

# Awesome futures start with the Flex First Plan



## An RESP that opens a world of exciting choices for your child

Environmental scientist. Doctor. Chef. Entrepreneur. Designer. Those are just a few of the dreams your child might have one day. And the coming years could open new career opportunities for them that we haven't even imagined yet.

Although you can't predict where your child's dreams may take them, you know they'll need post-secondary education to turn them into reality.

### Support your child's dreams

One of the best ways to support your child's dreams is by opening a Registered Education Savings Plan (RESP) for them, early in life.

The sooner you start saving in an RESP, the more funds your child will have for school, and the wider the choices open to them – whether that's university or college, graduate school, technical or trade school, here in Canada or abroad. Only an RESP offers you:

- **Government grants** that could boost your child's RESP by up to \$500 a year, to a maximum of \$7,200 per child. You may also be eligible for provincial grants
- **Tax-deferred growth** on your savings, up to \$50,000 per child
- **Money your student can use for *any* type of post-secondary education and expense** – not only tuition, but also living expenses, accommodation, books and much more

### Full flexibility no matter what the future holds

Each Flex First Plan is a unique RESP built around your child's future and your family's resources. It puts you in control of how much and how often to contribute, and when and how to use the funds for education.

We'll sit down with you to help you set a goal and start saving – even if you can only put aside a small amount at first.

- Set up lump sum or regular ongoing contributions
- Received a raise at work? Or a cash gift from relatives for your child? It's easy to make extra contributions to your Flex First Plan anytime
- Most importantly, when it comes time to withdraw, you choose the amount and timing that suits your child's education needs

With the Flex First Plan, your contributions earn a **Loyalty Bonus** – extra money for your student when they enroll in post-secondary school.

## The power behind Flex First

Knowledge First Financial is owned by Knowledge First Foundation, a not-for-profit organization committed to helping Canadian families save for their children's educations. Because our Foundation has no shareholders, profits can be reinvested to help students achieve their dreams. Here's how we do that:

- Discretionary payments that may supplement payouts for your student
- Scholarship awards for selected students in their post-secondary years

RESPs are our only business at Knowledge First Financial. With over 500,000 plans under management today, our goal is to ensure that your hard-earned savings are well looked after.

We work with some of the most highly recognized financial institutions in Canada, and our portfolio managers invest for steady growth over the long

term. Independent, third-party oversight ensures your plan is managed with integrity, transparency, and accountability, leaving you to focus on the other important aspects of your busy life.



## Planning for the possibilities

While everyone with an RESP shares the goal of saving for education, deciding how big that goal is and how to reach it is as individual as each child. That's why a Flex First Plan allows you to plan for any child and any possibility. You have the flexibility to:

- Open a Flex First Plan for any child
- Change beneficiaries (the student who will use the plan for school), anytime, to anyone (even yourself)
- Keep the plan open and continue to earn income on remaining assets for up to 35 years

**Let us help you turn education dreams into a reality. Open a Flex First Plan today.**

Visit [knowledgefirstfinancial.ca](https://knowledgefirstfinancial.ca) to learn more

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

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For more information about our education savings plans, please visit [knowledgefirstfinancial.ca](https://knowledgefirstfinancial.ca) or refer to our prospectus.

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