

**PAY LESS  
TAX**

**30%  
TAX CREDIT**



Join thousands of  
shareholders investing  
and pay less tax.



**GOLDEN**  
OPPORTUNITIES FUND

INVEST IN  
**MB**



# GOLDEN

OPPORTUNITIES FUND

When you invest in Golden Opportunities you receive **30% in tax credits** and **100%** of your money is invested in local Manitoba companies.

**Over 25 years of 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:

## Top Performing Retail Venture Capital (RVC) A-share\*



A-B SERIES	1 YEAR	SINCE INCEPTION	
	10.57%	13.36%	

A-F SERIES	1 YEAR	3 YEAR	5 YEAR	SINCE INCEPTION
	9.80%	12.50%	9.59%	7.44%

**165+** COMPANIES

**15,000+** JOBS

**INVEST > TODAY**

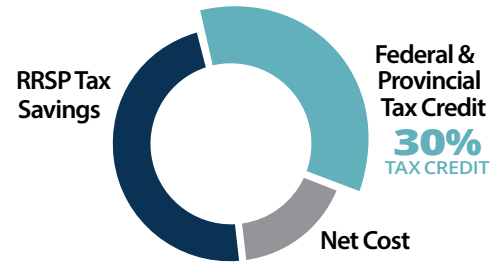
\*Class A-share A-F Series based on 1 year, 3 year and 5 year returns, and A-B Series based on 1 year and since inception returns, as at November 30, 2024 per Fundata. Where the performance of a particular class of a fund is displayed, other classes may be available and fees and performance may differ in those other classes.

# Pay Less Tax.

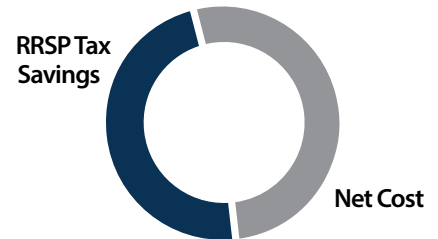
Golden Opportunities investors receive 30% in tax credits PLUS regular RRSP tax savings. A 15% Federal tax credit is provided on investments up to \$5,000 annually, and a 15% Provincial tax credit is provided on investments up to \$12,000 annually. Tax credits are available on any amount from \$25 per 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>	\$ 25,000	25.80%	\$1,050	+	\$903	=	<b>\$1,953</b>	\$1,547
	\$ 60,000	33.25%	\$1,050	+	\$1,164	=	<b>\$2,214</b>	\$1,286
	\$ 115,000	43.40%	\$1,050	+	\$1,519	=	<b>\$2,569</b>	\$931
	\$ 175,000	46.72%	\$1,050	+	\$1,635	=	<b>\$2,685</b>	\$815
	\$ 250,000	50.40%	\$1,050	+	\$1,764	=	<b>\$2,814</b>	\$686
You Invest <b>\$5,000</b>	\$ 25,000	25.80%	\$1,500	+	\$1,290	=	<b>\$2,790</b>	\$2,210
	\$ 60,000	33.25%	\$1,500	+	\$1,663	=	<b>\$3,163</b>	\$1,837
	\$ 115,000	43.40%	\$1,500	+	\$2,170	=	<b>\$3,670</b>	\$1,330
	\$ 175,000	46.72%	\$1,500	+	\$2,336	=	<b>\$3,836</b>	\$1,164
	\$ 250,000	50.40%	\$1,500	+	\$2,520	=	<b>\$4,020</b>	\$980
You Invest <b>\$12,000</b>	\$ 25,000	25.80%	\$2,550	+	\$3,096	=	<b>\$5,646</b>	\$6,354
	\$ 60,000	33.25%	\$2,550	+	\$3,990	=	<b>\$6,540</b>	\$5,460
	\$ 115,000	43.40%	\$2,550	+	\$5,208	=	<b>\$7,758</b>	\$4,242
	\$ 175,000	46.72%	\$2,550	+	\$5,606	=	<b>\$8,156</b>	\$3,844
	\$ 250,000	50.40%	\$2,550	+	\$6,048	=	<b>\$8,598</b>	\$3,402

Visit the online investment calculator at [GoldenOpportunities.ca](https://GoldenOpportunities.ca) to estimate your tax savings or take a photo of 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.

# Keep Companies Growing at Home.

Golden Opportunities is invested across diverse sectors that are key to the Province's economic growth.  
*Invest in local companies that you know.*



**DIVERSIFIED SHARE A** **Diversified Class A-share** is the longest-standing and largest share class focused on diverse companies including management buyouts.

