



UNIVERSITAS
FINANCIAL

GIVE YOUR CHILD A HEAD START

RESP

registered education
savings plan



A PROACTIVE INITIATIVE FOR YOUR CHILD'S FUTURE!

As parents, we do everything we can to nurture our children's potential. We encourage them, read to them, help with homework, proofread their essays and always remind them that they can do anything they put their mind to! And, years from now, nothing should stand in their way when they're ready to take on the world, especially not money.

It's no secret that education can lead to better living conditions. Studies show that students with a college or university degree earn 39% more than high school graduates,¹ but education doesn't come cheap. In 20 years, the cost of a post-secondary education could reach the hefty sum of \$140,000—and no student should be buried in both books and bills!²

Luckily, the registered education savings plan (RESP) offers an ideal solution. This investment vehicle, specifically designed to accumulate funds for a child's post-secondary education, is also enhanced by government grants.³ The money from an RESP can be used to cover any education-related expense, like tuition, rent, groceries, books, etc.

And there's nobody better than Universitas Financial to help you set up your plan!



Over \$777.5 million

paid out in EAPs and
returned savings

Over \$1.4 billion

in assets under management

Over 171,000

active subscribers

Over 227,000

beneficiaries with an RESP

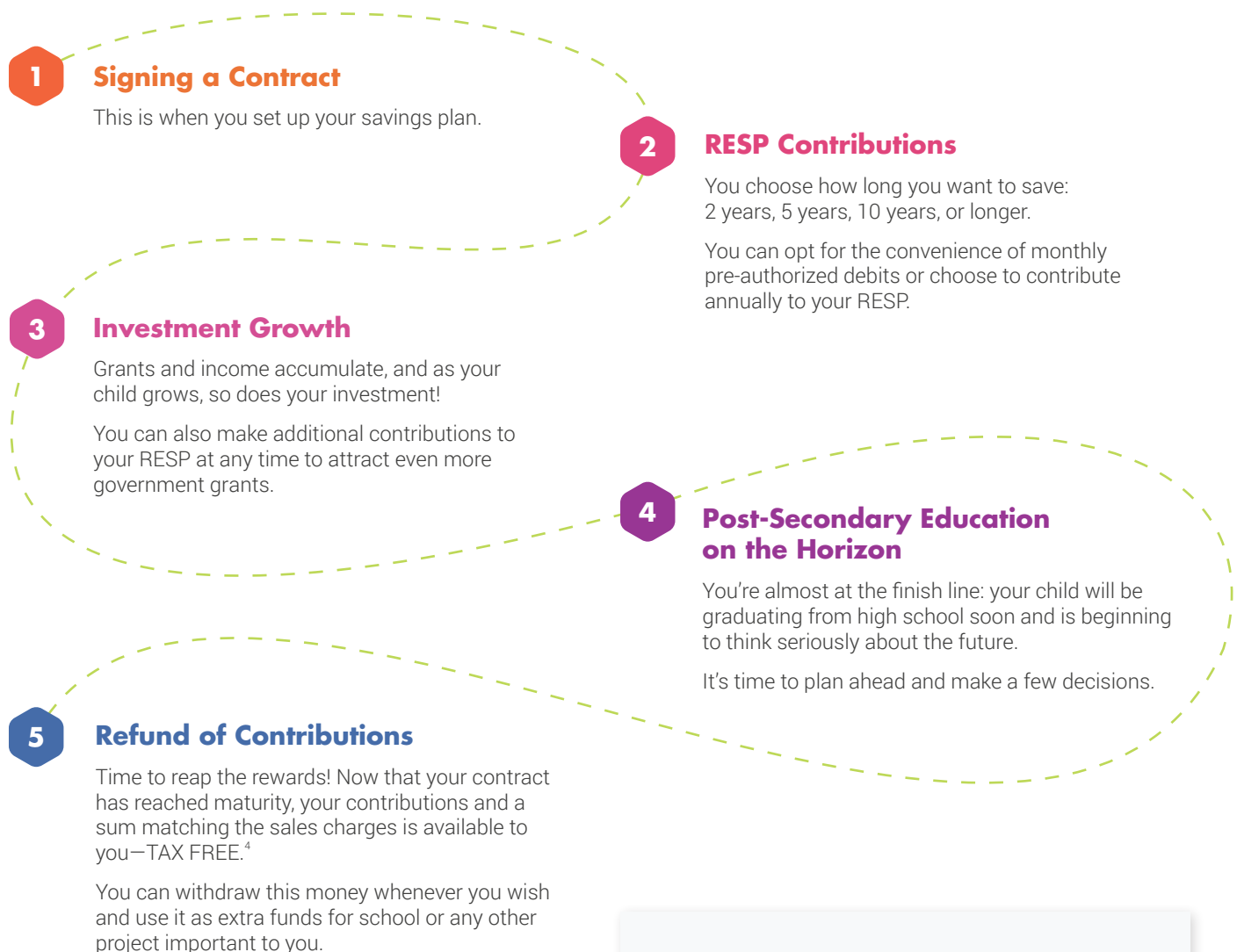
RESP EXPERTISE AT ITS BEST!

