
OPT-OUT FORM
(Group RESP class action settlement)

I do **not** want to participate in the class action entitled *Wang v. Heritage Education Funds Inc. et al.*, Quebec Superior Court File No. 500-06-000932-182 (District of Montreal), with respect to group Registered Education Savings Plans (“**Group RESP**”) sold by Heritage Education Funds Inc., Heritage Education Foundation, Children’s Education Funds Inc., Children’s Educational Foundation Canada, Knowledge First Financial Inc. (personally and in continuance of proceedings for Heritage Education Funds Inc.) and Knowledge First Foundation (collectively, the “**Settling Defendants**”).

I understand that if I complete and deliver this opt-out form:

1) I will not benefit from the Settlement Agreement negotiated in the above-noted action, and will not receive the compensation that will be issued to Main Class Members and/or Subclass Members and I may not object to the settlement; and

2) If I reside in Quebec and want to pursue a claim concerning Group RESP sold by any of the Settling Defendants between August 30, 2021 and December 31, 2024, with respect to fees exceeding \$200 per plan for each group RESP and/or fees charged and forfeited in excess of 20% upon early termination of the group RESP, I will need to pursue my claim individually and at my own cost, within the delays prescribed by law (for those Members who contracted from July 19, 2013 to August 29, 2021, the deadline to opt-out expired on September 30, 2021. Those Members can no longer opt-out unless they obtain permission from the Court).

Name: _____

Address: _____

Telephone: _____ E-mail: _____

Date Signed: ____ / ____ / ____ _____
 dd mm yyyy Your Signature

This document must be sent by email or postdated by **no later than August 27, 2025** and must be sent to the Settlement Administrator by email to resp@conciliainc.com, or sent to the following address (or sent by email to Class Counsel listed below who will file it on your behalf):

Concilia Services Inc.
5900 Andover, Suite 1, Montréal (Québec) H4T 1H5

Requests emailed or postdated after August 27, 2025, will not be honoured and you will be bound by the terms of the Settlement Agreement, including the Release provision. For more information you may consult the Settlement website: www.lpclex.com/RESP-Settlement. You may also contact Class Counsel:

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