

# 1,2,3...

## Three great things about your RESP right now according to Knowledge First Financial

With markets down and financial pressure increasing, you may be concerned about your RESP. Based on more than half a century of experience, here are three reasons why you shouldn't be.

### 1 You invested for the right reason

The best investments are made for a reason. Your reason was to enable a child that you love to earn a certificate, diploma or degree.

You know that higher education is valuable. It allows a child to develop social skills, to grow mentally and emotionally, and to acquire skills that they will need to thrive in the job market of the future.

You chose an RESP because it is the best way to achieve this vision. It offers investment opportunities, tax advantages and government grants that can help open the doors of opportunity to your child.

**If your goal has not changed,  
then neither should your RESP strategy.**



Please see over for  
2 more great reasons...

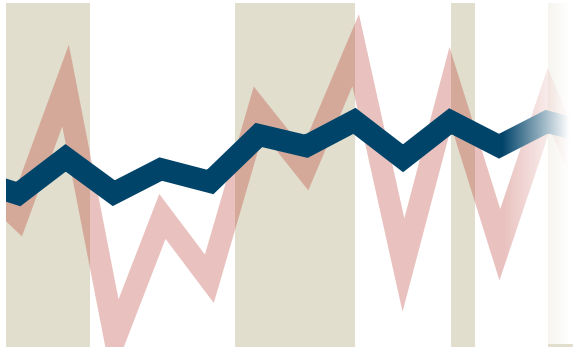


## 2 You own a quality investment

Your RESP is conservatively invested in a portfolio of mainly government and investment-grade bonds and some high-quality Canadian stocks. This helps you benefit when the stock market rises and have some protection when it falls.

Your investment is managed by a team of experienced professionals. They monitor and adjust your portfolio in order to keep you in a good position, no matter what's happening in the world.

**If you trust proven investment strategies, then you should remain invested.**



Our RESPs are a steady path for your child's educational future

## 3 Now is the time to stay the course

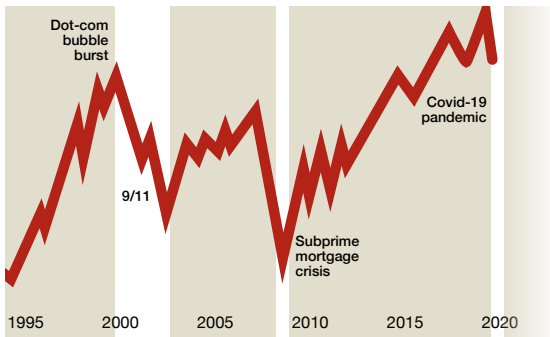
You probably felt happy when you started your education savings plan. Today, you may be feeling fear and other negative emotions.

If our emotions cause us to stop contributing, we are working against our own best interests. Your RESP was built for long-term savings, knowing that short-term fluctuations are a normal part of the process.

Historically, the market has always bounced back stronger than before – even from financial crises, wars and recessions. Your contributions will help you get through today's situation and be in a position to benefit when the markets regain their strength.

**If you care about your long-term goal, don't let short-term fluctuations discourage you.**

*Representation based on S&P 500 Index*



Now is the time to stay committed to your goal

### WE'RE HERE FOR YOU

If you need support, encouragement or advice, please speak to your Knowledge First Financial representative, or call us at 1 800 363-7377.

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