



**GOLDEN**  
OPPORTUNITIES FUND

Turn **\$62 a** **paycheque** = into a **\$5,000 RRSP** investment each year\*

## Help Make a Difference At Home

100% of your money is invested at home in Saskatchewan, positively impacting Saskatchewan's economy, communities and people - building a stronger province for everyone, every day.



**150+** LOCAL  
& DIVERSE  
COMPANIES



**15,000+**  
LOCAL JOBS

For more information

Visit [GoPayrollPlan.ca](http://GoPayrollPlan.ca)

or call

**1-888-866-4494**

**GoPayrollPlan.ca**

\*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](http://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](http://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.

INVEST IN  
**SK**



## Receive Immediate Tax Savings Every Pay Day!

PLUS build your RRSP investment with Golden Opportunities' Payroll Investment Plan!

# Turn \$62 per paycheque into a \$5,000 annual RRSP investment!\*

	BEFORE Without the Payroll Investment Plan	AFTER With the Payroll Investment Plan	
Regular Pay per Period (before deductions)	\$2,076	\$2,076	
Less: CPP and EI	\$133	\$133	
Less: Income Tax*	\$374	\$244	Redirect <b>\$130</b> of Income Tax to your Golden Opportunities Fund investment
Your Investment into Golden Opportunities Fund	<b>\$0</b>	<b>\$192</b>	
Net Take-home Pay	<b>\$1,569</b>	<b>\$1,507</b>	Out of pocket net cost of only <b>\$62</b> per pay period*

**CLICK HERE TO CALCULATE YOUR SAVINGS**

“Reducing the amount of income tax taken off my cheque every pay day and directing these taxes to my Golden Opportunities Fund investment just made sense. I don't have to use my money to buy the Fund and then wait to receive a refund.”  
- Randy Seeman, UMWA

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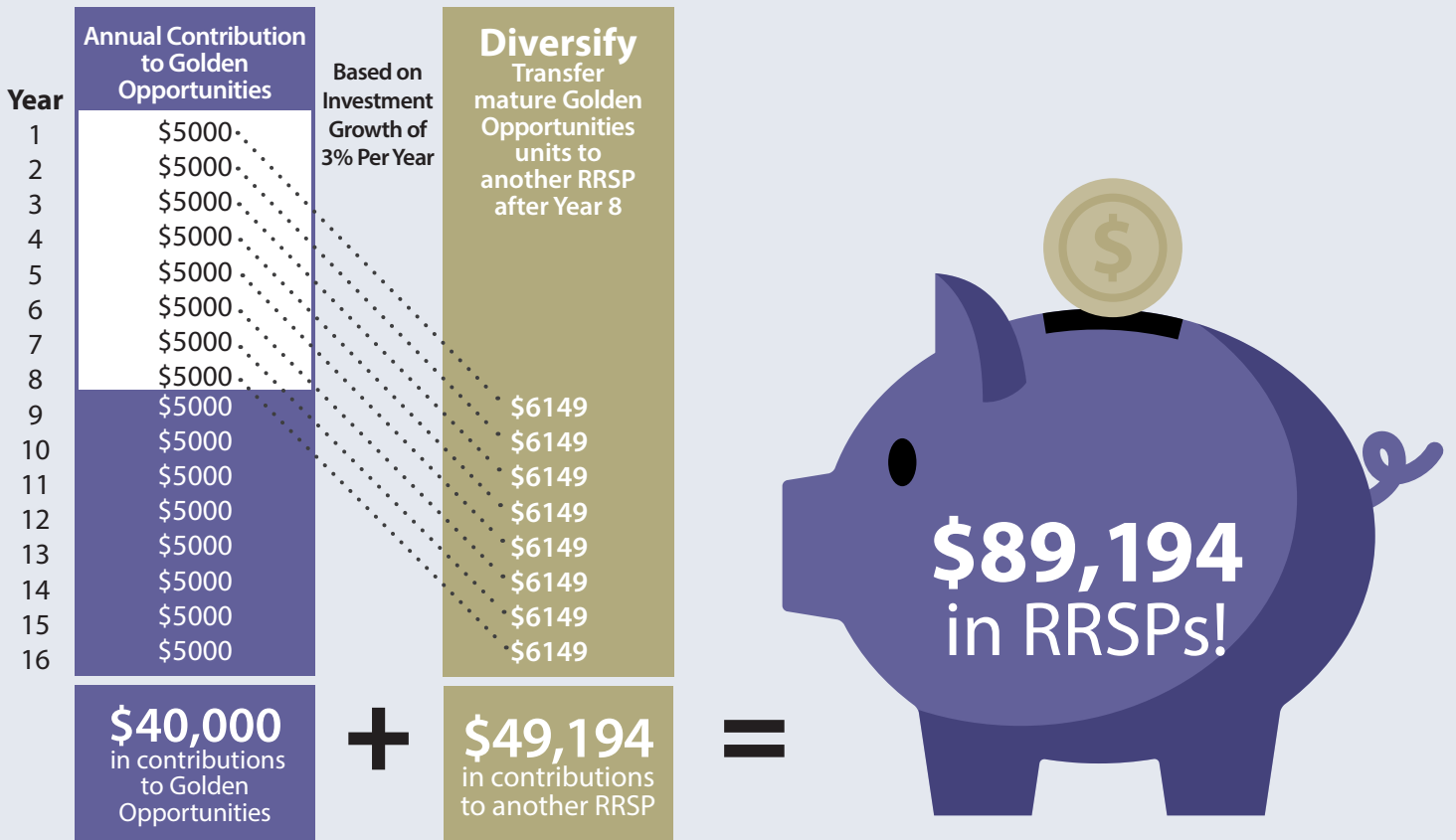
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Turn **\$62** per paycheque into a **\$5,000** annual RRSP investment!<sup>1</sup>

Invest off your paycheque and build **\$89,195** in RRSPs for a net cost of **\$27,000** over 16 years!<sup>2</sup>



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<sup>2</sup>By investing \$5,000 annually into Golden Opportunities, investors will have accumulated \$89,194 in total RRSP contributions after 16 years of investing for a total cost of \$27,000 based on growth of 3% per year, 32.5% tax credit and sample marginal tax rate of 35%.

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