



GOLDEN
OPPORTUNITIES FUND

SUBSCRIPTION FORM (SK)
(For Purchase of GOF501, GOF503, GOF505,
GOF507, GOF509, GOF511, GOF601, GOF603, GOF605)
c/o Prometa Fund Support Services Inc.
Unit 220 - 155 Carlton St., Winnipeg, Manitoba R3C 3H8
Phone: 1-866-261-5686 | Fax: 1-866-585-5657
Processing Email: goldenopportunities@prometa.ca
www.goldenopportunities.ca

☐ New Account

☐ Existing Account

☐ Payroll

GOF Account #

Dealer Cross Ref. #

1. Please Complete the Following:

(name on the Subscription Form must be Annuitant if Subscription is for RSP purposes)

☐ Ms. ☐ Mr. ☐ Mrs. ☐ Dr. ☐ Miss

Last Name of Shareholder/Annuitant

First Name

Street Address

Email Address

City

Province

Postal Code

Initials

Social Insurance Number

Date of Birth

Month Day Year

Telephone (home)

Telephone (mobile)

2. Account Type: ☐ Individual ☐ Joint (Non-Registered only)

☐ Non-Registered

☐ Retirement Savings Plan (RSP)

☐ Spousal/Common-Law Partner RSP

☐ LIRA/LIRSP Jurisdiction

(Attach LIRA/LIRSP Addendum)

3. Information Required for all Spousal/Common-Law Partner RSPs & Non-Registered Joint Accounts

For the Contributing Spouse/Common-Law Partner or Joint Account Holder:

Last Name

First Name

Social Insurance Number

Birth Date

Month Day Year

4. Your Investment Options:

☐ Lump Sum: \$

☐ Direct Transfer Of: \$ From:

☐ Payroll Plan Deduction Per Pay Period: \$

(Attach Payroll Authorization Form)

☐ Pre-Authorized Contribution (PAC) (Enclose a sample void cheque)

I authorize debits to my chequing account for: \$

Starting:

Month Day Year

☐ Monthly ☐ Bi-weekly ☐ Weekly ☐ Semi-Monthly (1st and 15th of the month)

☐ New Plan ☐ Change Existing Plan

Your Pre-Authorized Purchase can be cancelled at any time by providing written instruction to the fund.

Signature

Your Share Class Options:

GOF 501 Class A (SK) (\$, %)

GOF 503 Class I (SK) (\$, %)

GOF 505 Class R (SK) (\$, %)

GOF 601 Class A (SK)-A (\$, %)

GOF 603 Class I (SK)-A (\$, %)

GOF 605 Class R (SK)-A (\$, %)

GOF 507 Class A-F (SK) (\$, %)

GOF 509 Class I-F (SK) (\$, %)

GOF 511 Class R-F (SK) (\$, %)

5. Please Read and Sign Here:

Share Subscription

I acknowledge receipt of the Golden Opportunities Fund Inc. Prospectus and acknowledge that an investment in Golden Opportunities Fund is compatible with my investment objectives.

I hereby subscribe for Shares as above, subject to my review of the Prospectus and acknowledge that I will have the right to withdraw from this agreement to purchase Shares for a period of 2 business days after the receipt of the Prospectus and any amendment. I acknowledge that the shares will be issued at the price and in the manner set out in the Prospectus and understand that, subject to certain restrictions described in the Prospectus, if Shares are redeemed within 8 years of purchase, the tax credits received as a result of the purchase must be repaid in addition to redemption fees.

Application for Golden Opportunities Fund Inc. RSP (New Golden Opportunities Fund Inc. RSPs only)

A. I, the undersigned, hereby request participation in the Retirement Savings Plan of the Fund and request that Concentra Trust, as trustee, apply for registration of this Plan as a Registered Retirement Savings Plan in accordance with the *Income Tax Act* (Canada). I have examined the Declaration of Trust printed on the reverse side hereof and the Prospectus of the Fund. I understand that the Declaration of Trust may be amended without prior authorization, and I hereby waive the right to receive notice of such amendment. I hereby give the Fund the mandate to represent me with respect to all aspects of the Plan.

