

**30%**  
TAX CREDIT

INVEST IN  
**MB**

**PAY LESS  
INCOME TAX  
THIS YEAR.**

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**INVEST WITH CONFIDENCE.**



**GOLDEN**  
OPPORTUNITIES FUND



# GOLDEN

OPPORTUNITIES FUND

When you invest in Golden Opportunities you receive **30% in tax credits** so you can reduce the amount of income tax you pay. Plus, *100%* of your money is invested in Manitoba companies.

**We are the  
Top Performing  
Retail Venture  
Capital (RVC)  
A-share.\***

<b>A-B SERIES</b>	<b>1 YEAR 9.37%</b>	<b>3 YEAR 12.00%</b>	<b>SINCE INCEPTION 12.32%</b>
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<b>A-F SERIES</b>	<b>1 YEAR 8.58%</b>	<b>3 YEAR 11.27%</b>	<b>5 YEAR 12.82%</b>	<b>SINCE INCEPTION 7.55%</b>
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**Over 25 years of local investing, focused on driving growth and creating value.**

Investing local means you are helping to directly and indirectly build the economy and positively impacting companies, communities and jobs in Manitoba. Let's continue to build on the positive impact made since inception:

**165+ COMPANIES**

**15,000+ JOBS**

\*Class A-share A-F Series based on 1 year, 3 year and 5 year returns and A-B Series based on 1 year, 3 year and since inception returns, as at November 30, 2025 per Fundata. Where the performance of a particular class of a fund is displayed, other classes may be available and fees and performance may differ in those other classes.

**INVEST > TODAY**

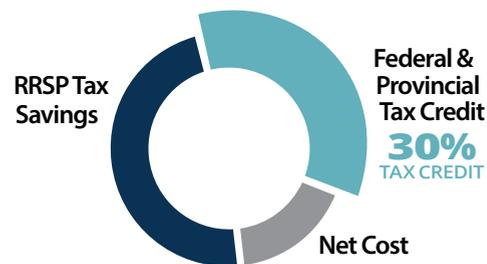
# PAY LESS INCOME TAX.

Golden Opportunities investors receive 30% in tax credits PLUS regular RRSP tax savings. A 15% Federal tax credit is provided on investments up to \$5,000 annually, and a 15% Provincial tax credit is provided on investments up to \$12,000 annually.

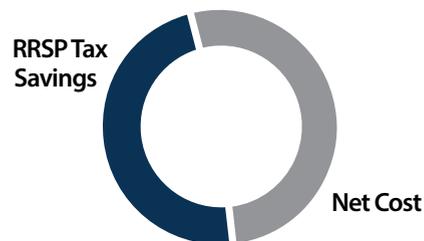
Tax credits are available on any amount from \$25 per month to up to \$12,000 annually.

**Did you know?** You can invest outside of an RRSP and still receive 30% in tax credits!

## Golden Opportunities RRSP



## Regular RRSP



## How it Works<sup>1</sup>

	Your Sample Taxable Income (before RRSP deduction)	Marginal Tax Rate	30% in Tax Credits <sup>2</sup>		RRSP Tax Savings <sup>3</sup>		Your Total Tax Credits & Savings	Your Cost
You Invest <b>\$3,500</b>	\$ 30,000	25.30%	\$1,050	+	\$886	=	<b>\$1,936</b>	\$1,564
	\$ 60,000	33.25%	\$1,050	+	\$1,164	=	<b>\$2,214</b>	\$1,286
	\$ 110,000	37.90%	\$1,050	+	\$1,327	=	<b>\$2,377</b>	\$1,123
	\$ 150,000	43.40%	\$1,050	+	\$1,519	=	<b>\$2,569</b>	\$931
	\$ 250,000	47.56%	\$1,050	+	\$1,665	=	<b>\$2,715</b>	\$785
You Invest <b>\$5,000</b>	\$ 30,000	25.30%	\$1,500	+	\$1,265	=	<b>\$2,765</b>	\$2,235
	\$ 60,000	33.25%	\$1,500	+	\$1,663	=	<b>\$3,163</b>	\$1,837
	\$ 110,000	37.90%	\$1,500	+	\$1,895	=	<b>\$3,395</b>	\$1,605
	\$ 150,000	43.40%	\$1,500	+	\$2,170	=	<b>\$3,670</b>	\$1,330
	\$ 250,000	47.56%	\$1,500	+	\$2,378	=	<b>\$3,878</b>	\$1,122
You Invest <b>\$12,000</b>	\$ 30,000	25.30%	\$2,550	+	\$3,036	=	<b>\$5,586</b>	\$6,414
	\$ 60,000	33.25%	\$2,550	+	\$3,990	=	<b>\$6,540</b>	\$5,460
	\$ 110,000	37.90%	\$2,550	+	\$4,548	=	<b>\$7,098</b>	\$4,902
	\$ 150,000	43.40%	\$2,550	+	\$5,208	=	<b>\$7,758</b>	\$4,242
	\$ 250,000	47.56%	\$2,550	+	\$5,707	=	<b>\$8,257</b>	\$3,743

Visit the online investment calculator at [GoldenOpportunities.ca](http://GoldenOpportunities.ca) to estimate your tax savings or scan this QR code to open the page >>



<sup>1</sup> Investments of \$3,500, \$5,000 and \$12,000 are used for examples only. Investors may invest up to \$12,000 a year for maximum tax credits.

