



RESP Bonus Sweepstakes

Win \$2,500 Towards Your Child's RESP from Embark, Canada's education savings and planning company

\$2,500 RESP Sweepstakes - OFFICIAL RULES: One (1) "\$2,500 Cash Value RESP" prize is available. The prize consists of a one-time, lump sum deposit of \$2,500 made by Embark Student Corp. into a new Embark Student Plan (the "**Plan**") for the winner's designated beneficiary. The Plan is a Registered Education Savings Plan ("**RESP**") and all Plan deposits are invested and managed by Embark Student Corp. (the "**Sponsor**"). Deposits and income earned on the deposits can be used to assist with the costs of a post-secondary education for the beneficiary. The final value of the Plan cannot be predicted or guaranteed as it will depend on several factors, including the amount of income earned in the Plan and any fees deducted. The \$2,500 deposit to the Plan is subject to management and administration fees. Please refer to the Plan's current prospectus for more information on the features of the Plan.

1. No purchase necessary to enter.
2. "Cash Value RESP" prize is stated in Canadian dollars.
3. One winner will be chosen. The Contest opens Monday, February 16, 2026, at 7 am EST and closes Thursday, April 30, 2026, at 11:59 pm EST.
- 4a. **ELIGIBILITY:** Entrants are permitted to submit one entry per household for all Contests combined. "Household" shall mean people who share the same residence at least three months a year.
- 4b. The Contest is open to residents of Canada who are over the age of majority and **are new subscribers**, having never been subscribers of an Embark Plan or a plan distributed by Knowledge First Financial Inc., excluding the employees, representatives, agents, officers or directors and those with whom they are domiciled, of Embark Student Foundation, Embark Student Corp. and their associated partners. (collectively, the "**Contest Parties**").
- 4c. The child to be named as the beneficiary of the Plan must have a valid Social Insurance Number and must be no more than 15 years old at the time of entering the Contest.
5. **HOW TO ENTER:** New Embark Subscribers who have opened a new Embark RESP on or after February 16, 2026, and before April 30, 2026 at 11:59 pm EST, who have a Canadian bank account linked to their Plan, will be entered for a chance to win. Legal residents of Canada can open a Plan by going to Embark's new platform by following this link: secure.embark.ca/signup.

Individuals who wish to participate in the Sweepstakes without opening an Embark Plan may enter by submitting a minimum 100-word essay on the topic of the cost of post-secondary education in Canada via mail to 50 Burnhamthorpe Rd West, Suite 1000, Mississauga, ON L5B 4A5, which will qualify as one (1) entry. The entry must include your legal first and last names, full mailing address, phone number and email address. It must state that you wish to enter the Embark RESP Bonus Sweepstakes and must be addressed to the

Marketing Team (ATTN: Marketing). One entry per person; all entries received by the Sweepstakes close date will be included in the draw.

6. PROBABILITY: Probability of an entrant being selected is dependent upon the number of eligible entries received. Every properly completed entry has an equal chance of being drawn.

7. GENERAL RELEASE: Each entrant agrees:

7a. To be bound by the Contest rules and be subject to all applicable laws.

7b. That the Contest Parties will not accept or be responsible for i) entries that are late, lost, stolen, incompatible, delayed, incomplete, inaccurate, misidentified, misdirected, or ii) Incorrect, inaccurate or manipulated capture of entry information whether caused by website users, unauthorized users or by any equipment or programming associated with or utilized in the Contest, or iii) technical or human malfunctions or printing errors or any other problems, errors or negligence that may arise or occur in connection with the Contest.

7c. To hold harmless the Contest Parties from any claim, loss, expense (including legal fees) or other liability which may be sustained in connection with the Contest including, without limitation, any damages resulting from the entry participation, prize acceptance, receipt, ownership or use or misuse of the prize, or while preparing for, participating in, and/or travelling to any prize-related activity.

7d. That the Sponsor reserves the right to withdraw or terminate this Contest at any time without prior notice and may at its sole discretion change key terms or substitute the prize (subject to applicable federal and provincial laws).