B. I understand and acknowledge that the personal information contained herein is being collected by Concentra Trust (the "Trustee") and that by signing below, I confirm that I have read and consent to the terms of the "Concentra" Privacy Policy located on the Concentra website at concentra.ca or by contacting the Trustee at 1-800-788-6311. "Concentra" refers to Concentra Bank and its wholly-owned subsidiary Concentra Trust. I confirm that the information herein is true and accurate and I agree to make the Agent, on behalf of the Trustee, aware of any changes to the personal information contained in this form.

C. Email Policy - It is the Fund's policy to not send each shareholder a paper copy of the Annual and Semi-Annual Reports. If you are interested in receiving paper copies of these reports please indicate your preference: ___ I wish to receive hard copies of the Annual Report Only ___ I wish to receive hard copies of both the Semi-Annual and the Annual Reports. Email notification when electronic copies of the reports are available online will be sent to those shareholders that have provided their email address and, by providing your email address, you consent to the electronic delivery of financial report notifications as well as Fund updates. The Fund will follow your instructions until you change them, which you may do at any time by contacting the Fund.

Date: Signature of Annuitant/Purchaser

Designation of a Beneficiary for Golden Opportunities Fund Inc. RSP Accounts (Optional)

I designate (Name) (Relationship) as my beneficiary to receive the benefits under my Golden Opportunities Fund Inc. RSP upon my death. **Caution: your designation of beneficiary by means of a designation form will not be revoked or changed automatically by any future marriage or divorce. Should you wish to change your beneficiary in the event of a future marriage or divorce, you will have to do so by means of a new designation.**

Date: Signature of Annuitant

Date: Signature of Witness

Accepted by Golden Opportunities Fund Inc., as Agent for the Trustee and issuer of the Shares: Authorized Signature

Investment Dealer: Dealer No.:

Registered Rep. Name: Rep. No.:

Signature:

GOLDEN OPPORTUNITIES FUND INC. RETIREMENT SAVINGS PLAN
Declaration of Trust

Concentra Trust, a trust company incorporated under the laws of Canada (the "Trustee"), hereby declares that it agrees to act as Trustee for the annuitant (the "Planholder") named in the application on the face hereof (the "Application") for a Golden Opportunities Fund Inc. Retirement Savings Plan (hereinafter referred to as the "Plan") upon the following terms and conditions.

1. **REGISTRATION:** The Trustee will register the Plan under the provisions of the Income Tax Act (Canada) (the "Act").

2. **CONTRIBUTIONS:** The Trustee shall accept such payments of cash and other transfers of property acceptable to it as may be made by the Planholder or the Planholder's spouse, which together with the investment income thereon shall constitute a trust fund (the "Trust Fund") to be used, invested and held subject to the terms hereof.

3. **INVESTMENT OF DEPOSITS:** Subject as hereinafter provided, each deposit received by the Trustee under the Plan shall be invested in Shares ("Shares") of Golden Opportunities Fund Inc. (the "Fund") at the pricing net asset value per Share hereof on the valuation date next following receipt by the Trustee of such deposit. All cash dividends or distributions received by the Trustee with respect to any investments made by the Trustee pursuant to the provisions hereof shall be reinvested by the Trustee in Shares of the Fund at the pricing net asset value per Share hereof. Otherwise, they shall be reinvested in accordance with the Planholder's directions as stated on the application. In the event that Shares of the Fund are not, at the time that the Trustee is required to make any investment under the provisions hereof, available for purchase or are not "qualified investments" for registered retirement savings plans within the meaning of such term as such term may then be used in the Act, the Trustee, at the direction of the Planholder, may invest such deposits or such cash dividends or distributions in other investments that are qualified investments for registered retirement savings plans within the meaning of such term as such term may then be used in the Act. All investments made by the Trustee for the Planholder shall be credited to the Planholder's account.

4. **PLANHOLDER'S ACCOUNT:** The Trustee will maintain an account in the name of the Planholder showing all contributions made to the Plan and all investment transactions made at the direction of the Planholder. The Trustee shall forward to the Planholder, at least annually, a statement showing all contributions and investment transactions made and all income earned and expenses incurred during such period.

