

## 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.

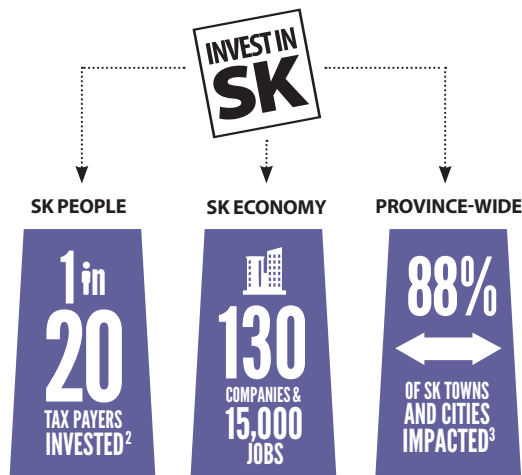
### RECEIVE TAX CREDITS:

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

## Our Impact

20 years of experience and  
**\$3 Billion** in estimated economic impact.<sup>1</sup>

It all starts with your investment.



## Be part of it!

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

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

<sup>2</sup> Statistics Canada – Income Statistics 2017, Golden Opportunities Fund.

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

## Looking for more information?

Complete the online reply form at

[GoPayrollPlan.ca](http://GoPayrollPlan.ca)

ATTENTION: EMPLOYEES



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



Invest right off your paycheque and reduce  
your income tax every pay day.

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., a Member of the Canadian Investor Protection Fund, at [wellington-altus.ca](http://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)

November 2018



[GoPayrollPlan.ca](http://GoPayrollPlan.ca)

Follow us on social media:



## 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.



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



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.<sup>1</sup>

### PROTECTING YOUR i-SHARE

with up to 80% in loss support.<sup>1</sup>

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



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

<sup>1</sup> See Prospectus under "Investment Objectives" for more important information.

# Payroll Investment Plan (PIP)

"Reducing the amount of income tax taken off my cheque every pay day and directing these taxes to my Golden Opportunities Fund investment just made sense. I don't have to use my money to buy the Fund and then wait to receive a refund."

- Randy Seeman, UMWA



## Invest Regularly

It's easy! Your employer will remit your contribution directly to the Fund.

## Immediate Savings

Receive immediate tax savings by collecting the 32.5% tax credit and RRSP savings on every paycheque instead of waiting to file your annual income tax return.

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



	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	Redirect <b>\$130</b> of Income Tax to your Golden Opportunities Fund investment
Your Investment into Golden Opportunities Fund	\$0	\$192	
Net Take-home Pay	\$1,566	\$1,504	Out of pocket net cost of only <b>\$62</b> per pay period*

\*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](http://GoldenOpportunities.ca/Payroll-Calculator).

Visit the online investment calculator to estimate your tax savings at [GoPayrollPlan.ca](http://GoPayrollPlan.ca)