

**Save \$1,000 a year in  
 your RRSP** For less than \$15 per pay

**Get the GrowthWorks Atlantic Venture  
 Fund working for you.**

With mortgage payments and monthly bills, saving for your retirement often comes last, if at all.

Pay yourself first, realistically and affordably, with the GrowthWorks Atlantic Venture Fund Payroll Savings Plan (PSP).



**invest**

Saving directly from your pay cheque is quick and easy

The GrowthWorks Atlantic Venture Fund PSP is offered by progressive employers. By offering employees like you access to this plan, your employer is helping you prepare for your future and providing some security for your retirement.

**Invest \$1,000 per year into your RRSP:**

	<b>RRSP Contribution</b>
Annual Employee Investment	<b>\$ 1,000.00</b>
Tax Credits <sup>1</sup>	350.00
RRSP Tax Savings <sup>2</sup>	369.50
Annual Cost (\$10.79/bi-weekly pay)	<b>\$ 280.50</b>

<sup>1</sup>Federal tax credits are available on the first \$5,000 invested in retail venture capital funds (RVCs) each year and provincial tax credits are available in Nova Scotia on the first \$5,000 (increase to \$10,000 is pending) invested in RVCs each year (NS at 20%). A PEI tax credit is not currently available. Tax credits are subject to certain conditions, including repayment if shares are not held for eight years. <sup>2</sup>RRSP tax savings are based on a \$40,000 annual salary (approx. 36.9% tax rate) and assumes purchaser is within his or her annual RRSP contribution limit. RRSP tax savings on a \$25 purchase of Class A shares are approximately \$9.23 in Nova Scotia. RRSP tax savings are subject to certain conditions, are not unique to the Fund and amounts are taxable when withdrawn. <sup>3</sup>Dollar cost averaging does not assure a profit and does not protect against loss in declining markets. Commissions, trailing commissions, management fees and expenses all may be associated with investments in RVCs. Please read GrowthWorks Atlantic Venture Fund Ltd.'s prospectus before investing. RVCs are not guaranteed, their values change frequently and past performance may not be repeated. On December 16, 2005, the Fund completed a merger by purchasing the assets of Workers Investment Fund Inc. in exchange for Class A shares distributed to former shareholders of that fund. Paid in part by the manager of the Fund.

COMPLIMENTS OF:

**With employers who match, you can Save \$2,000 a year in your RRSP at minimal cost.**

If your employer matches your investment, you can save with minimal cost.

Invest \$1,000 per year into your RRSP and your employer matches your contribution:

	10% Employer Match	50% Employer Match	100% Employer Match
Annual Employee Contribution	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Annual Employer Contribution	100.00	500.00	1,000.00
Total Annual RRSP Contribution	\$ 1,100.00	\$ 1,500.00	\$ 2,000.00
Employee Tax Credits <sup>1</sup>	385.00	525.00	700.00
Employee RRSP Tax Savings <sup>2</sup>	369.50	369.50	369.50
Employee After-Tax Annual Cost (Employee contribution less tax credits & RRSP tax savings)	\$ 245.50	\$ 105.50	\$ (69.50)

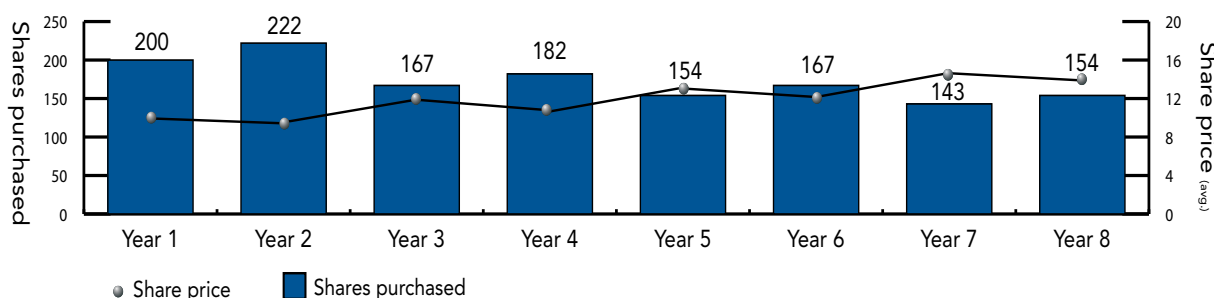
**AVF PSP and Dollar Cost Averaging<sup>3</sup> - Reduce your average cost of investing**

By setting up a GrowthWorks Atlantic Venture Fund PSP, investing the same amount every pay cheque, you are taking advantage of dollar cost averaging. What does this mean? Over time, you'll end up buying more shares when the price is low and fewer when the price is high with the goal of lowering your average cost per share.

Dollar cost averaging with the AVF PSP is a simple investment strategy that can build wealth while averaging out the costs of the shares you purchase. The emphasis is on steady, gradual accumulation and growth of capital over the long term, rather than trying to time the markets.

**Dollar cost averaging in a fluctuating market:**

(\$2,000 invested per year)



See notes on reverse.