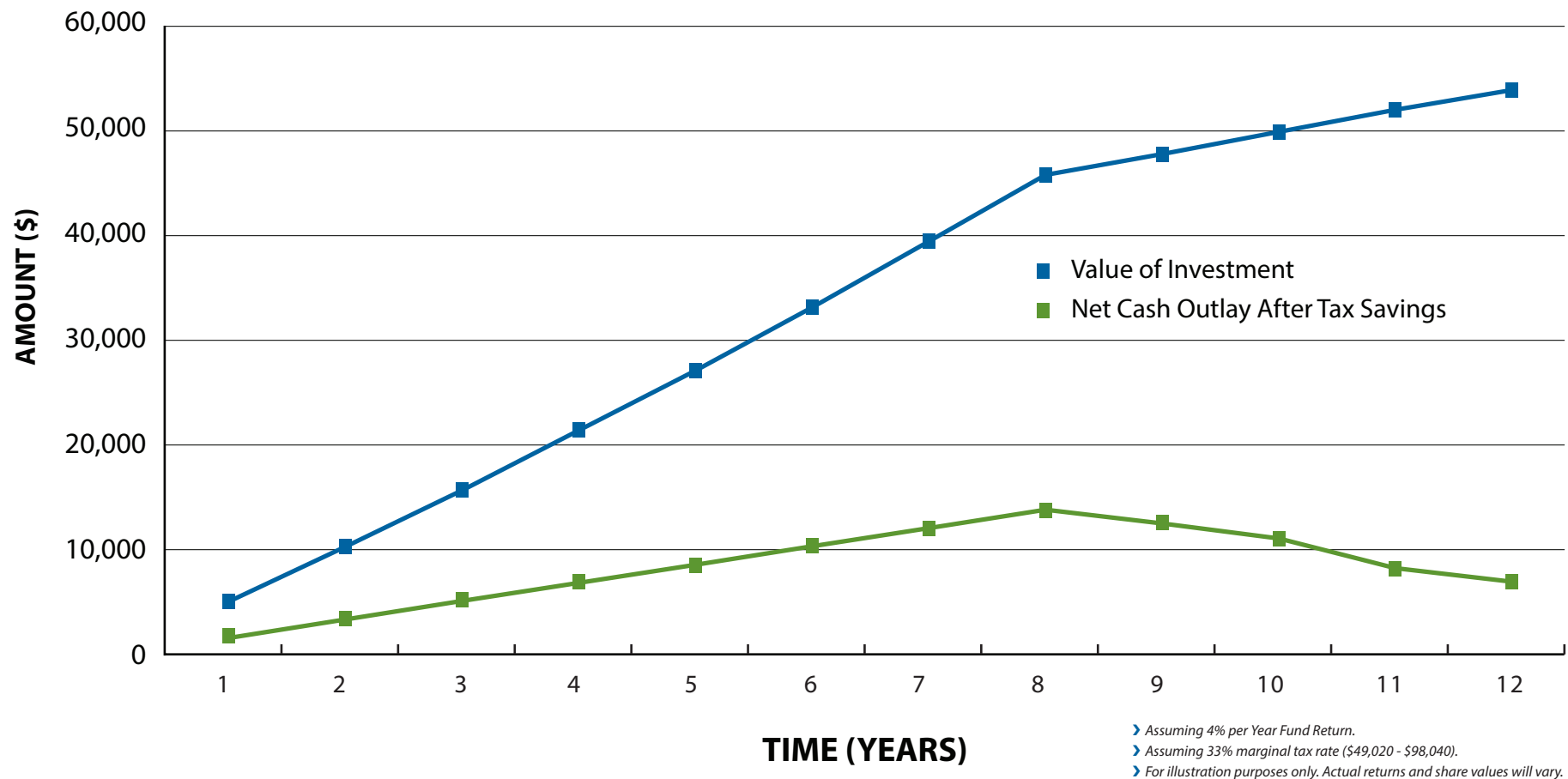


8 YEAR LADDER PROGRAM

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ROLLOVER & DOUBLE YOUR TAX CREDITS

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SaskWorks' Ladder Program is a long-term investment strategy that enables shareholders to benefit from a 32.5% tax credit on an annual basis.

YEAR	1	2	3	4	5	6	7	8	9	10	11	12
PRE-TAX INVESTMENT OF \$5,000/YEAR	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000
	THE CLIENT CAN STOP INVESTING AFTER YEAR 8											
CUMULATIVE RRSP TAX SAVINGS @ 33%, OR \$1,650 PER YEAR*	\$1,650	\$3,300	\$4,950	\$6,600	\$8,250	\$9,900	\$11,550	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200
CUMULATIVE LSIF TAX CREDITS OF \$1,625 PER YEAR (32.5% OF \$5000)**	\$1,625	\$3,250	\$4,875	\$6,500	\$8,125	\$9,750	\$11,375	\$13,000	\$14,625	\$16,250	\$17,875	\$19,500
NET CASH OUTLAY AFTER TAX SAVINGS	\$1,725	\$3,450	\$5,175	\$6,900	\$8,625	\$10,350	\$12,075	\$13,800	\$12,175	\$10,550	\$8,925	\$7,300
GROWTH OF \$5,000 AT 4.0% PER YEAR								5,000	5,200	5,408	5,624	5,849
							5,000	5,200	5,408	5,624	5,849	6,083
						5,000	5,200	5,408	5,624	5,849	6,083	6,327
				5,000	5,200	5,408	5,624	5,849	6,083	6,327	6,580	6,843
		5,000	5,200	5,408	5,624	5,849	6,083	6,327	6,580	6,843	7,117	7,401
	5,000	5,200	5,408	5,624	5,849	6,083	6,327	6,580	6,843	7,117	7,401	7,697
VALUE OF INVESTMENT	5000	\$10,200	\$15,608	\$21,232	\$27,082	\$33,165	\$39,491	\$46,071	\$47,914	\$49,831	\$51,824	\$53,897

* Based on a marginal tax bracket of 33% (\$49,020 - \$98,040).

** Tax credits equaling 32.5% of an investor's total contribution are available for the 2021 tax year, regardless of whether or not the investment is held in an RRSP.

> This chart is for illustrative use only and should not be considered a guarantee of future value.

> In this illustration, SaskWorks Venture Fund is illustrated at an average 4% growth rate.

In year 9, \$5,000 of Saskworks shares purchased in year 1 are sold, and rolled over back into the Fund to qualify again for the maximum 32.5% tax credit. This process would repeat for years 10 - 12.