

ADDITIONAL INFORMATION

YOUR RRSP SAVINGS PLAN

- You can save a maximum of 18% of your income in an RRSP annually
- \$50,000 annual income = \$9,000 RRSP contribution room
- Do you have unused RRSP contribution room? Fill this gap in your retirement savings @ \$66.35/cheque = RRSP Benefits + Tax Credits of 32.5%

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. 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 issued will be withheld from the amount payable.

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

1. You can rollover and reinvest 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

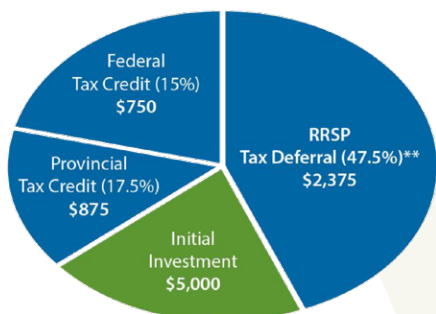
ROLLOVERS

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, they will receive a second 32.5% tax credit on the amount rolled up to \$5,000 without putting any new money in!

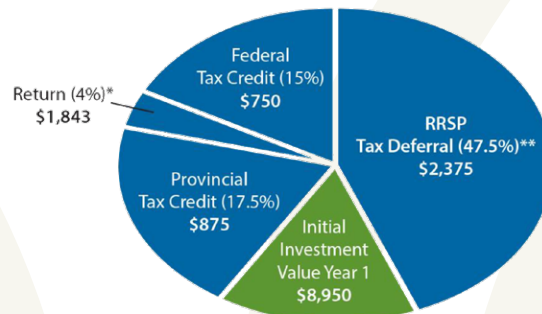
It is often the case that an investors out of pocket cost for their initial SaskWorks investment is close to \$0 after taking advantage of the rollover opportunity.

INITIAL INVESTMENT: \$5,000
Year 1



VALUE \$8,950

ROLLOVER: NO ADDITIONAL CASH OUTLAY
Year 8



VALUE \$14,743

* Illustrated at an average 4% growth rate

** Assumes a \$5,000 investment by an investor in a marginal tax bracket of 47.5% (over \$205,842).

ADDITIONAL INFORMATION

AFFORDABLE INVESTING

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% combined tax credit and the RRSP tax deferral are received at source – that is, deducted from the income tax paid each pay period – so investors will only see a minimal reduction in their net pay.

Tax Bracket	Annual Salary	Bi-Weekly		Semi-Monthly		Monthly		Annual Net Cash Outlay	Annual Investment
		Net Cash Outlay	SaskWorks Investment	Net Cash Outlay	SaskWorks Investment	Net Cash Outlay	SaskWorks Investment		
25.50%	0 - \$45,225	\$80.77	\$192.31	\$87.50	\$208.33	\$175.00	\$416.67	\$2,100.00	\$5,000.00
27.50%	over \$45,225 up to \$46,605	\$76.92	\$192.31	\$83.33	\$208.33	\$166.67	\$416.67	\$2,000.00	\$5,000.00
33.00%	over \$46,605 up to \$93,208	\$66.35	\$192.31	\$71.88	\$208.33	\$143.75	\$416.67	\$1,725.00	\$5,000.00
38.50%	over \$93,208 up to \$129,214	\$55.77	\$192.31	\$60.42	\$208.33	\$120.83	\$416.67	\$1,450.00	\$5,000.00
40.50%	over \$129,214 up to \$144,489	\$51.92	\$192.31	\$56.25	\$208.33	\$112.50	\$416.67	\$1,350.00	\$5,000.00
43.50%	over \$144,489 up to \$205,842	\$46.15	\$192.31	\$50.00	\$208.33	\$100.00	\$416.67	\$1,200.00	\$5,000.00
47.50%	over \$205,842	\$38.46	\$192.31	\$41.67	\$208.33	\$83.33	\$416.67	\$1,000.00	\$5,000.00

* As at January 1, 2018. Actual net cash outlay may vary.

