

Future values

Amount invested per year	Estimated annual return of 3%*					
	5 years	10 years	15 years	20 years	25 years	30 years
240	1,274	2,751	4,464	6,449	8,750	11,418
260	1,380	2,981	4,836	6,986	9,479	12,370
480	2,548	5,503	8,927	12,898	17,500	22,836
520	2,761	5,961	9,671	13,973	18,959	24,739
720	3,823	8,254	13,391	19,347	26,251	34,254
780	4,141	8,942	14,507	20,959	28,438	37,109
960	5,097	11,005	17,855	25,796	35,001	45,672
1,040	5,522	11,922	19,343	27,945	37,918	49,478
1,440	7,645	16,508	26,782	38,693	52,501	68,509
1,560	8,282	17,884	29,014	41,918	56,876	74,218
1,920	10,194	22,011	35,710	51,591	70,002	91,345
2,080	11,043	23,845	38,686	55,890	75,835	98,957
2,400	12,742	27,513	44,637	64,489	87,502	114,181
2,600	13,804	29,806	48,357	69,863	94,794	123,696
2,880	15,290	33,016	53,565	77,387	105,003	137,017
3,120	16,565	35,767	58,029	83,836	113,753	148,435
3,840	20,387	44,021	71,420	103,182	140,004	182,690
4,160	22,086	47,690	77,371	111,781	151,671	197,914
5,000	26,546	57,319	92,995	134,352	182,296	237,877



RL-10 slip (Relevé 10)

If you decide to contribute at the Fonds through payroll deductions, you will have to carry all amounts from your RL-10 slips to your tax returns, even if your tax savings are taken directly from your pay.

52 pay periods

Here are a few examples of the cost to you over 52 pay periods

This example based on an annual taxable income of **\$40,000** will help you understand the following tables better³:

- With a contribution of **\$10** per pay period, you'll save **\$520** a year in your RRSP.
- Since tax credits are applied immediately, the actual cost of your investment is **\$4.25**.
- An actual amount of **\$4.25** is deducted from your paycheck while **\$10** is added to your RRSP.

\$4.25 is all you need to disburse to save **\$10** on each paycheck, or **\$520** per year.

1 Taxable income from \$18,000 to \$44,545

Marginal tax rate 27.5%

Contribution per pay period (52)	Tax savings (approx.)			Approx. net pay reduction of	Total disbursed per year	Total invested per year
	Credits 30%	RRSP 27.5%	Total 57.5%			
5.00	1.50	1.38	2.88	2.12	110	260
10.00	3.00	2.75	5.75	4.25	221	520
15.00	4.50	4.13	8.63	6.37	331	780
20.00	6.00	5.50	11.50	8.50	442	1,040
30.00	9.00	8.25	17.25	12.75	663	1,560
40.00	12.00	11.00	23.00	17.00	884	2,080
50.00	15.00	13.75	28.75	21.25	1,105	2,600
60.00	18.00	16.50	34.50	25.50	1,326	3,120
80.00	24.00	22.00	46.00	34.00	1,768	4,160
96.16	28.85	26.44	55.29	40.87	2,125	5,000

2 Taxable income from \$44,546 to \$48,535

Marginal tax rate 32.5%

Contribution per pay period (52)	Tax savings (approx.)			Approx. net pay reduction of	Total disbursed per year	Total invested per year
	Credits 30%	RRSP 32.5%	Total 62.5%			
5.00	1.50	1.63	3.13	1.87	97	260
10.00	3.00	3.25	6.25	3.75	195	520
15.00	4.50	4.88	9.38	5.62	292	780
20.00	6.00	6.50	12.50	7.50	390	1,040
30.00	9.00	9.75	18.75	11.25	585	1,560
40.00	12.00	13.00	25.00	15.00	780	2,080
50.00	15.00	16.25	31.25	18.75	975	2,600
60.00	18.00	19.50	37.50	22.50	1,170	3,120
80.00	24.00	26.00	50.00	30.00	1,560	4,160
96.16	28.85	31.25	60.10	36.06	1,875	5,000

