

# Calculate Your Tax Savings



**GOLDEN**  
OPPORTUNITIES FUND

LOCAL **RRSP**

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.

	Your Sample Taxable Income (before RRSP deduction)	Marginal Tax Rate	32.5% Tax Credit <sup>2</sup>		RRSP Tax Savings <sup>3</sup>		Your Total Tax Credits & Savings	Your Cost
You Invest \$3,500 <sup>1</sup>	\$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
	\$215,000	47.50%	\$1,138	+	\$1,663	=	\$2,801	\$699
You Invest \$5,000 <sup>1</sup>	\$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
	\$215,000	47.50%	\$1,625	+	\$2,375	=	\$4,000	\$1,000

<sup>1</sup> 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.

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

<sup>3</sup> 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.

# Investment Strategies

Maximize tax savings by investing in Golden Opportunities

## Transfer from an Existing RRSP, Non-RRSP or Locked In Assets

Without investing any new money generate 32.5% in tax credits with a transfer.



## Invest Outside of an RRSP

Investors can still receive 32.5% in tax credits when an investment is made outside of an RRSP.



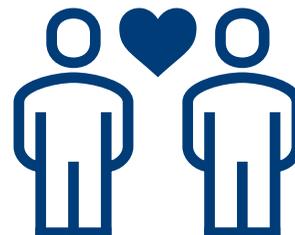
## Repay Home Buyers' Plan Withdrawals

When it's time to repay RRSP withdrawals receive 32.5% in tax credits on every dollar repaid to the Plan.



## Invest Together and Share Tax Credits

When investments are made in a spousal RRSP either spouse can claim the 32.5% in tax credits.



## Maximize Family Assets

Combine the 32.5% in tax credits and RRSP savings available to family members to generate up to \$12,700\* in assets from a single \$5,000 investment.

EXAMPLE		Original Investment:
		\$5,000
Spouse #1 Invests \$5,000 in Golden Opportunities		\$1,625 Tax Credits + \$2,375 RRSP Benefits
Spouse #2 Reinvests \$4,000 in Golden Opportunities		\$1,300 Tax Credits + \$1,900 RRSP Benefits
Your Family Invests \$3,200 in something else (ie. RESP**)		Receive the RESP tax credits available
<b>Total Assets Generated from a \$5,000 Investment</b>		<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](http://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.

# Ways to Invest

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

## DID YOU KNOW?

Following the 8-year hold period, investments are mature and can be reinvested or “rolled” to receive additional tax credits without investing any new money!



### LUMP SUM

#### Lump Sum:

Your investment is made in a single payment whenever you choose.



Invest up to **\$5,000 annually!**

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

### PAC

#### Pre-authorized Contribution (PAC):

Your investment is automatically deducted from your bank account.



Invest for as little as **\$25 monthly!**

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

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!

\* 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).

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.