



GOLDEN
OPPORTUNITIES FUND

20
YEARS

Receive
32.5%
in tax credits



GoldenOpportunities.ca

Follow us on social media:



YouTube

Our Story

Golden Opportunities started 20 years ago as a local Retail Venture Capital (RVC) Fund for Saskatchewan people to invest at home. **We are your local investment opportunity.**

How Does It Work?

INVEST IN SK:

Your money is invested at home so you can make a positive impact on your Province and help build the local economy.

RECEIVE TAX CREDITS:

Plus, you receive 32.5% in tax credits on your investment (in addition to regular RRSP benefits).

Proud to be recognized as the:

TOP PERFORMING Saskatchewan RVC Fund!*



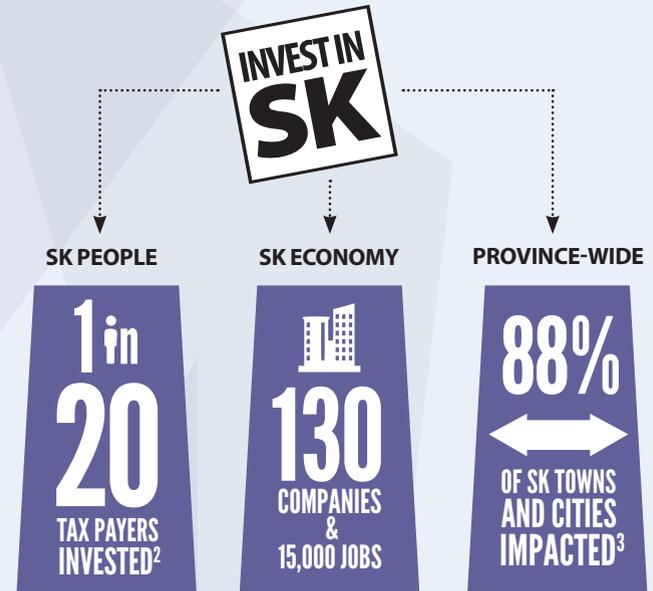
Class i-share as at September 30, 2018 per Globefund

SHARE CLASS	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
DIVERSIFIED SHARE A	25.11%	5.27%	5.42%	2.34%	3.10% (20 YRS)
INNOVATION SHARE i	34.92%	13.76%	9.25%		5.43% (9 YRS)

* Class i-share based on 1 year, 3 year, 5 year and since inception returns as at September 30, 2018 per Funddata.

Our Impact

20 years of experience and **\$3 Billion** in estimated economic impact.¹
It all starts with your investment.



TOP PERFORMING RVC FUND IN SK*
— ★★★★★/5 —

Be part of it!

Your investment impacts the economy, communities and people building a stronger Province for everyone, every day.

¹ Golden Opportunities Fund economic impact estimate completed by Saskatoon Regional Economic Development Authority (SREDA) - September 2018.

² Statistics Canada – Income Statistics 2017, Golden Opportunities Fund.

³ Statistics Canada – Population Census 2016 (with population over 1,000), Golden Opportunities Fund.

Receive 32.5% IN TAX CREDITS Plus RRSP Savings!

You receive a **15% Federal tax credit**, a **17.5% Provincial tax credit**, **PLUS regular RRSP savings** on your investment of any amount up to \$5,000 annually.

Calculate your tax savings.¹

Golden Opportunities Fund \$100 RRSP Investment



*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.

DID YOU KNOW?

When your investment matures 8 years after purchase, you can 'roll' it and receive additional tax credits.

	Your Sample Taxable Income (before RRSP deduction)	Marginal Tax Rate	32.5% in Tax Credits ²		RRSP Tax Savings ³		Your Total Tax Credits & Savings	Your Cost
You Invest \$3,500	\$ 25,000	25.50%	\$1,138	+	\$893	=	\$2,031	\$1,469
	\$ 55,000	33.00%	\$1,138	+	\$1,155	=	\$2,293	\$1,207
	\$ 100,000	38.50%	\$1,138	+	\$1,348	=	\$2,486	\$1,014
	\$ 150,000	43.50%	\$1,138	+	\$1,523	=	\$2,661	\$839
	\$ 210,000	47.50%	\$1,138	+	\$1,663	=	\$2,801	\$699
You Invest \$5,000	\$ 25,000	25.50%	\$1,625	+	\$1,275	=	\$2,900	\$2,100
	\$ 55,000	33.00%	\$1,625	+	\$1,650	=	\$3,275	\$1,725
	\$ 100,000	38.50%	\$1,625	+	\$1,925	=	\$3,550	\$1,450
	\$ 150,000	43.50%	\$1,625	+	\$2,175	=	\$3,800	\$1,200
	\$ 210,000	47.50%	\$1,625	+	\$2,375	=	\$4,000	\$1,000

That's **\$4,000** in tax savings on a **\$5,000** investment!

Visit the online investment calculator to estimate your tax savings!

GoldenOpportunities.ca



¹ Investments of \$3,500 and \$5,000 are used for examples only. Investors may invest up to \$5,000 a year for maximum tax credits.

² Tax credits equal to 32.5% of the amount of your investment are available whether or not you hold your investment in an RRSP.

