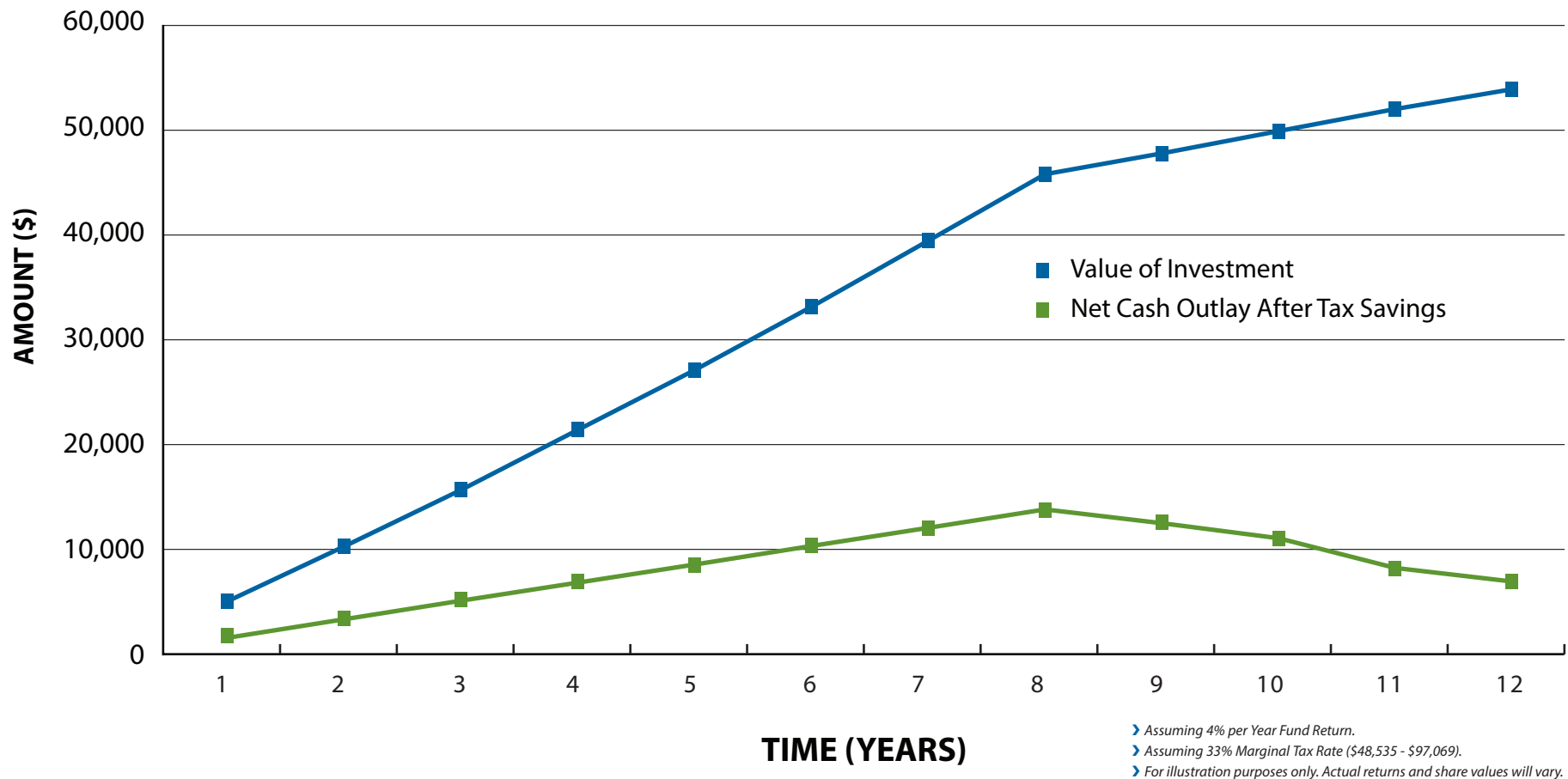


# 8 YEAR LADDER PROGRAM

INVESTING IN SASKATCHEWAN WORKS • [SASKWORKS.CA](http://SASKWORKS.CA)



# ROLLOVER & DOUBLE YOUR TAX CREDITS

## INVESTING IN SASKATCHEWAN WORKS • SASKWORKS.CA

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
	<b>THE CLIENT CAN STOP INVESTING AFTER YEAR 8</b>											
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
<b>NET CASH OUTLAY AFTER TAX SAVINGS</b>	<b>\$1,725</b>	<b>\$3,450</b>	<b>\$5,175</b>	<b>\$6,900</b>	<b>\$8,625</b>	<b>\$10,350</b>	<b>\$12,075</b>	<b>\$13,800</b>	<b>\$12,175</b>	<b>\$10,550</b>	<b>\$8,925</b>	<b>\$7,300</b>
								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
<b>VALUE OF INVESTMENT</b>	<b>5000</b>	<b>\$10,200</b>	<b>\$15,608</b>	<b>\$21,232</b>	<b>\$27,082</b>	<b>\$33,165</b>	<b>\$39,491</b>	<b>\$46,071</b>	<b>\$47,914</b>	<b>\$49,831</b>	<b>\$51,824</b>	<b>\$53,897</b>

\* Based on a marginal tax bracket of 33% (\$48,535 - \$97,069).

\*\* Tax credits equaling 32.5% of an investor's total contribution are available for the 2020 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.