Universitas Financial has been helping parents put their kids through school for over 50 years. Our goal is and has always been to give all children the opportunity to pursue a post-secondary education.

Every day we make sure our actions and decisions reflect our mission: **"We offer the stepping stone to a bright future for those who dare to dream!"** We firmly believe that an educated society drives social and economic prosperity forward.

With Universitas, families enjoy a full range of services from a seasoned team of experts exclusively dedicated to education savings. Our flexible plans can be tailored to any situation to offer maximum convenience and peace of mind! So let your child dream big, we've got you covered for the rest.

HOW DO RESPs WORK?



Payments to the Student

Your beneficiary is about to begin post-secondary education.

You can start withdrawing educational assistance payments (EAPs)⁵ to pay for school as needed. EAPs include your plan's grant money and investment income (on grants and contributions).



What if my child does not pursue a post-secondary education?

Various options are available to you.⁶

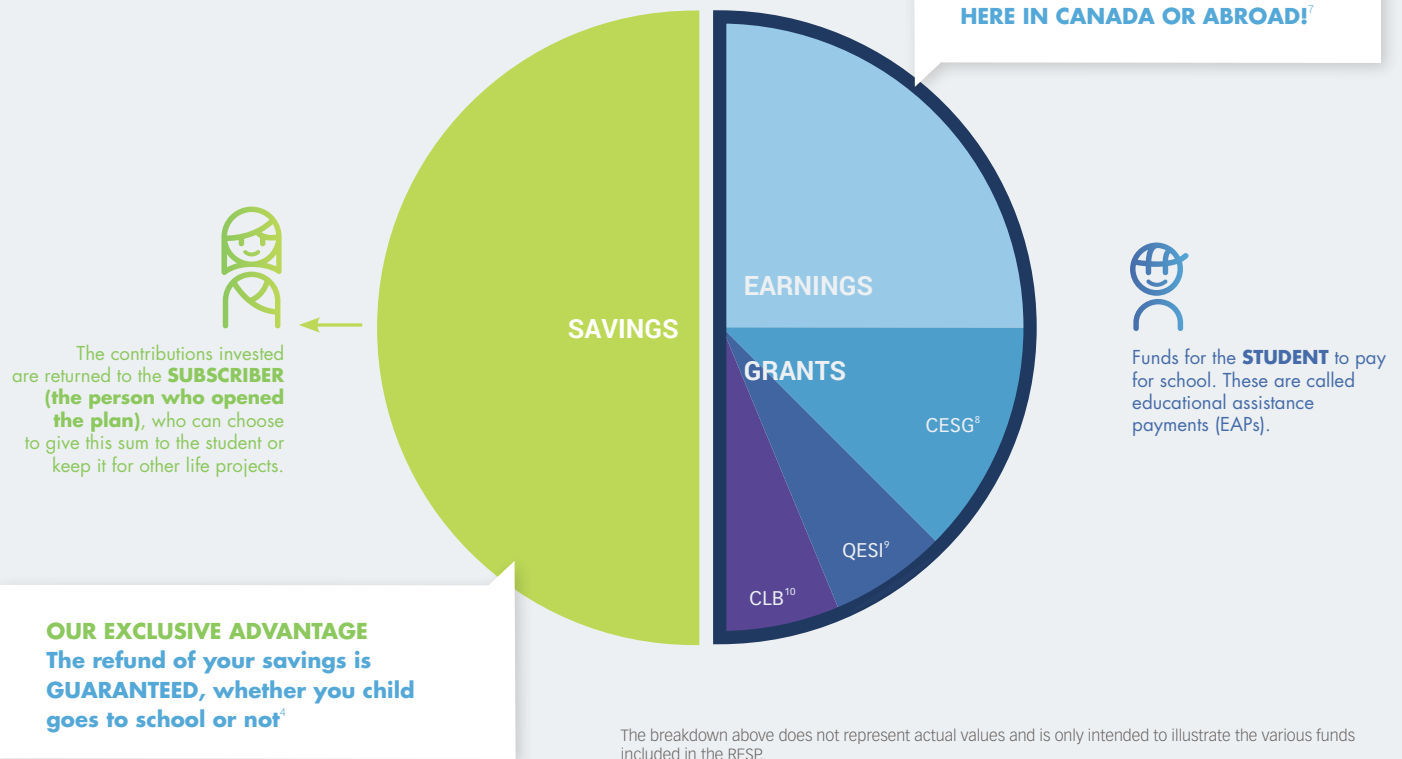
- Transfer the RESP to another child
- Transfer the accumulated income to your RRSP
- Request an accumulated income payment (AIP)

"Universitas is an investment in the education and future of your children. My RESP gave me the means to go to one of the best schools in the world in a field I'm passionate about."

