

How do I keep top talent?

Dear Business Owner,

Are you a local business owner asking these questions? You are not alone. There are more people working in Saskatchewan than ever before. Retention of key employees is essential to the success of your business.

What are employees looking for?

More than ever, employees want access to affordable retirement savings options. Unfortunately, three out of every four Canadians say saving for retirement is prohibitively expensive.¹

More than two-thirds (69%)

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



What is important to employees?

What are companies offering?

80% agree that reasonable paycheque deductions

are an effective way of helping Canadians save for retirement¹



Are you offering your employees an affordable way to save for retirement?

Golden Opportunities is a Saskatchewan RRSP investment option that has been investing in local companies for 25 years. Golden Opportunities offers a choice to invest through its Payroll Investment Plan (PIP), an affordable way for employees to contribute directly off their paycheque.

Simply, a portion of the money that is already coming off an employee's paycheque for income tax is redirected and invested into their RRSP instead. Employees receive a 32.5% tax credit every payday making it an even more affordable RRSP option.

For example, for \$62 per paycheque an employee can have a \$5,000 RRSP investment each year.

WITHOUT THE PIP	WITH THE PIP
\$192 per paycheque	\$62 per paycheque* <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. Each employee can choose to participate and choose their amount, plus it's easy as it automatically comes off an employee's paycheque every payday.

For your business, the PIP is simple with no set-up costs and minimal administration. All tax receipts and statements are issued by the Fund.

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

For additional information, about this affordable retirement savings option for your employees, please contact the Fund at 1-888-866-4494 or email info@goldenopportunities.ca

GoPayrollPlan.ca

¹ Hoopp.com - Canadian Retirement Survey 2023

*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, Wellington-Altus Private Wealth Inc., at wellington-altus.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.