



GOLDEN
OPPORTUNITIES FUND

20
YEARS

Receive
30%
in tax credits

**INVEST IN
MB**

GoldenOpportunities.ca

How Does it Work?

INVEST IN MB:

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 30% in tax credits on your investment (in addition to regular RRSP benefits).

Proud to be recognized as the:

TOP PERFORMING
Retail Venture Capital Fund
in Canada!*



Class i-share as at October 31, 2018 per Globefund

DIVERSIFIED SHARE	A	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION 2.97% (20 YRS)
		18.40%	4.53%	4.89%	2.41%	

INNOVATION SHARE	i	1 YEAR	3 YEAR	5 YEAR	SINCE INCEPTION 5.08% (9 YRS)
		26.96%	12.96%	8.79%	

Our Impact

\$3.1 Billion
in total estimated economic impact
since inception.¹

133
COMPANIES
IMPACTED

15,000
JOBS
IMPACTED

TOP
PERFORMING
RETAIL VENTURE CAPITAL FUND
IN CANADA*

Be part of it!

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

* Class i-share based on 1 year and 3 year returns as at October 31, 2018 per Globefund.

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

Receive 30% IN TAX CREDITS Plus RRSP Savings!

You receive a **15% Federal tax credit** on investments up to \$5,000 annually, and a **15% Provincial tax credit** on investments up to \$12,000 annually, **PLUS regular RRSP savings** on your investment.

Calculate your tax savings.¹

Golden Opportunities Fund \$100 RRSP Investment

\$50.40
RRSP Tax Savings



*Example assumes a marginal tax rate of 50.40%. Marginal tax rates vary per individual, for more information visit GoldenOpportunities.ca/Calculator.

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	30% in Tax Credits ²		RRSP Tax Savings ³		Your Total Tax Credits & Savings	Your Cost
You Invest \$3,500	\$25,000	25.80%	\$1,050	+	\$903	=	\$1,953	\$1,547
	\$55,000	33.25%	\$1,050	+	\$1,164	=	\$2,214	\$1,286
	\$100,000	43.40%	\$1,050	+	\$1,519	=	\$2,569	\$ 931
	\$150,000	46.40%	\$1,050	+	\$1,624	=	\$2,674	\$ 826
	\$205,000	50.40%	\$1,050	+	\$1,764	=	\$2,814	\$ 686
You Invest \$5,000	\$25,000	25.80%	\$1,500	+	\$1,290	=	\$2,790	\$2,210
	\$55,000	33.25%	\$1,500	+	\$1,663	=	\$3,163	\$1,837
	\$100,000	43.40%	\$1,500	+	\$2,170	=	\$3,670	\$1,330
	\$150,000	46.40%	\$1,500	+	\$2,320	=	\$3,820	\$1,180
	\$205,000	50.40%	\$1,500	+	\$2,520	=	\$4,020	\$ 980
You Invest \$12,000	\$25,000	25.80%	\$2,550	+	\$3,096	=	\$5,646	\$6,354
	\$55,000	33.25%	\$2,550	+	\$3,990	=	\$6,540	\$5,460
	\$100,000	43.40%	\$2,550	+	\$5,208	=	\$7,758	\$4,242
	\$150,000	46.40%	\$2,550	+	\$5,568	=	\$8,118	\$3,882
	\$205,000	50.40%	\$2,550	+	\$6,048	=	\$8,598	\$3,402

You can receive tax credits on any amount up to **\$12,000** invested annually

Visit the online investment calculator to estimate your tax savings!

GoldenOpportunities.ca



¹ Investments of \$3,500, \$5,000 and \$12,000 are used for examples only. Investors may invest up to \$12,000 a year for maximum tax credits.

² Tax credits equal to 30% 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 2 different share classes (or choose a combination). Both 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 across key pillars for growth, stability and value.



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



The A-share portfolio is focused on local companies 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?

It is expected that almost 1 in 4 Canadians will be 65 or older by 2036.³

We are invested in companies changing the way healthcare is provided, from the medicines that we take to the care for our seniors.

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.

³ 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 the decline 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

AWARDED



BY GLOBEFUND*



LIBRESTREAM

A technology company headquartered in Winnipeg, Manitoba that has developed a patented mobile collaboration solution to connect on-site technicians to remote experts to improve the efficiency of commercial and industrial users such as Rolls Royce, Samsung and Shell.

- Delivers full collaboration between smartphones, tablets and desktops.

- Continues to show market adoption used by Fortune 500 customers such as Cisco, The Procter & Gamble Company and Baker Hughes.

- Experienced an increase in year-over-year software revenue growth of 76%.

INNOVATION
SHARE



1 YEAR
26.96%

3 YEAR
12.96%

5 YEAR
8.79%

SINCE
INCEPTION
5.08%
(9 YRS)

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

* Class i-share as at October 31, 2018 per Globefund.

Sample portfolio company listed.

Get Started

Investing in Golden Opportunities has never been easier. Invest **up to \$12,000 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!

PIP

Payroll Investment Plan (PIP) Contribution:

Your investment is automatically deducted off your paycheque and you receive the tax savings every payday.

Turn \$67 per paycheque into a \$5,000 annual investment!*

* A bi-weekly contribution of \$67 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!



Receive **30%** 
in tax credits

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

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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, 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)

December 2018