Léonie Pilote
Montreal National Circus School DCS
Circus Arts



UNDERSTANDING THE RESP



THE GOVERNMENT INVESTS WITH YOU!

THE RESP IS THE ONLY FINANCIAL PRODUCT ELIGIBLE FOR EDUCATION SAVINGS GRANTS!

Up to \$12,800 per child^{8,9,10}

Every Canadian child with an RESP is eligible for federal grant money. In Quebec, children are also entitled to a provincial incentive. Grant amounts depend on adjusted family net income and are deposited directly into the child's RESP.



GRANT MONEY WITHOUT CONTRIBUTIONS

Thanks to the **Canada Learning Bond (CLB)**¹⁰ offered to low-income families, the RESP is accessible to all regardless of financial means.

If your family meets the financial criteria, you could open a **NO-CHARGE RESP** to receive CLB amounts. Your child could receive **UP TO \$2,000 IN CLB PAYMENTS WITHOUT YOU HAVING TO INVEST A SINGLE PENNY!**

INVEST EARLY, EARN MORE!

Setting up your plan early really pays off since your contributions and the grant money they attract will generate income over a longer period.

If your child is a little older, remember that it's never too late to open an RESP! Contributions will still attract grant money and you can catch up on unused grant entitlements from previous years,¹¹ so the RESP is always a smart move.

DO THE MATH ONLINE!

Instantly view your RESP's estimated worth when your child is 17 years old.

universitas.ca/calculator

FROM ONE GENERATION TO THE NEXT...

Testimonial from a beneficiary turned subscriber

"I am the mother of a wonderful six-year-old boy. I myself am an only child and was raised by my mother who was a single parent. As soon as I was born, she set up an RESP for me with Universitas and invested a few dollars every month all through my childhood. She wanted to make sure I had the opportunity to go to school and have a good future without the burden of a huge school debt. What an incredible gift!

Thanks to my mother Christiane, I graduated from university debt-free. I obtained a teaching degree and now practise a profession I am passionate about.

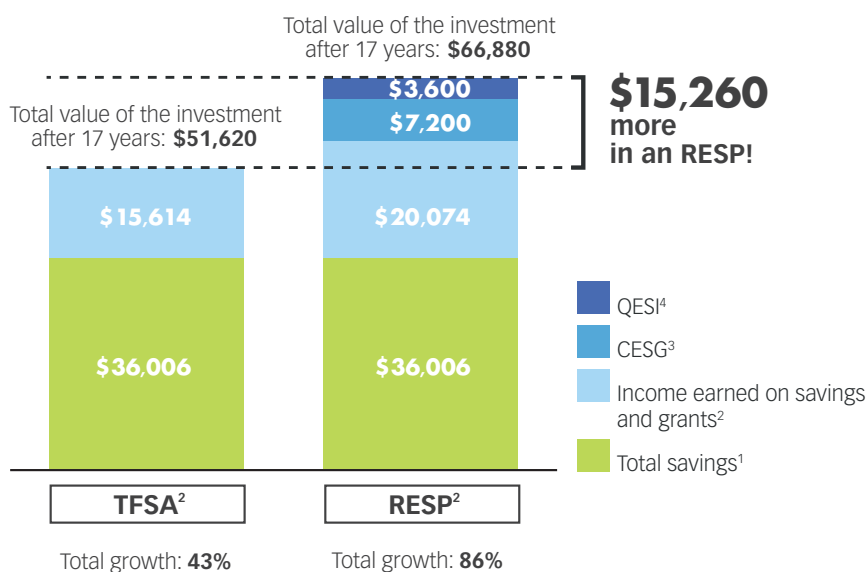
My mother inspired and motivated me...and today, I try to fill her shoes. I too have opened an RESP with Universitas to offer my son the opportunity to follow the path he chooses. Thank you Mom! And thank you, Universitas!"

Alice Vincent, Beneficiary and Subscriber,
Saint-Faustin-Lac-Carré



THE RESP PUTS YOUR MONEY TO WORK!

Wondering which investment to prioritize for your child's education? See the difference for yourself!



Contributions of \$176.50/month over 17 years

For the same investment of \$36,006, the total value is **significantly higher in the RESP**. Government grants (CESG of \$7,200 and QESI of \$3,600) offered for education savings make a real difference in the long run, and all these sums grow tax free.

