



GOLDEN
OPPORTUNITIES FUND

OVER
20
YEARS

Invest **LOCAL**

Receive
32.5%
in tax credits



GOLDEN | OVER
OPPORTUNITIES FUND | 20
YEARS

Invest Local.

When you invest in Golden Opportunities, 100% of your money is invested in local Saskatchewan companies.

Impact Local.

Investing local means you are helping to build our economy and positively impacting companies, communities and jobs at home.

Build Saskatchewan.

As Saskatchewan's local Retail Venture Capital (RVC) fund and investment opportunity for over 20 years, together with the community we have impacted:

145
LOCAL
& DIVERSE
COMPANIES

15,000+
LOCAL
JOBS

88%
LOCAL TOWNS
AND CITIES¹

SOLD OUT LAST YEAR

INVEST EARLY

¹ Statistics Canada – Population Census 2016 (with population over 1,000), Golden Opportunities Fund.

Keep SK Companies Growing at Home.

A portfolio rooted across *diverse sectors* in Saskatchewan that are key to our economic growth, including agriculture and infrastructure, with a continued focus on management buyouts, innovation and healthcare. Invest in companies that you know – from local innovators to local legacies.

MANAGEMENT BUYOUTS (MBOs)



INNOVATION



HEALTHCARE



Emerald Park, SK

Estevan, SK

North Battleford, SK

Prince Albert, SK

Swift Current, SK

Warman, SK

Sample portfolio companies shown.

Visit GoldenOpportunities.ca for a full portfolio listing or take a photo of this QR code to open the page >>



Increase Your Savings.

When you invest, you receive
32.5% in tax credits on your investment
 PLUS regular RRSP tax savings. Save for
 retirement and receive added tax credits!

32.5%
TAX CREDIT

Golden Opportunities Fund
\$100 RRSP Investment = \$20 Net Cost*

Affordable Investing to Fit You.

Tax savings are available on any amount from
\$25 per month to up to \$5,000 annually –
 no one size fits all.



*Example assumes a marginal tax rate of 47.50%. Marginal tax rates vary per individual, for more information visit GoldenOpportunities.ca/Calculator. 32.5% in tax credits available on investments up to \$5,000 annually.

How it Works.¹

	Your Sample Taxable Income (before RRSP deduction)	Marginal Tax Rate	32.5% in Tax Credits ²		RRSP Tax Savings ³		Your Total Tax Credits & Savings	Your Cost
You Invest \$3,500	\$ 25,000	25.50%	\$1,138	+	\$893	=	\$2,031	\$1,469
	\$ 55,000	33.00%	\$1,138	+	\$1,155	=	\$2,293	\$1,207
	\$ 100,000	38.50%	\$1,138	+	\$1,348	=	\$2,486	\$1,014
	\$ 150,000	43.50%	\$1,138	+	\$1,523	=	\$2,661	\$839
	\$ 215,000	47.50%	\$1,138	+	\$1,663	=	\$2,801	\$699
You Invest \$5,000	\$ 25,000	25.50%	\$1,625	+	\$1,275	=	\$2,900	\$2,100
	\$ 55,000	33.00%	\$1,625	+	\$1,650	=	\$3,275	\$1,725
	\$ 100,000	38.50%	\$1,625	+	\$1,925	=	\$3,550	\$1,450
	\$ 150,000	43.50%	\$1,625	+	\$2,175	=	\$3,800	\$1,200
	\$ 215,000	47.50%	\$1,625	+	\$2,375	=	\$4,000	\$1,000

Visit the online investment calculator
 at GoldenOpportunities.ca to estimate
 your tax savings or take a photo of this
 QR code to open the page >>



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

² Tax credits equal to 32.5% of the amount of your investment are available whether or not you hold your investment in an RRSP.

³ 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.

Strategies to Maximize Your Savings.

You can easily maximize your tax savings by investing in Golden Opportunities through the strategies that are right for you.

No New Money?

Transfer from an existing RRSP, non-RRSP or locked in assets into Golden Opportunities without investing any new money and generate 32.5% in tax credits with a simple transfer.



No More RRSP Room or Over 71?

Make your Golden Opportunities investment outside of an RRSP and still receive 32.5% in tax credits.



Have a Spouse?