<sup>2</sup> Tax credits equal to 30% of the amount of your investment are available whether or not you hold your investment in an RRSP.

<sup>3</sup> Estimated tax reduction from a contribution to an RRSP for individuals with different levels of taxable income, as shown. RRSP tax savings are not unique to this investment.

# KNOW WHERE YOUR MONEY IS INVESTED.

## Keep Companies Growing at Home

Golden Opportunities is invested across diverse sectors in Manitoba that are key to the Province's economic growth.

DIVERSIFIED SHARE



**Diversified Class A-share** is the longest-standing and largest share class focused on established local companies across diverse sectors.

INNOVATION SHARE



**Innovation Class i-share** is focused on local innovation and technology companies.

For more information or a full portfolio listing, visit [GoldenOpportunities.ca](http://GoldenOpportunities.ca) or take a photo of this QR code to open the page >>



## Invest in local companies that you know.

Sample of portfolio companies:

SECTOR		
	Consumer Discretionary	
	Technology	
	Agriculture	
<b>LIBRESTREAM</b>	Technology	
	Technology	
<b>headversity</b>	Technology / Healthcare	

DIVERSIFIED SHARE



Held in Diversified Class A-share

INNOVATION SHARE



Held in Innovation Class i-share

# MAXIMIZE YOUR SAVINGS.

Easily maximize your tax savings with the flexibility of investment strategies that support what is best for you at *every stage of life.*

## Are you just starting out?



Did you recently finish post-secondary education or land your first dream job and would like an affordable and easy way to start investing? There's no time like the present! Saving early can help set you up for success today, and tomorrow.

**Discover How**  
by scanning this QR code  
to open the webpage >>



## Are you ready to take that next step?

Did you recently get married, buy your first home, start a family or get a promotion and raise? Whatever your next step may be, this is an exciting time and as you build your life there are strategies that can help you maximize your tax savings.



**Learn More**  
by scanning this QR code  
to open the webpage >>



## Are you gearing up for retirement?

Is your retirement just around the corner, or are you preparing for the next stage with grown children ready to move out on their own? Investing is a lifelong process – continue to save and maximize your tax credits!



**Explore Options**  
by scanning this QR code  
to open the webpage >>



# ROLL & RECEIVE EXTRA TAX CREDITS.

When invested in Golden Opportunities for eight years, units become mature and can be “rolled”/reinvested for an additional 30% in tax credits without investing any new money. This can be done in perpetuity every eight years!



When added to the increase in share value that the Fund has generated over the last eight-year hold period, a \$5,000 investment made eight years ago can be rolled generating a value of up to \$13,165.\*

\*Based on a \$5,000 Class A-share investment made September 1, 2017, 30% in initial tax credits in 2017, 50.4% marginal tax rate, increase in share value as of September 5, 2025 and \$5,000 reinvested for 30% in additional tax credits for the 2025 tax year.

## Get Started in 3 Easy Steps

### 1 Choose how you invest.



- ▶ **Lump Sum Contribution:** make a single payment whenever you choose.
- ▶ **Pre-authorized Contribution (PAC):** make a number of smaller payments automatically deducted from your **bank account**.
- ▶ **Payroll Investment Plan Contribution (PIP):** make a number of smaller payments automatically deducted from your **paycheque** and you receive tax savings immediately at source every pay day. Visit [GoPayrollPlan.ca](http://GoPayrollPlan.ca) for more information.

### 2 Choose the amount you invest.



You can invest up to \$12,000 annually with a Lump Sum Contribution or start with as little as \$25 monthly with a PAC, or anything in between so it is affordable for you.

### 3 Choose when you invest.



You can decide when you want to invest with the flexibility to change anytime.

**30%**  
**TAX CREDIT**

For more information on Golden Opportunities,  
contact your Financial Advisor or visit  
**GoldenOpportunities.ca**



**GOLDEN**  
OPPORTUNITIES FUND

PROUDLY SPONSORED BY:  
CONSTRUCTION AND GENERAL WORKERS' UNION, LOCAL 180

**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., at [designedwealthmanagement.ca](http://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, 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. The indicated rates of return are the historical annual compounded total returns including changes in share value and reinvestment of all dividends and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns.

**Fund Codes:** GOF507 (Class A-F SK), GOF508 (Class A-F MB), GOF509 (Class i-F SK), GOF510 (Class i-F MB), GOF511 (Class R-F SK), GOF701 (Class A-B SK), GOF702 (Class A-B MB), GOF703 (Class i-B SK), GOF704 (Class i-B MB), GOF705 (Class R-B SK)

DECEMBER 2025