5. **CONTRIBUTION RECEIPTS:** On or before March 31 of each year, the Trustee shall furnish the Planholder or the Planholder's spouse with a receipt, or receipts, showing contributions by the Planholder or the Planholder's spouse during the preceding calendar year and within 60 days thereafter.

6. **WITHDRAWALS:** The Planholder may, by written application, at any time before the commencement of a retirement income, pursuant to Section 8 hereof, request that the Trustee pay to the Planholder all or any part of the assets held under the Plan, subject to applicable withholding tax and tax credit repayments, and the Trustee may liquidate any investments held under the Plan to the extent deemed necessary for that purpose, provided such liquidation is permitted by the Fund.

7. **EXCESS PAYMENTS:** It is the responsibility of the Planholder or the Planholder's spouse to ensure that no contribution exceeds the maximum permitted under the Act. The Trustee shall, upon receipt of an approved application by the Planholder or the Planholder's spouse in accordance with the Act, refund to the Planholder or the Planholder's spouse, if eligible, an amount as defined in paragraph 146(2)(c.1) of the Act required to reduce the amount of tax otherwise payable under X.1 of the Act. The Trustee will take such steps as necessary to comply with this requirement.

8. **RETIREMENT INCOME:** The value of the property held in the accounts maintained by the Trustee for the Planholder shall be invested, used and applied by the Trustee for the purposes of providing a retirement income to the Planholder. The Planholder will, upon 90 days' written notice to the Trustee, specify the date for the commencement of a retirement income, which date shall not be later than the maturity date provided in the Act (such date being referred to herein as "the Maturity Date"). Such notice shall indicate the name of the company from which such retirement income shall be purchased and shall instructed the Trustee to liquidate the assets in accordance with the terms hereinafter set out. Provided, however, that if the Planholder is not required under the Act to terminate the Plan, such liquidation of assets in the Plan is subject to the approval of the Fund. Any liquidation of assets in the Plan are subject to any applicable tax credit repayments. any retirement income purchased by the Trustee shall, at the option of the Planholder, be:

- a) an annuity payable to the Planholder for the Planholder's life (or, if the Planholder so designates, to the Planholder for the lives jointly of the Planholder and the Planholder's spouse and to the survivor of them for his or her life) commencing at the Maturity Date and with or without a guaranteed term not exceeding such period of time calculated in accordance with the formula set out in paragraph (b) immediately below; or
- b) an annuity commencing at the Maturity Date payable to the Planholder, or to the Planholder for his/her life and to his/her spouse after his/her death, for a term of years equal to 90 minus either the age in whole years of the Planholder at the maturity of the plan, or, where the Planholder's spouse is younger than the Planholder and the Planholder so elects, the age in whole years of the Planholder's spouse at the maturity of the plan; or
- c) a retirement income fund registered in accordance with the Act.

Any annuity so acquired:

- (i) may be integrated with the Old Age Security Pension;
- (ii) may be increased in whole or in part in accordance with the Consumer Price Index or at such other rate not exceeding 4% per annum as may be specified under the terms of such annuity;
- (iii) shall, unless increased or reduced in accordance with subsection 146 (3) of the Act, pay equal annual or more frequent periodic amounts;
- (iv) shall provide for full or partial commutation and shall provide for equal, annual or more frequent periodic payments following any partial commutation;
- (v) shall not provide for the aggregate of the periodic payments in a year after the death of the Planholder to exceed the aggregate of the payments in a year before the Planholder's death;
- (vi) shall by its terms not be capable either in whole or in part of assignment if payable to the Planholder or his/her spouse, and
- (vii) shall provide for commutation if such annuity would otherwise become payable to a person other than the spouse of the Planholder on or after the death of the Planholder if the Planholder fails to notify the Trustee at least 60 days prior to the Maturity Date, the Trustee may liquidate the assets in the Plan and, subject to the requirements of the Act and any required tax credit repayments, may hold such proceeds in an interest-bearing deposit account with the Trustee on behalf of the Planholder prior to the purchase of a retirement income, as defined herein. If the Planholder fails to provide the Trustee with such written notice as specified under this Section on or before the Maturity Date, the Trustee, at its discretion, shall provide a retirement income fund in accordance with this Declaration of Trust and the Act in respect of such Planholder. Provided, however, that the Trustee may in its discretion, transfer the Shares into the name of the Planholder, if eligible.

