

## Our Story

Golden Opportunities started over 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?

### RECEIVE TAX SAVINGS

Receive regular RRSP savings PLUS 32.5% in tax credits on your investment.

### 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.

## Our Local Impact

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



It all starts with **your investment.**

<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?

GoPayrollPlan.ca   



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



Pay less income tax every pay day.  
Invest it in your RRSP instead!



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. 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)

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GoPayrollPlan.ca

# Why Invest Regularly? The Payroll Plan is:

**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 with the flexibility to modify at any time!



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



## SOLD OUT LAST YEAR

The Fund has limited availability – by regularly investing through the Payroll Investment Plan, you can **ensure you receive the tax credits** on your investment, even if the Fund sells out!

“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

## 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	\$133	\$133	
Less: Income Tax*	\$374	\$244	Redirect \$130 of Income Tax to your Golden Opportunities Fund investment
Your Investment into Golden Opportunities Fund	\$0	\$192	
Net Take-home Pay	\$1,569	\$1,507	Out of pocket net cost of only \$62 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).

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

**Receive immediate tax savings** by collecting the 32.5% in tax credits and RRSP savings on every paycheque.

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