

# Reduce Your Income Tax on Every Paycheque!

## Invest into Golden Opportunities through the Payroll Plan and...

1. Your income tax will be reduced at source on every paycheque so you receive tax savings and credits every payday.
2. Your contributions will easily and automatically be deducted off your paycheque and invested into your account.

PER PAY PERIOD					Your Annual Golden Opportunities Investment
Income Tax Redirected to Your Golden Opportunities Investment		Out of Pocket Net Cost off Your Paycheque		Your Total Golden Opportunities Investment	
\$130	+	\$62	=	\$192	<b>\$5,000</b>
\$65	+	\$31	=	\$96	<b>\$2,500</b>
\$26	+	\$12	=	\$38	<b>\$1,000</b>
\$13	+	\$6	=	\$19	<b>\$500</b>

\*By combining the provincial and federal tax credits with the RRSP tax savings attached to the Fund, a bi-weekly contribution can result in an annual RRSP investment as depicted in the table above, 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](https://GoldenOpportunities.ca/Payroll-Calculator). Investors may invest up to \$5,000 a year for maximum tax credits.

Invest  
**LOCAL**



**GOLDEN**  
OPPORTUNITIES FUND

## Did you know?

An average bi-weekly salary of \$2,076

**pays almost \$375 in income tax every payday.**

**You can reduce what you pay in income tax**  
and invest it in yourself, instead!

**GoPayrollPlan.ca**

**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., a Member of the Canadian Investor Protection Fund, 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.