

PAY LESS
TAX

32.5%
TAX CREDIT



INVEST IN
SK

25
YEARS



GOLDEN
OPPORTUNITIES FUND

It Takes a Province



GOLDEN

OPPORTUNITIES FUND

When you invest in Golden Opportunities you receive **32.5% in tax credits** and **100%** of your money is invested in Saskatchewan companies.

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



A-B SERIES	1 YEAR	SINCE INCEPTION
	17.29%	17.86%

A-F SERIES	1 YEAR	3 YEAR	5 YEAR	SINCE INCEPTION
	16.83%	15.85%	6.37%	7.48%

A SERIES	1 YEAR	3 YEAR	5 YEAR	10 YEAR
	11.93%	11.57%	3.62%	4.13%

*Class A-share A Series based on 1 year and 3 year returns, 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 August 31, 2023 per Fundata.

Celebrating 25 years of local investing, focused on driving growth and creating value.

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

165+ COMPANIES

15,000+ JOBS

IT TAKES A PROVINCE

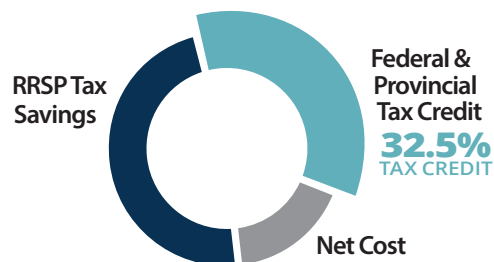
Pay Less Tax.

Golden Opportunities investors receive 32.5% in tax credits PLUS regular RRSP tax savings.

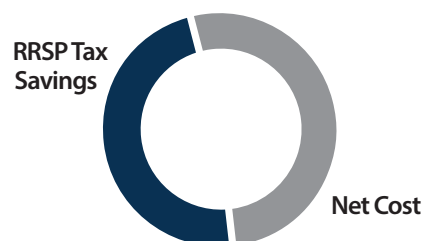
Receive tax credits on any amount from \$25 per month to up to \$5,000 annually.

Did you know? You can invest outside of an RRSP and still receive 32.5% in tax credits!

Golden Opportunities RRSP



Regular RRSP



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
	\$ 110,000	38.50%	\$1,138	+	\$1,348	=	\$2,486	\$1,014
	\$ 150,000	40.50%	\$1,138	+	\$1,418	=	\$2,556	\$944
	\$ 240,000	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
	\$ 110,000	38.50%	\$1,625	+	\$1,925	=	\$3,550	\$1,450
	\$ 150,000	40.50%	\$1,625	+	\$2,025	=	\$3,650	\$1,350
	\$ 240,000	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.

Keep Companies Growing at Home.

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



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



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 or take a photo of this QR code to open the page >>>



Featured Portfolio Holdings



(Technology)



(Agriculture)



(Infrastructure)



(Agriculture)



(Value-Added Processing)



(Technology)



(Building Supplies)



CHRYSALIS

(Technology)



COVA

(Technology)



(Healthcare)



(Value-Added Processing)



Golden Health Care
Here to care for you

(Healthcare)



Held in Diversified Class A-share



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.



Looking to invest outside of an RRSP?

Paula doesn't want to invest in an RRSP but would still like to receive tax credits. By investing in Golden Opportunities outside of an RRSP she can still receive 32.5% in tax credits.

You have the choice to make an investment outside of an RRSP or inside an RRSP and still receive 32.5% in tax credits.

For more investment strategies, visit:
GoldenOpportunities.ca
or take a photo of this QR code to open the page.



No new money to invest?

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 32.5% in tax credits.

You can use this "transfer" strategy with an existing RRSP, non-RRSP or locked in assets as well to receive 32.5% in tax credits.

No longer able to contribute to an RRSP?

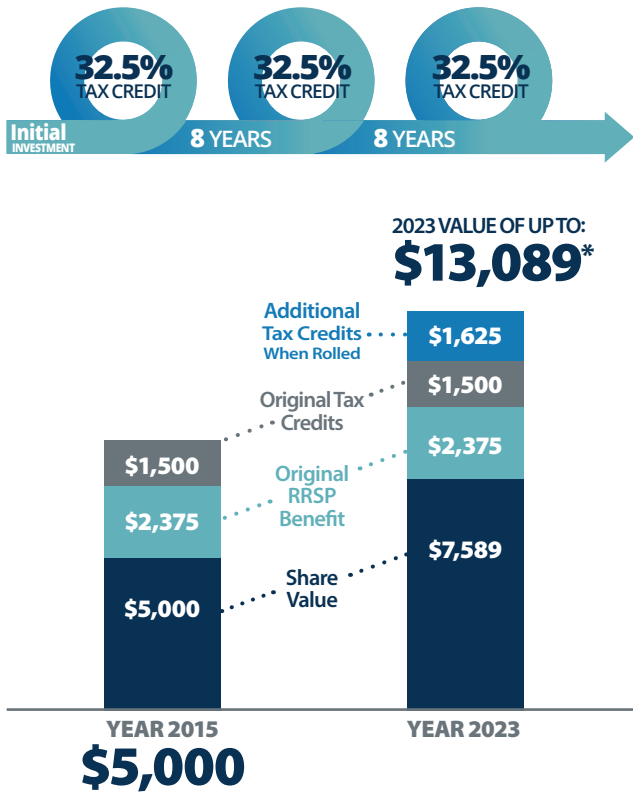
James is over 71 and can no longer invest in an RRSP yet he can still invest in Golden Opportunities outside of an RRSP for 32.5% in tax credits.

If you have reached your RRSP contribution limit for the year, you can also make your investment outside of an RRSP for 32.5% 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 32.5% 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 \$13,089*.

*Based on a \$5,000 Class i-share investment made September 4, 2015, 30% in initial tax credits in 2015, 47.5% marginal tax rate, increase in share value as of September 1, 2023 and \$5,000 reinvested for 32.5% in additional tax credits for the 2023 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 paycheck 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](https://www.gopayrollplan.ca) for more information.

2 Choose your amount.



Receive tax credits on 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.

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.

32.5% 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, Wellington-Altus Private Wealth Inc., 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. 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)

OCTOBER 2023