



Securing Your Child's Future Since 1965

The Ten Top Reasons To Choose Heritage Education Funds

- 1 WE ARE A LEADER IN INVESTMENT SUCCESS.**
Heritage Educational Foundation has historically provided its Subscribers with one of the highest rates of returns for pooled plans. The value of our customers' accounts has historically increased, year over year, regardless of the stock market's ups and downs.
- 2 WE ARE ONE OF THE LARGEST ORGANIZATIONS IN THE EDUCATIONAL SAVINGS INDUSTRY.**
Heritage has been helping families save for post-secondary education since 1965. Our assets under management have grown to over \$1.5 billion. Heritage is one of the largest actively marketed group education savings plans available.
- 3 WITH HERITAGE YOUR CONTRIBUTIONS ARE SECURE.**
Money is hard to earn and you cannot risk losing it. With Heritage, you do not have to worry. We invest your money primarily in fixed-income securities such as government issued bonds and GICs that earn a competitive and consistent return, so your contributions are safe with us.
- 4 HERITAGE HAS THE FLEXIBILITY TO MEET YOUR CHILD'S NEEDS.**
With multiple contribution methods and pay-out options, Heritage has the right plan for you and your child. And with Heritage you don't have to select the pay-out option until the year your child enters a post-secondary secondary institution (in the year he or she turns 18).
- 5 HERITAGE ENCOURAGES REGISTRATION IN A VARIETY OF RECOGNIZED EDUCATIONAL INSTITUTIONS. YOUR CHILD IS NOT RESTRICTED TO COLLEGES AND UNIVERSITIES FOR HIS OR HER POST-SECONDARY EDUCATION.**
We offer flexible options for learning environments and program schedules. Courses can vary in length from three weeks to four years or more.
- 6 WITH HERITAGE YOU HAVE MORE OPPORTUNITIES TO CONTRIBUTE. YOU CAN ENROLL YOUR CHILD IN THE PLAN OR INCREASE YOUR CONTRIBUTIONS ANYTIME UP TO YOUR CHILD'S 15TH BIRTHDAY.**
With many other pooled funds, the cut-off age for enrollment can be as low as 13 or 14 years of age. Our timetable gives you an extra year or two to plan and save for your child's post-secondary education.
- 7 THE HERITAGE PLAN MAY RETURN YOUR MEMBERSHIP FEES IF YOU CONTINUE IN THE GROUP PLAN UNTIL THE MATURITY DATE.**
Your child may receive 25%, 50% or 100% of your Membership Fees with their Educational Assistance Payment(s), depending on the length of the educational program and Educational Assistance Payment option your child chooses when the Plan matures. **Discretionary payments are not guaranteed.** Discretionary payments consist of Membership Fee returns and enhancements to EAPs. You should not count on receiving a discretionary payment. The Foundation decides if it will make a payment in any year and how much the payment will be.
- 8 YOU CAN REQUEST EARLY EDUCATIONAL ASSISTANCE PAYMENTS OR POSTPONE PAYOUTS UP TO THE END OF THE THIRTY-FIFTH YEAR OF YOUR PARTICIPATION IN THE PLAN.**
You just have to write to our Scholarship Committee for approval, and tell us what makes the most sense for your family.*
- 9 HERITAGE ALLOWS YOU TO TRANSFER CONTRIBUTIONS FROM ONE CHILD TO ANOTHER WITHIN THE FAMILY, OR CHOOSE ANOTHER PERSON TO BENEFIT FROM THE PLAN.**
Additionally, you can also decide to transfer your own interest to your Registered Retirement Savings Plan or that of your spouse or even keep the Plan as an investment plan for yourself.
- 10 HERITAGE OFFERS A LOW-COST INSURANCE OPTION THAT PROTECTS YOUR INVESTMENT.**
In the event of disability or death, your contributions continue to be made until your plan matures.*

Heritage Education Funds - today's choice for your child's educational future.

* Certain conditions apply. See Prospectus for full details.

Heritage RESPs are offered by Prospectus only. Heritage Education Funds is the trade name of Heritage Education Funds Inc.

www.HeritageRESP.com