³ Estimated tax reduction from a contribution to an RRSP for individuals with different levels of taxable income, as shown. RRSP tax savings are not unique to this investment.

Your Choice

You can invest into 3 different share classes (or choose a combination). All of these share classes provide the same local investment and tax credits.

DIVERSIFIED
SHARE



This is Golden Opportunities' longest-standing share class and is also the largest. The A-share is focused on a diversified portfolio across key pillars for growth, stability and value.

INNOVATION
SHARE



The i-share stands for innovation – the sector it is focused on. What's unique about the i-share is that it provides loss protection that is exclusive to this share class.¹

RESOURCE
SHARE



The R-share is a portfolio focused 100% on Saskatchewan's resources and designed for investors seeking higher exposure to these sectors.

DIVERSIFIED
SHARE



The A-share portfolio is focused on local companies across Saskatchewan that are leaders in diverse sectors for growth, stability and value.

Management Buyouts:



DID YOU KNOW?

Over 50% of owners plan to exit their business in the next 5 years.¹

Our investments in management buyouts are alongside strong management teams of stable companies with proven cash flows and growth potential, such as:



Innovation:



DID YOU KNOW?

Over \$2 of economic impact comes from every \$1 spent on innovation in Canada.²

We invest in companies pioneering innovations, garnering global attention and positioning for opportunities to realize value.

Healthcare:



DID YOU KNOW?

Almost 25% of Saskatchewan's population will be aged 65 and older in the next two decades.²

We are invested in companies changing the way healthcare is provided, from the medicines that we take to the care for our seniors. For example, we are invested in Saskatchewan's largest private provider of long-term care homes in:

SWIFT CURRENT • PRINCE ALBERT • ESTEVAN • SASKATOON
NORTH BATTLEFORD • WARMAN • EMERALD PARK • YORKTON

¹ See Prospectus under "Investment Objectives" for more important information.

¹ Business Development Bank of Canada - *The Coming Wave of Business Transitions in Canada*, September 2017.

² Statistics Canada.

INNOVATION SHARE



The i-share portfolio is focused on growth through local innovation companies, plus it offers loss protection that is exclusive to this share class.

What is Loss Protection?

For every \$1 that the i-share invests, the Government of Canada (through Western Economic Diversification Canada) has placed 0.50¢ in a loss protection pool. This loss protection pool accumulates and, should an investment decline in value, up to 80% of a loss can be covered out of this pool.

PROTECTING YOUR i-SHARE

with up to 80% in loss support.¹

Up to 80% loss protection provided to a maximum of \$3.3 million.



Western Economic
Diversification Canada

Diversification de l'économie
de l'Ouest Canada



One of Our Local Innovation Success Stories

The Fund's investment in this former portfolio company at an early-stage allowed it to grow and flourish in Saskatchewan, creating jobs and impacting the economy.



Solido became a world-leading technology company, with proprietary machine learning tools, building software that designs chips for smartphones. It resulted in:

- Over 40 major companies using its products world-wide
- An acquisition by Siemens (November 2017), a global leader in industry software, that has grown Saskatoon jobs by over 50% since acquiring with plans to continue growth locally
- A return to the Fund of 5x its invested capital

RESOURCE SHARE



This R-share portfolio is focused on resources and is designed for investors seeking higher exposure to these sectors in Saskatchewan. The R-share leverages strategic partnerships to benefit from the skills and knowledge of successful management teams operating in our energy-rich province.



DID YOU KNOW?

Saskatchewan is
Canada's

2ND LARGEST

producer of oil.¹



Local Resource Companies (sample)



¹ See Prospectus under "Investment Objectives" for more important information.

¹ Canadian Association of Petroleum Producers, 2017.

Get Started

Investing in Golden Opportunities has never been easier. Invest **up to \$5,000 annually** or start with as little as **\$25 biweekly**, or anything in between.

Your investment can be made using any one of the following methods (or a combination):



Make a single payment whenever you choose (we call this lump-sum)



OR:

Make a number of smaller payments throughout the year (options below)

PAC

Pre-authorized Contribution (PAC):

Your investment is automatically deducted from your bank account.

Invest for as little as \$25 biweekly!

GoPacPlan.ca

PIP

Payroll Investment Plan (PIP) Contribution:

Your investment is automatically deducted off your paycheque and you receive the tax savings at source.

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

GoPayrollPlan.ca

* 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.

Why Invest Regularly?

Automatic. Do you find yourself always scrambling at the last minute? Put saving for retirement on autopilot as regular deposits are invested into your Golden Opportunities account.



Affordable. Are you worried that you don't have enough to invest? Now you can choose the amount and frequency that is best for you!



Attainable. Your retirement goals are important. Start today, and put your mind at ease knowing saving for your future is well underway!



INVEST EARLY!

The Fund has limited availability – by regularly investing through a PAC or PIP contribution, you can **ensure you receive the tax credits** on your investment, even if the Fund sells out!

Receive **32.5%**  in tax credits

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

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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., 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. The indicated rates of return are the historical annual compounded total returns including changes in share value and reinvestment of all dividends and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns.

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)

October 2018