

Are you looking to pay less income tax every payday? You are not alone.

More than ever, affordable retirement savings options are attractive. Unfortunately, three out of every four Canadians say saving for retirement is prohibitively expensive.¹

More than two-thirds (70%)

say they would prefer a slightly lower salary and a pension (or a better pension) over a slightly higher salary and no (or a worse) pension.¹



Employees are seeking affordable retirement savings...

88% believe all workers should have access to an affordable retirement savings arrangement.¹



Did you know your employer offers an affordable way to save for retirement through Golden Opportunities Fund?

Golden Opportunities is a Saskatchewan investment option that has been investing in local companies for over 25 years. Keeping your money local is more important than ever. Golden Opportunities offers a choice to invest through its Payroll Investment Plan (PIP), an affordable way for you to contribute directly off your paycheck.

How does it work? A portion of the money that is already coming off your paycheck for income tax is redirected and invested into your RRSP instead. You receive a 32.5% tax credit every payday making it an even more affordable RRSP option.

For example, for \$62 per paycheck you can have a \$5,000 RRSP investment each year.

WITHOUT THE PIP	WITH THE PIP
\$192 per paycheck	\$62 per paycheck* <i>(as \$130 is redirected from the employee's income tax)</i>
x 26 pay periods	x 26 pay periods

\$5,000 RRSP Investment Annually

The PIP is voluntary and flexible. You can choose to participate and choose the amount that is right for you. Plus, it's easy as it automatically comes off your paycheck every payday.

The enclosed brochure outlines some of the key benefits of investing through the PIP.

For additional information, about this affordable retirement savings option for you, please visit GoPayrollPlan.ca

GoPayrollPlan.ca

¹ Hoopp.com - Canadian Retirement Survey 2024

*By combining the provincial and federal tax credits with the RRSP tax savings attached to the Fund, a bi-weekly contribution of \$62 can result in an annual RRSP investment of \$5,000 based on 26 pay periods per year, basic personal tax exemptions and a sample marginal tax rate of 35%. Marginal tax rates vary per individual, for more information visit GoldenOpportunities.ca/Payroll-Calculator.

SOLD BY PROSPECTUS ONLY. Please read the Prospectus, which contains important detailed information, before investing. A free copy is available from your Financial Advisor or the Principal Distributor, Designed Securities Ltd., ("DSL"), at designedwealthmanagement.ca. Commissions, trailing commissions, management fees and expenses all may be associated with Retail Venture Capital (RVC) Fund investments which may not be suitable for all investors. RVCs are not guaranteed, their values change frequently and past performance may not be repeated. Tax credits are available to eligible investors on investments up to \$5,000 annually, provided that the shares are held for at least eight years from the date of purchase. Redemption restrictions may apply. This is not intended to be tax advice; investors should seek a professional for tax advice.