

Payroll Investment Plan

The SaskWorks Payroll Investment Plan (PIP) is a systematic contribution strategy that allows you to invest in SaskWorks every payday through automatic payroll deductions. A pre-determined amount is deducted from each pay period and redirected to your SaskWorks investment.

Here's How:

	Without Payroll Plan	With Payroll Plan
Regular Pay	\$2,692.31	\$2,692.31
Less Fed/Prov Tax	\$570.76	\$444.80
Less CPP and EI	\$169.24	\$169.24
Less Dues	\$32.00	\$32.00
Less Pension	\$115.95	\$115.95
Your Investment	\$0	\$192.31
Net Take-Home Pay	1,804.36	\$1,738.01

A **\$5,000** investment in SaskWorks may cost as little as **\$1,725!**



Since the 32.5% combined tax credit and the RRSP tax deferral are applied at source, your income tax is reduced each pay period, lowering your out-of-pocket cost while you invest in Saskatchewan.

1. Invest \$5,000 annually.

$(\$5,000 / 26 \text{ pay periods} = \$192.31)$

2. Deduct the 32.5% tax credit (\$125.96) from your income taxes every payday and redirect the savings to your SaskWorks investment account.

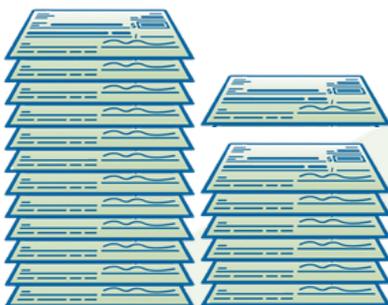
$(\$570 - \$125.96 = \$444.80)$

3. Invest \$66.35 of your money into your SaskWorks investment account

$(\$192.31 - \$125.96 = \$66.35)$

$(\$66.35 \times 26 \text{ pay periods} = \$1,725 \text{ Annual Investment})$

*Based on an annual salary of \$70,000 and a \$5,000 investment in a marginal tax rate of 33% (\$55,867–\$111,733). Actual tax savings and payroll deduction amounts will vary based on individual tax bracket and pay frequency.



Employee Satisfaction - Every Payday!

SaskWorks Venture Fund is RRSP and tax credit eligible. Investors receive a 17.5% provincial tax credit as well as a 15% federal tax credit on investment up to \$5,000 each year they invest. On a \$5,000 investment, employees would receive \$1,625 back in tax credits in addition to any RRSP tax savings*. Contact your investment advisor or SaskWorks directly to get started with the Payroll Investment Plan!

This offering is made only by prospectus. The prospectus contains important detailed information about the securities being offered. Copies of the prospectus may be obtained free of charge from your Investment Advisor or the agent, iA Private Wealth Inc. (www.iaprivatewealth.ca). Investors should read the prospectus and consult an Investment Advisor before making an investment decision.