



Top Ten Reasons to Choose the Heritage Plans

1. We have a strong record of investment success with our Heritage Plans

As of December 31, 2017, our annual compound returns for 1, 3, 5 and 10 years are 3.7%, 3.4%, 3.7% and 4.6% respectively.¹

2. We are the largest RESP Company in Canada

Knowledge First Financial is a leading provider of education savings plans. On January 1, 2018, Knowledge First Financial acquired Heritage Education Funds to pursue the shared goal of helping families maximize their education savings through Registered Education Savings Plans. Both companies have specialized in education savings for over 50 years and today, the company is Canada's largest RESP Company with \$6.4 billion in assets* and a sales force of over 1,400 registered representatives. Since 1965, payments from the plans have reached \$6.6 billion* and more than 60,000 students will be attending Canadian universities and colleges this year with the financial support of their Knowledge First RESP.

3. We are owned by the Knowledge First Foundation, a not-for-profit Canadian corporation

Knowledge First Financial is a wholly-owned subsidiary of Knowledge First Foundation, a not-for-profit Canadian corporation with no share capital. The Foundation is therefore able to reinvest net revenues in initiatives that support student success. To date, the Foundation has enhanced Education Assistance Payments to students

by over \$50 million and awarded over \$1.5 million in graduate scholarships.

4. With the Heritage Plans your contributions are invested in lower risk investments

Our conservative investment strategy is designed to protect the value of your savings while generating growth over the long term. Our portfolio managers choose federal and provincial government bonds as well as highly rated corporate bonds for stability and security. As a means of diversifying investment risk and potentially enhancing overall investment returns, a portion of the portfolio is invested in Canadian-traded equity securities.

5. Heritage has the flexibility to meet your child's needs

With multiple contribution methods and pay-out options, the Heritage Plans can be the right choice for you and your child. And with the Heritage Plans, you don't have to select the pay-out option until the plan matures (usually in the year he or she turns 18).

6. Broad choice in recognized educational institutions

Your child is not restricted to colleges and universities for his or her post-secondary education. There are many options for learning environments and program schedules. Courses can vary in length from three weeks to four years or more.



7. The Heritage Plans will return your sales charges if you complete your contribution schedule*

An amount of up to 25%, up to 50% or up to 100% of paid sales charges will be returned at maturity of your plan based on the pay-out option selected. Sales charges are not refundable under the self-determined option or if your plan is cancelled prior to maturity.

8. You can request early educational assistance payments or defer them up to the end of the 35th year of your participation plan

You just have to apply and tell us what makes the most sense for your family.*

9. The Heritage Plans allow you to transfer contributions from your child to another within the family, or choose another person to benefit from the plan

Additionally, you can also decide to transfer your own income to your Registered Retirement Savings Plan (RRSP)*, your spouse's RRSP, or a spousal RRSP or even name yourself* as a beneficiary of your plan. In some cases, you can roll over your plan's income into a Registered Disability Savings Plan (RDSP)*.

10. The Heritage Plans offer a low-cost, optional insurance option that protects your investment

In the event of disability or death, your contributions continue to be made until your plan matures.*

† As of June 30, 2018.

* Certain conditions apply. See the Heritage Plans prospectus for full details.

1. Past performance is not indicative of future results.



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Heritage Education Funds is a division of Knowledge First Financial Inc. Knowledge First Financial Inc. is a wholly owned subsidiary of the Knowledge First Foundation and is the investment fund manager, administrator and distributor of the education savings plans offered by Knowledge First Foundation and Heritage Educational Foundation.

For more information about our education savings plans, please visit knowledgefirstfinancial.ca or refer to our prospectus.

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