

The early bird gets the returns.

SaskWorks has sold out early 3 years in a row.

INVESTING IN SASKATCHEWAN WORKS • ROLLOVER BROCHURE



SaskWorks is the **top performing*** retail mutual fund in the province.

8 Year Maturity

SaskWorks investments have an eight-year holding period attached to them. This is meant to encourage you to hold your investment long enough to allow the Fund to make smart investments that will increase your share value.**

At the end of the eight-year holding period you have three options:

- 1 You can rollover your mature shares back into SaskWorks to receive a second 32.5% tax credit on the amount reinvested
- 2 You can redeem your investment without any amount being withheld
- 3 You can leave your shares invested in the fund



Rollovers

One of the greatest benefits for SaskWorks investors is the ability to rollover mature SaskWorks shares after the eight-year maturity period. If an investor chooses to rollover the matured shares in SaskWorks, and invest in the Fund for another eight years, they will receive a second 32.5% tax credit on the amount rolled up to \$5,000 without putting any new money in!

It is often the case that an investor's out of pocket cost for their initial SaskWorks investment is close to \$0 after taking advantage of the rollover opportunity.

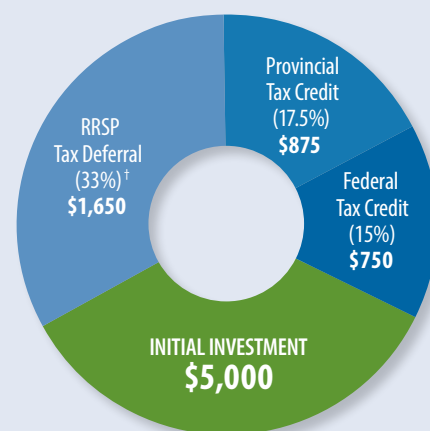
* As per Morningstar.com as at August 31, 2022. Based on 1 year, 3 year, 5 year, 10 year, and since inception returns for Class A and R shares.

** However, you can redeem your investment at any time. If you redeem all or part of your investment prior to the expiry of the eight-year holding period, the tax credits will be repayable to the Federal and Provincial Governments on those shares that have been held for less than eight years. The amount of tax credits issue will be withheld from the amount payable.

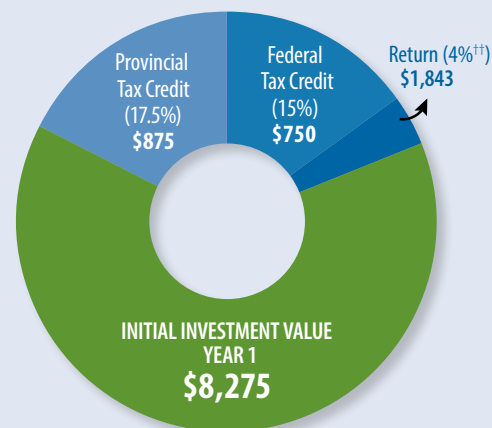
† Assumes a \$5,000 investment by an investor in a marginal tax bracket of 33% (\$50,197 - \$100,392).

†† Illustrated at an average 4% growth rate.

INITIAL INVESTMENT Year 1 | Value: \$8,250



ROLLOVER: NO ADDITIONAL CASH OUTLAY After Year 8 | Value: \$11,743



For more information, please contact:

Austin Bentz

Investor Relations Analyst
austinbentz@pfm.ca • (306) 533-9170

saskworks.ca

2nd Floor, Assiniboia Club Building, 1925 Victoria Avenue, Regina, SK S4P 0R3
Tel: 306.791.4833 • Fax: 306.791.4848 • Email: saskworks@saskworks.ca