7e. Standard messaging and/or data rates may apply to entrants who submit their entry via a wireless mobile device. Wireless service providers may charge for data usage. Contact your service provider for pricing and service plan information and rates before mobile device participation.

8. WINNER SELECTION: One (1) winner will be randomly selected by the Sponsor in Mississauga, ON, on Tuesday, May 5, 2026, by close of business (5 pm EST). Decisions are final. In the event of a dispute regarding who submitted an online entry, the entry will be deemed submitted by the authorized account holder of the e-mail address contained in the entry (proof of identity for the authorized email account holder may be requested).

9. WINNER NOTIFICATION: The selected winner will be contacted via email and by phone call. The representative will verify the entrants' details. The representative will make a minimum of 2 and a maximum of 3 attempts to contact the winner. If unable to connect with the selected entrant (voicemail excluded) within 7 business days following the entrant selection date, the entrant is disqualified. Another entrant will be selected from the remaining eligible entries received and if unable to connect (similarly as the first selected entrant) within 20 business days following the original entrant selection date, the prize is forfeited with no replacement entrant being selected.

10. TO BE DECLARED A WINNER: Winner must do the following or be disqualified with no replacement winner being drawn:

10a. Correctly answer an unaided time-limited skill-testing question pertaining to mathematics or general knowledge.

10b. Sign a Release form confirming compliance with all Contest rules and acceptance of the prize as awarded.

10c. Accept the terms and conditions of the Embark Plan as set out in the Education Assistance Agreement and prospectus. (Prospectus is available on embark.ca, or request a copy by calling 1-800-363-7377.)

10d. Accept that substitutions or transferability are not permitted.

10e. Complete enrolment documentation, in accordance with Embark Student Plan regulations, within one (2) months (or 60 days) from the date the Sponsor makes contact stating they are a winner. If a mail-in entry participant wins, the winner must open a Plan within two (2) months of being selected and confirming their participation, so that the prize may be fulfilled. All winner requirements will still apply. If the winner fails to open a Plan in two (2) months, they will be disqualified, and another winner will be selected based upon section nine (9): Winner Notification.

11. PRIZE ACCEPTANCE: The prize consists of a one-time, lump sum deposit of \$2,500 made by Embark Student Corp. into the Plan managed by the Sponsor for the winner's designated beneficiary. This deposit is subject to governmental RESP rules and regulations. The lump sum deposit of \$2,500 must be kept in the Embark account for at least three (3) years upon disbursement. If the Plan is terminated, transferred to another provider or withdrawn from for any other reason, the lump sum deposit will be clawed back from the Plan (the "Clawback"). Additionally, standard closing costs and transfer-out fees will apply, as outlined in the Embark Plan's Prospectus.

The Clawback will be subject to the following exceptions:

- Termination of the Plan due to the death of the beneficiary;
- Post-Secondary Education (PSE) withdrawal; or
- Non-Post-Secondary Education (NPSE) withdrawal if the beneficiary is twenty-five (25) years of age or older.

It is the winner's responsibility to know if they have enough RESP contribution room for each beneficiary. If the prize exceeds the maximum amount of contributions allowed by the CRA, Embark will not be held responsible for any taxes or penalties resulting from payment of the prize or excess contributions, or for the contributions not attracting grants.

12. FOR QUÉBEC RESIDENTS: Any litigation respecting the conduct or organization of a publicity Contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a prize may be submitted to the board only for the purpose of helping the parties reach a settlement.

13. PERSONAL INFORMATION: All entries become the property of the Sponsor and will not be returned nor shared with any other unassociated company.

13a. Entrants agree: Information provided in their ballots will be used by the Sponsor for the purpose of administering the Contest and in accordance with the Sponsor's privacy policy available at <https://embark.ca/privacy-policy/>.

13b. Winner(s) Agree(s): To the unlimited use, without remuneration, of the information provided on their ballot in accordance with privacy laws and any photographs, in future marketing efforts and publicity



(including the internet) by the Sponsor and associated partners.