Invest in a spousal RRSP and either spouse can claim the 32.5% in tax credits, or you can share.



Repaying Home Buyers' Plan Withdrawals?



Repay RRSP withdrawals into Golden Opportunities and receive 32.5% in tax credits on every dollar repaid to the Plan.

Have a Family?

Combine the 32.5% in tax credits and RRSP savings available to family members and generate up to \$12,700* in assets from a single \$5,000 investment.



ORIGINAL INVESTMENT: \$5,000		
Spouse #1 invests \$5,000 in Golden Opportunities	\$1,625 Tax Credits + \$2,375 RRSP Benefits	= \$4,000 in Tax Savings
Spouse #2 invests \$4,000 in Golden Opportunities	\$1,300 Tax Credits + \$1,900 RRSP Benefits	= \$3,200 in Tax Savings
Your Family invests \$3,200 in Golden Opportunities	Receive the RESP tax credits available**	= \$500 in RESP Tax Savings

Total Assets Generated from a \$5,000 Investment **\$12,700***

*Example assumes a marginal tax rate of 47.50%. Marginal tax rates vary per individual, for more information visit GoldenOpportunities.ca/Calculator. 32.5% in tax credits available on investments up to \$5,000 annually.

**The basic Canada Education Savings Grant provides 20% on the first \$2,500 invested in an RESP annually.

Get Started.

Investing in Golden Opportunities is easy, *affordable* and flexible.

Easy.

Choose your contribution method.



- 1** Make a single payment whenever you choose (Lump Sum Contribution).
- 2** Make a number of smaller payments automatically deducted from your bank account and invested into your Golden Opportunities account (Pre-authorized Contribution - PAC).
- 3** 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 for more information.

Affordable.

Choose your amount.



You can invest *up to* \$5,000 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.

Flexible.

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.

Key Features of Your Local RVC Fund.

Join **1 in 20** Saskatchewan taxpayers already invested¹

and help to build your local economy while you maximize your savings!

Keep Your Investment Local:

Keep your money invested at home helping to positively impact Saskatchewan companies.

Receive Added Tax Savings:

Receive 32.5% in tax credits on top of your regular RRSP savings.

Rollover for New Tax Credits:

When your investment matures, 8 years after purchase, you can 'roll' it to receive additional tax credits. This process can repeat in perpetuity every 8 years thereafter.

Diverse Sectors Across SK:

Invest in local companies across various sectors that are key to our economic growth including agriculture, innovation, and infrastructure.

Choose Your Share Class, Such As:

DIVERSIFIED
SHARE



Diversified Class A-share: the longest-standing and largest share class focused on diverse sectors including investments in management buyouts alongside strong management teams of local companies.

INNOVATION
SHARE



Innovation Class i-share: focused on local innovation companies with loss protection that is exclusive to this share class.

Is Your Investment Protected?

For every \$1 that the i-share invests, the Government of Canada (through Western Economic Diversification Canada) has placed 0.50¢ in a loss protection pool. This loss protection pool accumulates and, should an investment decline in value, up to 80% of a loss can be covered out of this pool.²

PROTECTING YOUR i-SHARE

with up to 80% in loss support.²

Up to 80% loss protection provided to a maximum of \$3.3 million.



Western Economic
Diversification Canada

Diversification de l'économie
de l'Ouest Canada

Keep it Easy, Affordable and Flexible:

Choose the method, amount and frequency that is the right fit for you.

SOLD OUT LAST YEAR | INVEST  **EARLY**

The Fund has limited availability – by regularly investing through a PAC or PIP contribution, you can **ensure you receive the tax credits** on your investment, even if the Fund sells out!

¹ Statistics Canada – Income Statistics 2017, Golden Opportunities Fund.

² Loss protection available for qualified investments. See Prospectus under "Investment Objectives" for more important information.

32.5%
TAX CREDIT

Follow us on social media:



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

Fund Codes: GOF501 (Class A SK), GOF502 (Class A MB), GOF503 (Class i SK), GOF504 (Class i MB), GOF505 (Class R SK), 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), GOF601 (Class A (SK)-A), GOF602 (Class A (MB)-A), GOF603 (Class i (SK)-A), GOF604 (Class i (MB)-A), GOF605 (Class R (SK)-A)