

Strategies to Maximize Your Savings.

No New Money?

Transfer from an existing RRSP, non-RRSP or locked in assets into Golden Opportunities without investing any new money and generate 30% 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 30% in tax credits.



Have a Spouse?

Invest in a spousal RRSP and either spouse can claim the 30% in tax credits, or you can share.



Have a TFSA?

Invest in Golden Opportunities within a TFSA and receive 30% in tax credits while your investment grows tax free.



Repaying Home Buyers' Plan Withdrawals?

Repay RRSP withdrawals into Golden Opportunities and receive 30% in tax credits on every dollar repaid to the Plan.



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

Received CERB Payments?

When tax time rolls around, think of the 30% tax credit that you can receive back when investing in Golden Opportunities.



Have a Family?

Combine the 30% in tax credits and RRSP savings available to family members and generate up to \$12,752* in assets from a single \$5,000 investment.



ORIGINAL INVESTMENT:
\$5,000

Spouse #1 invests \$5,000 in Golden Opportunities	\$1,500 Tax Credits + \$2,520 RRSP Benefits	=	\$4,020 in Tax Savings
Spouse #2 invests \$4,020 in Golden Opportunities	\$1,206 Tax Credits + \$2,026 RRSP Benefits	=	\$3,232 in Tax Savings
Your Family invests \$3,232 in Golden Opportunities	Receive the RESP tax credits available**	=	\$500 in RESP Tax Savings

Total Assets Generated from a \$5,000 Investment \$12,752*

*Example assumes a marginal tax rate of 50.40%. Marginal tax rates vary per individual, for more information visit GoldenOpportunities.ca/Calculator. 30% 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.

GoldenOpportunities.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. 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.

November 2020