



SaskWorks PAYROLL INVESTMENT PLAN

Venture Fund Inc.

SaskWorks Venture Fund's Payroll Investment Plan is a simple, tax-efficient way to save for retirement. The Payroll Investment Plan allows employees to make direct contributions to their SaskWorks Investment each pay period. The 32.5% tax credit is received at source - that is, deducted from the income tax paid each pay period - so employees will only see minimal reduction in their net pay.

Since SaskWorks' inception in 2001, the Fund has provided a unique opportunity for Saskatchewan residents to keep their investment dollars at home. SaskWorks invests in small- and medium-sized businesses, allowing employees to add a piece of the province to their portfolio while stimulating the local economy and creating jobs in Saskatchewan.



At **no cost to the employer** and with a **simple set-up** the Payroll Investment Plan is an attractive savings plan for any company's valued staff.

More than **150** Saskatchewan companies offer their employees the option to affordably **keep their investment dollars at home** with the SaskWorks Payroll Investment Plan.

WITHOUT THE PLAN*		WITH THE PLAN*	
Earnings	Amount (\$)	Amount (\$)	
Regular Pay	2,692.31	\$2,692.31	
Total Pay	2,692.31	\$2,692.31	
Deductions	Amount	Amount	
Fed/Prov Tax	570.76	444.80	
CPP	124.55	124.55	
EI	44.69	44.69	
Dues	32.00	32.00	
Pension	115.95	115.95	
SaskWorks Investment	-	192.31	
Total Deductions	889.06	955.41	
Net Pay	1,803.25	1,736.90	

HERE'S HOW

Invest \$5,000 annually
(\$192.31 x 26 pay periods)

Deduct \$125.96 off your income taxes every payday and redirect the tax savings to your SaskWorks investment account.**

Invest \$66.35 of your own money to your SaskWorks investment account.**

\$ 192.31	bi-weekly investment
- 125.96	income tax savings
\$ 66.35	net cash outlay

* Example for illustrative purposes only. Individual results may vary.
** Based on a \$70,000 annual salary and a \$5,000 investment in a marginal tax bracket of 33% (\$53,359 - \$106,717). Amount will vary according to your tax bracket.

To schedule a lunch and learn or for more information, please contact:

AUSTIN BENTZ
Investor Relations Associate
austinbentz@pfm.ca
(306) 533-9170

MADISON WICKENHEISER
Investor Relations Analyst
madisonwickenheiser@pfm.ca
(306) 502-5311

