



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*

	Amount (\$)
Earnings	
Regular Pay	2,692.31
Total Pay	2,692.31
Deductions	Amount
Fed/Prov Tax	570.76
CPP	124.55
EI	44.69
Dues	32.00
Pension	115.95
SaskWorks Investment	-
Total Deductions	889.06
Net Pay	1,803.25

WITH THE PLAN*

	Amount (\$)
Earnings	
Regular Pay	\$2,692.31
Total Pay	\$2,692.31
Deductions	Amount
Fed/Prov Tax	444.80
CPP	124.55
EI	44.69
Dues	32.00
Pension	115.95
SaskWorks Investment	192.31
Total Deductions	955.41
Net Pay	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% (\$49,020 - \$98,040). Amount will vary according to your tax bracket.

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

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