9. **DEATH OF PLANHOLDER:** In the event of the death of the Planholder prior to the provision of a retirement income, the Trustee shall, upon receipt of satisfactory evidence thereof, realize the interest of the Planholder in the Plan. Subject to the deduction of all proper charges, including income tax and tax credit repayments, if any, required to be withheld, the proceeds of such realization shall be held by the Trustee in trust for payment in a lump sum to the legal personal representatives of the Planholder upon such representatives furnishing the Trustee with such releases and other documents as may be required or as counsel may advise, unless there is a validly designated beneficiary of such Planholder, as provided in Section 10 hereof, or by will, in which case the proceeds shall be payable in a lump sum to such designated beneficiary upon receipt of such releases and other documents as may be required or as counsel may advise. Provided, however, that on the request of the said legal personal representatives of the deceased or the said designated beneficiary, as the case may be, the Shares can be transferred to a beneficiary, if eligible.

10. **DESIGNATION OF BENEFICIARY:** The Planholder, if domiciled in a jurisdiction in which according to applicable law, a participant in a retirement savings plan may validly designate a beneficiary, may, by instrument in writing in a form prescribed by the Trustee and delivered to the Trustee prior to the death of the Planholder, designate his or her spouse or any other person as beneficiary to be entitled to receive the value of the Planholder's property in the Trust Fund on the death of the Planholder. Such person shall be deemed to be the designated beneficiary of the Planholder for the purposes of the Plan unless such person shall predecease the Planholder or unless the Planholder shall, by instrument in writing in a form prescribed by the Trustee and delivered to the Trustee prior to the death of the Planholder, revoke such designation.

11. **VOTING RIGHTS:** The voting rights attached to the Shares of the Fund or to any other securities registered in the name of the Trustee and credited to the Planholder's account shall be exercised by the Trustee by proxy given in favour of the Chairman of the Fund or in favour of the management of the issuer of such other securities. However, the Planholder may, by written notice received by the Trustee at least forty-eight hours prior to any meeting, request the Trustee to authorize the Planholder to act as the Trustee's representative for the purpose of exercising the voting rights attached to any securities registered in the name of the Trustee and credited to the Planholder's account, at any meeting of security holders whereupon the Trustee shall give such authorization to the Planholder.

12. **OWNERSHIP:** The Trustee may hold any investment in its own name, in the name of a nominee, in bearer form or in such other name as the Trustee may determine. The Trustee may generally exercise the power of an owner with respect to the Shares of the Fund or any other securities registered in the name of the Trustee and credited to the Planholder's account, including the right to vote or give proxies as herein provided and to pay any assessments, taxes or charges in connection therewith or the income or capital gains derived therefrom.

13. **APPOINTMENT OF AGENT:** The Trustee has appointed Golden Opportunities Fund Inc. (the "Agent") as its agent to perform certain administrative duties relating to the operation of the Plan hereunder. However, the Trustee shall remain ultimately responsible for the administration of the Plan pursuant to the provisions of this Declaration of Trust.

14. **ADVISORS:** The Trustee shall be entitled to employ such person or persons including but not limited to, lawyers and auditors, as the Trustee may determine. The Trustee may rely and act upon information and advice furnished by such person or persons or refrain from acting thereon and shall not be liable to the Planholder as a result of so acting or refraining from so acting.

15. **TRUSTEE FEES AND EXPENSES:** The Trustee shall be entitled to an administration fee for its services as trustee hereunder, provided such fee is approved by the Agent.

16. **AMENDMENT:** The Trustee may, from time to time at its discretion, amend this Declaration of Trust with the concurrence of the authorities administering the Act by giving notice in writing to the Planholder; provided, however, that any such amendments shall not have the effect of disqualifying the Plan as a registered retirement savings plan within the meaning of the Act. In the event of changes to the Income Tax Act or any pension legislation governing the Plan, the terms of the Plan and any addendum thereto may be amended without notice to the Planholder to ensure that the Plan continues to comply with all applicable legislation.

