

# Investment Strategies

## To Make the Most of the Tax Credits

### Invest Outside of an RRSP

IDEAL FOR: Investors that have reached their RRSP contribution limit or are no longer able to contribute to an RRSP

Amounts up to \$5,000 annually invested outside of an RRSP are still eligible for the 32.5% in tax credits.



### Transfer from an Existing RRSP

IDEAL FOR: Investors looking to generate tax credits without investing new money

Transfer up to \$5,000 from an existing RRSP, non-RRSP or locked in assets to Golden Opportunities Fund and receive up to \$1,625 back in tax credits with no new money invested.



### Repay Home Buyers' Plan Withdrawals and Save

IDEAL FOR: Home buyers that have withdrawn from their RRSP for a down payment on their first home

Receive 32.5% in tax credits on every dollar repaid to the Plan by investing in Golden Opportunities Fund.



### Share Tax Credits

IDEAL FOR: Spousal Accounts

When Golden Opportunities Fund is purchased in a spousal RRSP, either spouse is able to claim tax credits. The RRSP receipt is issued to the contributing spouse and the T2C tax credit receipt is issued with both names and Social Insurance Numbers.



[GoldenOpportunities.ca](https://www.GoldenOpportunities.ca)



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## Maximize Family Assets with Tax Credits

IDEAL FOR: Families looking to get the most from their tax credits

By combining tax credits and savings available to individual family members you can generate up to \$12,700\* in family assets from a single \$5,000 contribution into Golden Opportunities Fund.

EXAMPLE		ORIGINAL INVESTMENT \$5,000
<b>Spouse #1</b> Invest <b>\$5,000</b> in Golden Opportunities	Receive 32.5% in tax credits plus RRSP benefits! \$1,625 Tax Credits + \$2,375 RRSP Benefits	= + <b>\$4,000*</b> Reinvest Tax Savings
<b>Spouse #2</b> Reinvest <b>\$4,000</b> in Golden Opportunities	Receive 32.5% in tax credits plus RRSP benefits! \$1,300 Tax Credits + \$1,900 RRSP Benefits	= + <b>\$3,200*</b> Reinvest Tax Savings
Invest up to <b>\$3,200</b> in something else (ie. RESP Investment**)	Receive the RESP tax credits available.	= + <b>\$500</b>
<b>Total Assets Generated</b> from a <b>\$5,000</b> Investment		= <b>\$12,700*</b>

\*Example assumes a marginal tax rate of 47.50%. Marginal tax rates vary per individual, for more information visit 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.



## "Roll" Your Investment for Additional Tax Credits

IDEAL FOR: All investors...the earlier you invest, the more times you can "roll"

Following the eight-year hold period associated with a Retail Venture Capital Fund investment, your investment is mature and you can reinvest or "roll" that money and receive additional tax credits without investing any new money.

## Invest and Reduce Income Tax on Every Paycheque

IDEAL FOR: Clients looking to invest regularly and receive tax savings immediately

Invest regularly into Golden Opportunities Fund through the Fund's Payroll Investment Plan. Contributions are easily deducted off every paycheque and remitted by your employer, plus you receive the tax credits and RRSP savings every payday, reducing your income tax at source.



Turn **\$62** per paycheque  
into a **\$5,000** annual RRSP investment!\*

\*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.

	Without the Payroll Investment Plan	With the Payroll Investment Plan	
Regular Pay per Period (before deductions)	\$2,076	\$2,076	
Less: CPP and EI	\$131	\$131	
Less: Income Tax*	\$379	\$249	
Your Investment into Golden Opportunities Fund	\$0	\$192	Redirect \$130 of Income Tax to your Golden Opportunities Fund investment
Net Take-home Pay	\$1,566	\$1,504	Out of pocket net cost of only \$62 per pay period*

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 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.