In the end, **we're talking about \$15,260 in extra education savings!**

(1) Monthly contribution equal to \$176.50 over a 17-year period. (2) The investment income is based on an estimated net return rate of 4% per year. (3) The Canada Education Savings Grant (CESG), equal to 20%, accumulates at an estimated net return rate of 4% per year. (4) The Quebec Education Savings Incentive (QESI), equal to 10%, accumulates at an estimated net return rate of 4% per year.

TWO PLANS FOR DIFFERENT NEEDS

REFLEX Plan

This flexible group plan helps you stay disciplined about saving.

- ✓ Choose the amount and frequency of your contributions when you open your plan. (single, monthly, or annual)
- ✓ Choose the contribution period you prefer: 2 years, 5 years, 10 years, or longer.
- ✓ Our monthly pre-authorized debit plans are perfect to maintain a savings discipline.
- ✓ Recover the full amount of your contributions and all sales charges paid at plan maturity. An exclusive advantage from Universitas Financial.⁴

INDIVIDUAL Plan

- ✓ Contribute to your RESP at your own pace with no long-term commitment after opening your plan.
- ✓ Choose the amount of your contributions and add to your plan anytime you wish. (minimum \$25)
- ✓ Access to your savings if you need to withdraw from your RESP before plan maturity.

(1) Source: Education at a Glance 2016, OECD Indicators, http://www.keepeek.com/Digital-Asset-Management/oecd/education/education-at-a-glance-2016_eag-2016-en#page125, viewed May 18, 2018. (2) Cost to complete two years of CEGEP and three years of university in Quebec, housing and living expenses included. 1.7% yearly increase. Source: *Ministère de l'Éducation et de l'enseignement supérieur, Ministère de la Famille*, Statistics Canada and Canada Mortgage and Housing Corporation (CMHC). (3) Conditional on receipt of the required authorization to apply for the grants. Certain conditions apply; see our Prospectus at universitas.ca (4) Investments made in T-Bills and governments bonds. The refund of contributions at plan maturity includes sales charges of \$200 per unit under the REFLEX Plan. Under the INDIVIDUAL Plan, the sales charge of up to \$200 is non-refundable. Certain conditions apply; see our Prospectus. (5) Certain conditions apply. Subject to the limits established under the *Income Tax Act* (Canada) (6) AIP: Accumulated Income Payment. Sales charges excluded. Certain conditions apply; see our Prospectus. (7) See our Prospectus for the complete list of eligible studies. (8) The Canada Education Savings Grant (CESG) rate is 20% to 40% based on adjusted family net income. The annual limit is set at \$600 and the lifetime limit is set at \$7,200 per beneficiary. (9) The Quebec Education Savings Incentive (QESI) rate is 10% to 20% based on adjusted family net income. The annual limit is set at \$300 and the lifetime limit is set at \$3,600 per beneficiary. (10) The Canada Learning Bond (CLB) is up to \$2,000 per beneficiary and is offered for children born after December 31, 2003, and whose families meet the financial criteria. Certain conditions apply; see our Prospectus. (11) Certain conditions apply; see our Prospectus. Restrictions regarding the maximum amounts to be paid are provided under the *Income Tax Act* (Canada). (12) Refer to Global Finance Magazine's website at <https://www.gfmag.com/media/press-releases/global-finance-names-worlds-best-securities-services-providers-2016>, viewed May 18, 2018.

WITH UNIVERSITAS FINANCIAL, YOUR SAVINGS ARE IN GOOD HANDS

Enjoy the flexibility and convenience of our plans:



Unmatched RESP
EXPERTISE



A safe investment
with **COMPETITIVE
RETURNS**



Receive **ALL** the grant
money your child is
entitled to³



We **GUARANTEE** the
100% refund of your
contributions at plan
maturity⁴



Several contribution
options so you can
save at **YOUR OWN PACE**



You **CONTROL** the amount
and frequency of the
RESP withdrawals to
pay for school⁵

ACCESS TO INDUSTRY-LEADING FINANCIAL PARTNERS

The management of your savings is entrusted to our reputable partners, all industry leaders in their areas of expertise.

Our Custodian

Since 2007, CIBC Mellon was named Canada's best sub-custodian bank ten times by Global Finance Magazine as part of its World's Best Sub-Custodian Bank Awards.¹²

CIBC MELLON

Our Trustee

Eterna Trust Inc. is the trust company of Eterna Financial Group, an institution founded on four generations of experience and expertise, managing assets exceeding \$1.3 billion.



Portfolio Management

We partner with world-class portfolio advisors who share our long-term vision. Prudent risk management and the preservation of your savings are central to all decisions, with a view to achieving optimal investment returns.

AlphaFixe
Capital



JARISLOWSKY FRASER
GLOBAL INVESTMENT MANAGEMENT

MONTRUSCO
BOLTON

STATE STREET
GLOBAL ADVISORS



**WE OFFER THE STEPPING STONE TO A BRIGHT FUTURE
FOR THOSE WHO DARE TO DREAM**



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