17. **NOTICE:** Any notice given by the Planholder to the Trustee shall be sufficiently given if mailed, postage prepaid, addressed to the Trustee or to its Agent, in either case, addressed to it at the principal office of the Agent in the City of Saskatoon, in the Province of Saskatchewan, and shall be deemed to have been given on the day that such notice is received by the Agent. Any notice, statement or receipt given by the Trustee to the Planholder shall be sufficiently given if mailed, postage prepaid, to the Planholder at the address set out in the Application or at any subsequent address of which the Planholder shall have notified the Trustee and any such notice shall be deemed to have been given on the third business day following the day of mailing.

18. **LIABILITY:** In the event a qualified investment becomes non-qualified, the Planholder and the Canada Revenue Agency (CRA) will be notified of details of that investment and the Planholder will be liable for payment of taxes owing to the CRA under Part XI.01 of the Act. In the event a qualified investment or a non-qualified investment is deemed to be a prohibited investment, the Planholder is responsible for reporting details of that prohibited investment to the CRA and is responsible for the payment of taxes under Part XI.01 of the Act.

The Trustee shall not otherwise be liable for the making, retention or sale of any Investment or reinvestment as herein provided or for any loss or diminution of the assets comprising the Plan except due to its own negligence or wrongful act. The Planholder and the Planholder's heirs, executors and administrators shall at all times indemnify and save harmless the Trustee in respect of any taxes, interest, penalties or charges levied or imposed upon the Trust Fund in respect of the Plan, excluding taxes, interest, penalties or charges imposed against the Trustee under the Act.

19. **PROOF OF AGE:** The statement of the Planholder's date of birth on the Application shall constitute a certification by the Planholder and an undertaking to furnish such further evidence of proof of age as may be required for the provision of a retirement income.

20. **NO ADVANTAGE:** No advantage that is conditional in any way on the existence of the Plan may be extended to any Planholder or to any person with whom the Planholder does not deal at arm's length other than those advantages or benefits which may be permitted from time to time under the Act.

21. **RESIGNATION OR REMOVAL OF TRUSTEE:** The Trustee may resign as trustee under the Plan at any time by delivering thirty (30) days' written notice of its resignation to the Planholder. The Agent may also remove the Trustee as trustee of the Plan. If the Trustee is to be removed, the Trustee will deliver thirty (30) days' written notice to the Planholder. In the event of the resignation or removal of the Trustee, the Agent shall appoint a successor trustee or trustees who shall be acceptable to the Trustee. The Trustee shall deliver the property comprised of the investments within the Plan and the records relating thereto, and shall execute such deeds and assurances and do such things as may be requisite in order to ensure the continued and uninterrupted operation of the Plan. The Trustee will give the successor trustee or trustees all the information necessary for the continued administration of the Plan. Should the Agent neglect or refuse to appoint a successor trustee or trustees who shall be acceptable to the Trustee, the Trustee reserves the right to appoint a successor trustee on the Planholder's behalf, or transfer assets in specie to the Planholder as a withdrawal from the Plan.

22. **DEFINITION OF SPOUSE:** The term "spouse" as recognized in the Income Tax Act, for the purpose of registered retirement savings plans, and where applicable, incorporates the meaning of the term "common-law partner" as set out in subsection 248 (1) of the Income Tax Act.

23. **ASSIGNMENT BY AGENT:** The Agent may assign its rights and obligations hereunder to any other corporation resident in Canada approved by CRA and any other applicable tax or other authorities, and authorized to assume and discharge the obligations of the Agent under the Plan, provided that such corporation shall execute any agreement which is necessary or advisable for the purpose of assuming such rights and obligations and further provided that no such assignment may be made without prior written consent of the Trustee, which consent may not be unreasonable withheld.

24. **HEIRS, EXECUTORS AND ASSIGNS:** The terms of this Declaration of Trust shall be binding upon the heirs, executors, administrators and assigns of the Planholder and upon the respective successors and assigns of the Trustee and the Agent.

25. **GOVERNING LAW:** This Declaration of Trust shall be construed and enforced according to the laws of the province of Manitoba, and all provisions hereof shall be administered according to the laws of that province.