIVIDUAL Plan when the beneficiary turns 17 years old.

RESP LOAN



UNIVERSITAS
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**A smart funding option to give a swift boost to your RESP
and receive the **MAXIMUM** in government grants**

HOW DOES IT WORK?



Meet your Universitas
representative to obtain an
RESP Loan from one of our
reputable partners.



Add funds to your RESP
and attract more grant money.
You only pay interest
during the loan period.*



The loan is automatically
repaid at RESP maturity.*

**Based on your situation, the RESP Loan could be a great option
to catch up on a hefty grant amount.**

**TALK TO YOUR UNIVERSITAS FINANCIAL REPRESENTATIVE
AND REACH YOUR INVESTMENT GOALS!**

* Based on the terms and conditions agreed upon with the partner. At plan maturity, the loan will be repaid automatically.
Universitas Management Inc., distributor and manager of the scholarship plans promoted by the Universitas Foundation of Canada