A **\$192.31**
INVESTMENT
CAN COST AS
LITTLE AS **\$66.35**



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*

Earnings	Amount (\$)
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*

Earnings	Amount (\$)
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.

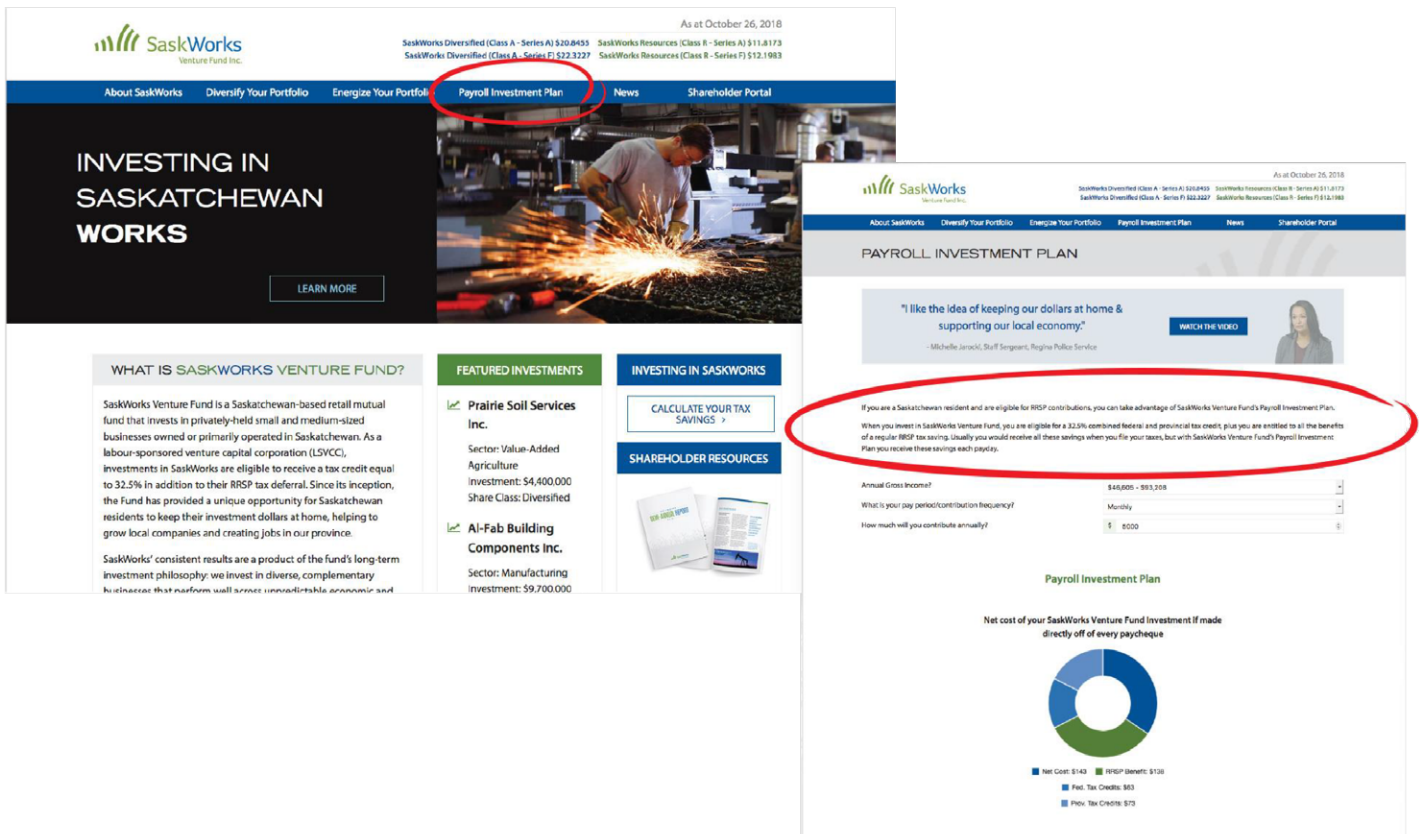
** Based on a \$70,000 annual salary and a \$5,000 investment in a marginal tax bracket of 33% (\$46,605 up to \$93,208). Amount will vary according to your tax bracket.

