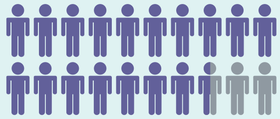
Employees are seeking affordable retirement savings...

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



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]

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 paycheque.

How does it work? A portion of the money that is already coming off your paycheque 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 paycheque you can have a $5,000 RRSP investment each year.

WITHOUT THE PIP	WITH THE PIP
$192 per paycheque	**$62** per paycheque* *(as $130 is redirected from the employee's income tax)*
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 paycheque 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.