

Think Progressive!

RESPs Made More FLEXIBLE Than Ever!

Our group plan subscribers voted in favour of easing the qualification criteria to receive educational assistance payments (EAPs). **It's now easier than ever to claim EAPs and access the funds your beneficiary needs to pursue a post-secondary education!**

Once your beneficiary enrolls in a post-secondary program, whether domestic or abroad, you can access:

- **Trade/Vocational School**
- **College** (technical, career or general program)
- **University**

100 %
of the **GRANT MONEY**
available



100 %
of the **INVESTMENT EARNINGS**
on contributions and grants

The refund of your contributions is always **GUARANTEED**
100 %
at plan maturity



You can withdraw all your RESP funds, including your contributions, as needed throughout your beneficiary's school career.*



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* Subject to the restrictions of the *Income Tax Act* (Canada). Certain conditions apply; see our prospectus at universitas.ca.

Thanks to the easing of the EAP qualification criteria, our beneficiaries now access **100% of their EAP funds as soon as they enrol in an eligible post-secondary program**, subject to the RESP withdrawal limits established under the *Income Tax Act* (Canada).*

UNIVERSITAS Plan	BEFORE THE EASING OF THE CRITERIA	NOW
Skills Training Certificate (STC) Attestation of Vocational Specialization (AVS)	No EAPs	100 % of the EAP funds available UPON SCHOOL ENROLMENT
Diploma of Vocational Studies (DVS)	1 EAP out of 3	
College – Pre-university	No EAPs	
College – Technical/career program	2 EAPs out of 3	
University	3 EAPs	
Passing grades or accumulated hours/credits are necessary to receive EAPs	Yes	No

REFLEX Plan	BEFORE THE EASING OF THE CRITERIA	NOW
Skills Training Certificate (STC) Attestation of Vocational Specialization (AVS)	No EAPs	100 % of the EAP funds available UPON SCHOOL ENROLMENT
Diploma of Vocational Studies (DVS)	1 EAP out of 3	
College – Pre-university	1 st EAP: upon school enrolment	
College – Technical/career program	2 nd EAP: after 1 year of study	
University	3 rd EAP: after 2 years of study	
Passing grades or accumulated hours/credits are necessary to receive EAPs	Yes	No

This is a summary of the applicable EAP qualification criteria before the changes brought to our group plans. Given the multitude of school careers and training to choose from, some particularities could apply.

EDUCATION SAVINGS DONE RIGHT

* Certain conditions apply. See our prospectus.

Universitas Management Inc., distributor and manager of the plans promoted by the Universitas Foundation of Canada



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