



## Discover Golden Opportunities Fund and Invest in...

### ...FULL TRANSPARENCY

Have confidence in the Fund's value knowing it provides industry leading financial transparency of portfolio investments.

### ...LEADERSHIP AND INNOVATION!

1st to establish a provincial Retail Venture Capital Fund (RVC) in Saskatchewan in 1999 and 1st to launch an Innovation Class i-share with added features for shareholders.

### TWO OPTIONS TO CHOOSE FROM:

Receive a 35% tax credit and RRSP benefits, plus have the flexibility to choose your own investment path:

#### Diversified SHARE **A**

**A** Diverse companies creating value across 13 strategic industry sectors in Saskatchewan

**A** Over a decade of history and solid performance

#### Innovation SHARE **i**

**i** Groundbreaking companies focusing on Saskatchewan's world-changing innovation sector

**i** Offers protection for your i-share investment\*

\*Subject to \$32 million committed, up to 80% of losses in any eligible i-SHARE transactions are protected up to a maximum of \$6.25 million in aggregate by:



Western Economic  
Diversification Canada

Diversification de l'économie  
de l'Ouest Canada

Commissions, trailing commissions, management fees and expenses all may be associated with an investment in Golden Opportunities Fund (GOF) shares. GOF is a Retail Venture Capital Fund (RVC). RVC shares are speculative in nature and 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. RVCs are outlined in the Prospectus, which you should read before investing. **To obtain a free copy** of the Prospectus, please contact National Bank Financial Ltd., a member of the Canadian Investor Protection Fund (CIPF), the Fund's Principal Distributor, at [www.wellingtonwest.com](http://www.wellingtonwest.com), or your Financial Advisor.

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

**Sold by Prospectus Only**

For more information on Golden Opportunities Fund Inc., please contact your Financial Advisor



## Payroll Investment Plan

Another piece of your retirement savings

Contribute \$5000  
annually to your RRSP  
for a net cost of  
only \$57  
per pay cheque\*



November 2011 Proudly sponsored by:  
Construction and General Workers' Union, Local 180



**YOUR OPPORTUNITY TO INVEST IN SASKATCHEWAN!**

Golden Opportunities continues to grow with our Province!

100% of the capital raised in Saskatchewan is reinvested in local communities.

<b>\$209 million</b> in total share capital raised – record investment by Shareholders this year*	<b>23,500 shareholders</b> support the Fund – more than any other provincial RVC in Saskatchewan	<b>100+ years</b> of combined industry knowledge shared by the Fund's Senior Management Team
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Golden Opportunities impacts communities where families live and work.

<b>\$207 million</b> invested in companies across local communities	<b>98 companies</b> have partnered with the Fund to create shareholder value	<b>3,500 jobs</b> created and maintained for Saskatchewan families
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\*In fiscal 2011



"I am proud to be a part of Saskatchewan and associated with Golden Opportunities because of the positive community work the Fund does in the province."



Darian Durant, Quarterback for the Saskatchewan Roughriders

# Payroll Investment Plan

**INVEST REGULARLY**

A convenient and easy way to help you achieve your goals. Regular RRSP contributions are easily deducted from each paycheque and sent directly to the Fund.

**LOWER YOUR TAXES**

Receive immediate tax savings by collecting the 35% tax credit and RRSP savings on every paycheque instead of waiting to file your annual Income Tax Return.

**Contribute \$5,000 annually to your RRSP for a net cost of only \$57 per paycheque\***

	Without the Payroll Investment Plan	With the Payroll Investment Plan
Regular Pay per Period (before deductions)	\$2,076	<b>\$2,076</b>
Less: CPP and EI	\$133	<b>\$133</b>
Less: Income Tax*	\$429	<b>\$294</b>
<b>Your Investment into Golden Opportunities Fund</b>	<b>\$0</b>	<b>\$192</b>
<b>Net Take-home Pay</b>	<b>\$1,514</b>	<b>\$1,457</b>

Redirect \$135 of Income Tax to your Golden Opportunities Fund investment

Out of pocket net cost of only \$57 per pay period

"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. Taxes are high enough and any time I

can reduce the amount I'm paying and keep the dollars invested right here in Saskatchewan, it's a good deal."

RANDY SEEMAN  
UMWA LOCAL 7606  
SHERRITT COAL

\*By combining the provincial and federal tax credits with the RRSP tax savings attached to the Fund, a bi-weekly contribution of \$57 can result in a \$5,000 investment every year. Based on an annual RRSP investment, 26 pay periods per year, basic personal tax exemptions and a marginal tax rate of 35% (minimum taxable income of \$40,971). Amount will vary according to your tax bracket.

## Payroll Investment Plan Reply Card

For more information, or to register for the Payroll Investment Plan, please complete this reply card and a registered Financial Advisor will be in contact with you, or contact your Financial Advisor.

- Please contact me to set-up an appointment to enroll in the Payroll Investment Plan.
- Please contact me to provide more information and answer the questions I may have.

**YOUR INVESTMENT FLEXIBILITY**

Annual Investment	Net Amount Deducted from Your Paycheque*
\$5,000	\$57
\$2,500	\$29
\$1,000	\$12

First Name \_\_\_\_\_  
 Last Name \_\_\_\_\_  
 Please contact me by:  Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_ Best time to reach me is:  Day  Evening  
 Home Address \_\_\_\_\_  
 City/Town \_\_\_\_\_  
 Postal Code \_\_\_\_\_  
 Union and Local \_\_\_\_\_  
 Employer \_\_\_\_\_  
 How did you hear about the Fund?:  Referral from a coworker  Investment Seminar  
 Email  Advertisement  Other \_\_\_\_\_



Calculate your personal net cost per pay period by visiting [www.goldenopportunities.sk.ca/payroll\\_plan](http://www.goldenopportunities.sk.ca/payroll_plan)