



Invest Local

Golden Opportunities started over 20 years ago as a local Retail Venture Capital (RVC) Fund for Saskatchewan people to invest at home. **100% of your money is invested in local companies.**

Impact Local

Investing local means you are helping to **build our economy**. To date, together with the community we have impacted:



Tax Credits

Investors receive regular RRSP savings **PLUS 32.5% in tax credits** on your investment.

Save for retirement and receive added tax credits!



Follow us on social media:



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

Affordable. Flexible. Easy.

GoPayrollPlan.ca

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.

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)

August 2021

INVEST IN
SK

Pay less income tax on every paycheque.
Invest it in your RRSP instead!



Employees are seeking affordable retirement savings...

A strong majority say that all workers should have access to affordable (85%) and efficient (83%) retirement savings arrangements.¹



Our Payroll Plan can help:

Affordable.

Reduce your income tax every payday (since you receive the tax savings immediately on each paycheck), and invest this money directly into your RRSP investment account instead.



Flexible.

Choose the amount and frequency that is comfortable for you, with the option to change at any time.



Easy.

Put investing on autopilot with regular contributions that are automatically deducted and remitted by your employer into your RRSP investment account.



TAX



¹ Hoopp.com - Canadian Retirement Survey 2021

Jen's Story:

Annual Income: \$53,976 Payday Frequency: Every 2 Weeks



Turn **\$62 a paycheck** = into a **\$5,000 RRSP investment each year**



GOLDEN
OPPORTUNITIES FUND

Regular Pay per Period (before deductions)

\$2,076

\$2,076

Less: CPP and EI

\$139

\$139

Less: Income Tax*

\$358

\$228

Your Investment into Golden Opportunities Fund

\$0

\$192

Net Take-home Pay

\$1,579

\$1,517

Jen's Income Tax is reduced by **\$130** and invested in her Golden Opportunities account instead

Jen's out of pocket net cost is only **\$62** per paycheck*

For more examples like Jen's take a photo of this QR Code



*By combining the provincial and federal tax credits with the RRSP tax savings attached to the Fund, a bi-weekly contribution of \$62 can result in an annual RRSP investment of \$5,000 based on 26 pay periods per year, basic personal tax exemptions and a sample marginal tax rate of 35%. Marginal tax rates vary per individual, for more information visit GoldenOpportunities.ca/Payroll-Calculator.

Here's what other Payroll Plan investors have to say:



"I would recommend the Payroll Plan to someone that is starting investing – it doesn't need to be a large sum, you can start small, and it is locally-based and keeping businesses in our community."

- Laurie

"One of the benefits is flexibility as it is automatically withdrawn off each paycheck – I'd definitely pass it on to anyone looking to invest in their future and the local economy."

- Braden



Visit the online investment calculator to estimate your tax savings at GoPayrollPlan.ca