FREQUENTLY ASKED QUESTIONS

1. Do I have to invest \$66.35/pay cheque?

No. You can invest any amount up to \$66.35/pay cheque. For example, if you chose to invest \$33.18/pay cheque you would have contributed an additional \$2,500 to your RRSP at the end of the year.

Use our online calculator:



As at October 26, 2018

SaskWorks Diversified (Class A - Series A) \$20.8433 SaskWorks Resources (Class R - Series A) \$11.8173
SaskWorks Diversified (Class A - Series D) \$22.3227 SaskWorks Resources (Class R - Series F) \$12.1983

About SaskWorks Diversify Your Portfolio Energize Your Portfolio **Payroll Investment Plan** News Shareholder Portal

INVESTING IN SASKATCHEWAN WORKS

LEARN MORE

WHAT IS SASKWORKS VENTURE FUND?

SaskWorks Venture Fund is a Saskatchewan-based retail mutual fund that invests in privately-held small and medium-sized businesses owned or primarily operated in Saskatchewan. As a labour-sponsored venture capital corporation (LSVCC), investments in SaskWorks are eligible to receive a tax credit equal to 32.5% in addition to their RRSP tax deferral. Since its inception, the Fund has provided a unique opportunity for Saskatchewan residents to keep their investment dollars at home, helping to grow local companies and creating jobs in our province.

SaskWorks' consistent results are a product of the fund's long-term investment philosophy: we invest in diverse, complementary businesses that perform well across unpredictable economic and

FEATURED INVESTMENTS

- Prairie Soil Services Inc.**
Sector: Value-Added Agriculture
Investment: \$4,400,000
Share Class: Diversified
- Al-Fab Building Components Inc.**
Sector: Manufacturing
Investment: \$9,700,000

INVESTING IN SASKWORKS

CALCULATE YOUR TAX SAVINGS

SHAREHOLDER RESOURCES

PAYROLL INVESTMENT PLAN

"I like the idea of keeping our dollars at home & supporting our local economy!"
- Michelle Jarocki, Staff Sergeant, Regina Police Service

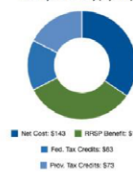
WATCH THE VIDEO

If you are a Saskatchewan resident and are eligible for RRSP contributions, you can take advantage of SaskWorks Venture Fund's Payroll Investment Plan. When you invest in SaskWorks Venture Fund, you are eligible for a 32.5% combined federal and provincial tax credit, plus you are entitled to all the benefits of a regular RRSP tax saving. Usually you would receive all these savings when you file your taxes, but with SaskWorks Venture Fund's Payroll Investment Plan you receive these savings each paycheque.

Annual Gross Income? \$45,000 - \$93,208
What is your pay period/contribution frequency? Monthly
How much will you contribute annually? \$ 8000

Payroll Investment Plan

Net cost of your SaskWorks Venture Fund Investment if made directly off of every paycheque



■ Net Cost: \$143 ■ RRSP Benefit: \$138
■ Fed. Tax Credit: \$63
■ Prov. Tax Credit: \$7

2. Can I stop contributing at any time?

Yes. You control your contributions. If you would like to stop contributing, simply provide those instructions in writing to your payroll department.

3. Are there fees?

No. SaskWorks does not charge fees to enroll in PIP.

4. Receipts and Reporting?

- Annual statement from SaskWorks
- Annual and Semi-Annual Financial Statements
- Periodic Fund Updates
- RSP Receipts + T2C Tax Credit Receipts

More FAQs at saskworks.ca/faqs