



**GOLDEN**  
OPPORTUNITIES FUND

| 20 YEARS

LOCAL  **RRSP**

Receive

**32.5%**

in tax credits



[GoldenOpportunities.ca](https://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

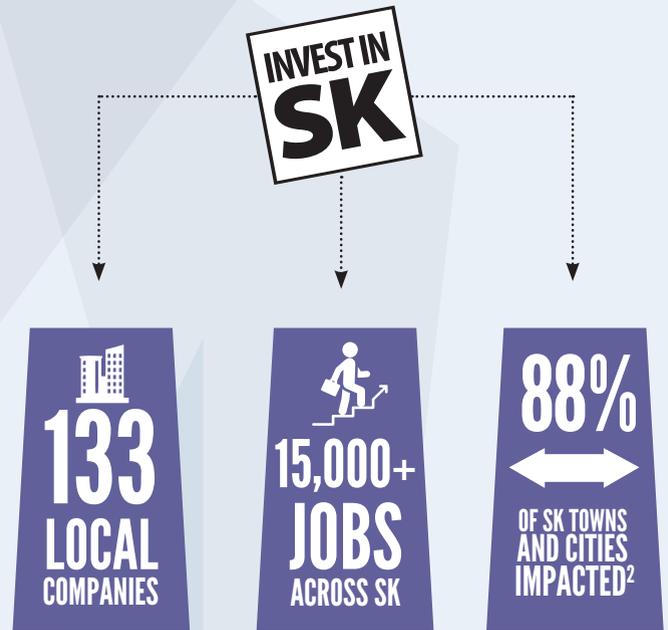
Your money is invested at home so you can make a positive impact on your Province and help build the local economy.

**SOLD OUT LAST YEAR**

INVEST  EARLY

# Our Impact

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



It all starts with **your investment.**

Join **1 in 20**  
Saskatchewan taxpayers  
already invested!<sup>3</sup>

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

<sup>2</sup> Statistics Canada – Population Census 2016 (with population over 1,000), Golden Opportunities Fund.

<sup>3</sup> Statistics Canada – Income Statistics 2017, 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.<sup>1</sup>

### Golden Opportunities Fund \$100 RRSP Investment



\*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.

#### 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	32.5% in Tax Credits <sup>2</sup>		RRSP Tax Savings <sup>3</sup>		Your Total Tax Credits & Savings	Your Cost
You Invest \$3,500	\$ 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	\$ 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

Visit the online investment calculator to estimate your tax savings!

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



<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.

# 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.<sup>1</sup>



## Healthcare

### DID YOU KNOW?

Almost 25% of Saskatchewan's population will be aged 65 and older in the next two decades.<sup>2</sup>



## Innovation

### DID YOU KNOW?

Over \$2 of economic impact comes from every \$1 spent on innovation in Canada.<sup>2</sup>

DIVERSIFIED  
SHARE



Our longest-standing and largest share class focused on Saskatchewan companies that are leaders in diverse sectors for growth, stability and value.

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



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:



<sup>1</sup> Business Development Bank of Canada - *The Coming Wave of Business Transitions in Canada*, September 2017.

<sup>2</sup> Statistics Canada 2016.

Sample portfolio companies listed.

INNOVATION  
SHARE



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

RESOURCE  
SHARE



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.

## 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.<sup>1</sup>

### PROTECTING YOUR i-SHARE

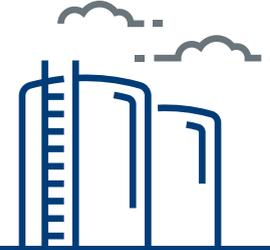
with up to 80% in loss support.<sup>1</sup>

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



#### DID YOU KNOW?

Saskatchewan is  
Canada's

**2<sup>ND</sup> LARGEST**

producer of oil.<sup>1</sup>



INNOVATION  
+  
LOSS PROTECTION



### Local Resource Companies (sample)



<sup>1</sup> Loss protection available for qualified investments. See Prospectus under "Investment Objectives" for more important information.

<sup>1</sup> 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):



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 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)

\* 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).

# 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



Follow us on social media:



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

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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)

October 2019