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

**Sample portfolio companies shown.**  
Companies will vary depending on share class. 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 >>



## Featured Portfolio Holdings



(Consumer Discretionary) **DIVERSIFIED SHARE A**



(Technology) **DIVERSIFIED SHARE A** **INNOVATION SHARE i**



(Agriculture) **DIVERSIFIED SHARE A**

**LIBRESTREAM**

(Technology) **INNOVATION SHARE i**



(Technology) **DIVERSIFIED SHARE A** **INNOVATION SHARE i**



(Technology/Healthcare) **INNOVATION SHARE i**

**DIVERSIFIED SHARE A** Held in Diversified Class A-share

**INNOVATION SHARE i** Held in Diversified Class i-share

# Flexible & Affordable Options

Easily maximize your tax savings by investing in Golden Opportunities through the strategy that is right for you.

## No New Money + 30% Tax Credit



### Need to transfer from an existing RRSP?

Heather is looking for a tax credit this year without investing any new money. By simply transferring money from another existing RRSP, Heather can make her annual Golden Opportunities contribution and receive 30% in tax credits.

### Ready to reinvest your mature RVC fund shares?

Mark invested in Golden Opportunities 8-years ago. This year, the units that he invested matured following the 8-year hold period, and he can “roll”/reinvest these units back into Golden Opportunities and receive an additional 30% in tax credits without investing any new money.



For more investment strategies, visit: [GoldenOpportunities.ca](https://GoldenOpportunities.ca) or take a photo of this QR code to open the page >>



## Invest Outside of an RRSP + 30% Tax Credit



### Looking to invest in a non-registered account?

Paula doesn't want to invest in an RRSP but would still like tax credits. When investing in Golden Opportunities in a non-registered account she can still receive 30% in tax credits.



### Have you reached your RRSP contribution limit?

If you have reached your RRSP contribution limit for the year, you can also make your investment outside of an RRSP for 30% in tax credits.

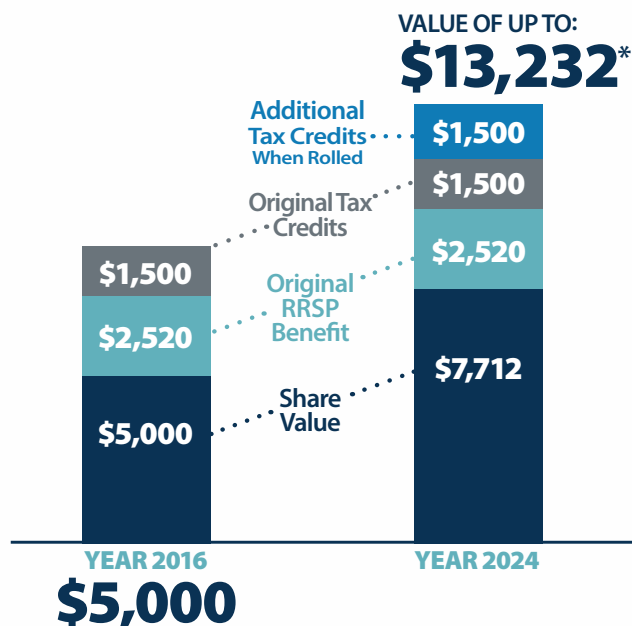


### No longer able to contribute to an RRSP?

James is over 71 and can no longer invest in an RRSP, he can still invest in Golden Opportunities outside of an RRSP for 30% in tax credits.

# 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 \$13,232.\*

\*Based on a \$5,000 Class A-share investment made September 2, 2016, 30% in initial tax credits in 2016, 50.4% marginal tax rate, increase in share value as of September 6, 2024 and \$5,000 reinvested for 30% in additional tax credits for the 2024 tax year.

# Get Started in 3 Easy Steps.

## 1 Choose your contribution method.



- ▶ Make a single payment whenever you choose (**Lump Sum Contribution**).
- ▶ Make a number of smaller payments automatically deducted from your **bank account** and invested into your Golden Opportunities account (Pre-authorized Contribution - PAC).
- ▶ Make a number of smaller payments automatically deducted from your **paycheque** and invested into your Golden Opportunities account (Payroll Investment Plan Contribution - PIP).

When you choose the Payroll Investment Plan Contribution method you receive your tax savings immediately at source every pay day. Visit [GoPayrollPlan.ca](http://GoPayrollPlan.ca) for more information.

## 2 Choose your amount.



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 your frequency.



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

**TIP:** Always find yourself scrambling at the last minute? Put saving for retirement on autopilot with a PAC and regular deposits will automatically be set-up and invested into your Golden Opportunities account.

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

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



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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, 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, 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 2024