

25  
YEARS



**GOLDEN**  
OPPORTUNITIES FUND

INVEST IN  
**SK**

## Flexible & Affordable Options

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

# Invest Outside of an RRSP + 32.5% Tax Credit



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

Paula doesn't want to invest in an RRSP but would still like to receive 32.5% in tax credits. When investing in Golden Opportunities in a non-registered account she can still receive 32.5% 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 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.

# No New Money + 32.5% 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 32.5% 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 received an additional 32.5% in tax credits without investing any new money.



# Life and Family Options + 32.5% Tax Credit

## Did you use the Home Buyers' Plan program?

Dave and Kim used the Home Buyers' Plan (HBP) program to buy their first new home and need to start to pay back their withdrawn RRSP funds. They decided to repay their HBP withdrawals by investing in Golden Opportunities to receive 32.5% in tax credits on every dollar repaid to the HBP.

## Need flexibility with a spousal RRSP?

Amanda and her husband James want to invest in Golden Opportunities but aren't yet sure who would benefit most from claiming the tax credits so they invested in a spousal RRSP so either spouse can claim the 32.5% in tax credits.



## Want to maximize your tax credits within your RRSP before you RRIF?

Shelley and Gord would like to invest in Golden Opportunities right up until age 71 to maximize the tax credits they receive. Golden Opportunities now offers a Client Name Retirement Income Fund (RIF) Account which provides clients with a no fee option when the time comes to transfer your Golden Opportunities assets to a RRIF.



## Disciplined with your family investing?

Tori and Vic are raising two children and want to make the most of their hard-earned money. By combining the 32.5% in tax credits with RRSP and RESP savings available to Tori and Vic they generated up to \$12,700\* in assets from a single \$5,000 investment. Here's how:

Tori invested \$5,000 in Golden Opportunities – she received \$1,625 in tax credits + \$2,375 in RRSP benefits → **\$4,000** in Tax Savings

Vic invested this \$4,000 in Golden Opportunities – he received \$1,300 in tax credits + \$1,900 in RRSP benefits → **\$3,200** in Tax Savings

Tori and Vic invested this \$3,200 in an RESP for their children – they received the RESP basic Canada Education Savings Grant of \$500\*\* → **\$500**

ORIGINAL INVESTMENT:  
**\$5,000**

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

## GoldenOpportunities.ca

\* Example assumes a marginal tax rate of 47.50%. Marginal tax rates vary per individual, for more information visit [GoldenOpportunities.ca/Calculator](https://www.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.

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](https://www.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.

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