Receive 32.5% in tax credits

Invest in SK

GoldenOpportunities.ca
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 Impact

Over 20 years of experience and $3 Billion in estimated economic impact.¹

Join 1 in 20 Saskatchewan taxpayers already invested!³

---

1. Golden Opportunities Fund economic impact estimate completed by Saskatoon Regional Economic Development Authority (SREDA) - September 2018.
2. 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

<table>
<thead>
<tr>
<th>Your Sample Taxable Income (before RRSP deduction)</th>
<th>Marginal Tax Rate</th>
<th>32.5% in Tax Credits²</th>
<th>RRSP Tax Savings³</th>
<th>Your Total Tax Credits &amp; Savings</th>
<th>Your Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,000</td>
<td>25.50%</td>
<td>$1,138</td>
<td>+</td>
<td>$893</td>
<td>$2,031</td>
</tr>
<tr>
<td>$55,000</td>
<td>33.00%</td>
<td>$1,138</td>
<td>+</td>
<td>$1,155</td>
<td>$2,293</td>
</tr>
<tr>
<td>$100,000</td>
<td>38.50%</td>
<td>$1,138</td>
<td>+</td>
<td>$1,348</td>
<td>$2,486</td>
</tr>
<tr>
<td>$150,000</td>
<td>43.50%</td>
<td>$1,138</td>
<td>+</td>
<td>$1,523</td>
<td>$2,661</td>
</tr>
<tr>
<td>$215,000</td>
<td>47.50%</td>
<td>$1,138</td>
<td>+</td>
<td>$1,663</td>
<td>$2,801</td>
</tr>
<tr>
<td>$25,000</td>
<td>25.50%</td>
<td>$1,625</td>
<td>+</td>
<td>$1,275</td>
<td>$2,900</td>
</tr>
<tr>
<td>$55,000</td>
<td>33.00%</td>
<td>$1,625</td>
<td>+</td>
<td>$1,650</td>
<td>$3,275</td>
</tr>
<tr>
<td>$100,000</td>
<td>38.50%</td>
<td>$1,625</td>
<td>+</td>
<td>$1,925</td>
<td>$3,550</td>
</tr>
<tr>
<td>$150,000</td>
<td>43.50%</td>
<td>$1,625</td>
<td>+</td>
<td>$2,175</td>
<td>$3,800</td>
</tr>
<tr>
<td>$215,000</td>
<td>47.50%</td>
<td>$1,625</td>
<td>+</td>
<td>$2,375</td>
<td>$4,000</td>
</tr>
</tbody>
</table>

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.

DID YOU KNOW?
When your investment matures 8 years after purchase, you can ‘roll’ it and receive additional tax credits.
Our Investment Philosophy

We invest in local companies that are leaders in diverse sectors with an investment focus on Management Buyouts (MBOs), Healthcare and Innovation.

Management Buyouts

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

Healthcare

DID YOU KNOW?
Almost 25% of Saskatchewan’s population will be aged 65 and older in the next two decades.²

Innovation

DID YOU KNOW?
Over $2 of economic impact comes from every $1 spent on innovation in Canada.²

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

- Maxies Excavating
- G. Mac’s
- Prairie Meats
- Jump.ca
- HJR Asphalt LP
- Warman Home Centre
- Golden Health Care

We invest 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 • Emerald Park
- North Battleford • Warman • Yorkton

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

- Paradigm
- COVA

² Statistics Canada 2016.
Is Your Investment Protected?

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.¹

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.

Focused on growth through local innovation companies with loss protection that is exclusive to this share class.

DID YOU KNOW?
Saskatchewan is Canada’s
2ND LARGEST producer of oil.¹

Focused on resources and 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.

Local Resource Companies (sample)

¹ Loss protection available for qualified investments. See Prospectus under “Investment Objectives” for more important information.

¹ Canadian Association of Petroleum Producers, 2018.
Get Started

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.

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

**PAC**

Pre-authorized Contribution (PAC):
Your investment is automatically deducted from your bank account.

**PIP**

Payroll Investment Plan (PIP) Contribution:
Your investment is automatically deducted off your paycheque and you receive the tax savings at source.

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

**OR**

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

Invest for as little as $25 monthly!

GoPacPlan.ca

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? Save time and 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 anytime!

**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** | 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

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.

PROUDLY SPONSORED BY: CONSTRUCTION AND GENERAL WORKERS’ UNION, LOCAL 180.

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 2019