3 Taxable income from \$48,536 to \$89,080

Marginal tax rate 37.1%

Contribution per pay period (52)	Tax savings (approx.)			Approx. net pay reduction of	Total disbursed per year	Total invested per year
	Credits 30%	RRSP 37.1%	Total 67.1%			
5.00	1.50	1.86	3.36	1.64	85	260
10.00	3.00	3.71	6.71	3.29	171	520
15.00	4.50	5.57	10.07	4.93	256	780
20.00	6.00	7.42	13.42	6.58	342	1,040
30.00	9.00	11.13	20.13	9.87	513	1,560
40.00	12.00	14.84	26.84	13.16	684	2,080
50.00	15.00	18.55	33.55	16.45	855	2,600
60.00	18.00	22.26	40.26	19.74	1,026	3,120
80.00	24.00	29.68	53.68	26.32	1,369	4,160
96.16	28.85	35.68	64.53	31.63	1,645	5,000

4 Taxable income from \$89,081 to \$97,069

Marginal tax rate 41.1%

Contribution per pay period (52)	Tax savings (approx.)			Approx. net pay reduction of	Total disbursed per year	Total invested per year
	Credits 30%	RRSP 41.1%	Total 71.1%			
5.00	1.50	2.06	3.56	1.44	75	260
10.00	3.00	4.11	7.11	2.89	150	520
15.00	4.50	6.17	10.67	4.33	225	780
20.00	6.00	8.22	14.22	5.78	301	1,040
30.00	9.00	12.33	21.33	8.67	451	1,560
40.00	12.00	16.44	28.44	11.56	601	2,080
50.00	15.00	20.55	35.55	14.45	751	2,600
60.00	18.00	24.66	42.66	17.34	902	3,120
80.00	24.00	32.88	56.88	23.12	1,202	4,160
96.16	28.85	39.52	68.37	27.79	1,445	5,000

5 Taxable income from \$97,070 to \$108,390

Marginal tax rate 45.7%

Contribution per pay period (52)	Tax savings (approx.)			Approx. net pay reduction of	Total disbursed per year	Total invested per year
	Credits 30%	RRSP 45.7%	Total 75.7%			
5.00	1.50	2.29	3.79	1.21	63	260
10.00	3.00	4.57	7.57	2.43	126	520
15.00	4.50	6.86	11.36	3.64	189	780
20.00	6.00	9.14	15.14	4.86	253	1,040
30.00	9.00	13.71	22.71	7.29	379	1,560
40.00	12.00	18.28	30.28	9.72	505	2,080
50.00	15.00	22.85	37.85	12.15	632	2,600
60.00	18.00	27.42	45.42	14.58	758	3,120
80.00	24.00	36.56	60.56	19.44	1,011	4,160
96.16	28.85	43.95	72.80	23.36	1,215	5,000

6 Taxable income from \$108,391 to \$150,473

Marginal tax rate 47.45%

Contribution per pay period (52)	Tax savings (approx.)			Approx. net pay reduction of	Total disbursed per year	Total invested per year
	Credits 30%	RRSP 47.45%	Total 77.45%			
5.00	1.50	2.37	3.87	1.13	59	260
10.00	3.00	4.75	7.75	2.25	117	520
15.00	4.50	7.12	11.62	3.38	176	780
20.00	6.00	9.49	15.49	4.51	235	1,040
30.00	9.00	14.24	23.24	6.76	352	1,560
40.00	12.00	18.98	30.98	9.02	469	2,080
50.00	15.00	23.73	38.73	11.27	586	2,600
60.00	18.00	28.47	46.47	13.53	704	3,120
80.00	24.00	37.96	61.96	18.04	938	4,160
96.16	28.85	45.63	74.48	21.68	1,127	5,000

7 Taxable income from \$150,474 to \$214,368

Marginal tax rate 49.95%

Contribution per pay period (52)	Tax savings (approx.)			Approx. net pay reduction of	Total disbursed per year	Total invested per year
	Credits 30%	RRSP 49.95%	Total 79.95%			
5.00	1.50	2.50	4.00	1.00	52	260
10.00	3.00	5.00	8.00	2.00	104	520
15.00	4.50	7.49	11.99	3.01	157	780
20.00	6.00	9.99	15.99	4.01	209	1,040
30.00	9.00	14.99	23.99	6.01	313	1,560
40.00	12.00	19.98	31.98	8.02	417	2,080
50.00	15.00	24.98	39.98	10.02	521	2,600
60.00	18.00	29.97	47.97	12.03	626	3,120
80.00	24.00	39.96	63.96	16.04	834	4,160
96.16	28.85	48.03	76.88	19.28	1,003	5,000

Calculated amounts are estimates which may vary depending on your tax situation. Note that the income tax brackets and tax rates used are established according to the current fiscal rules as of January 1, 2020.

³Example for the 2020 taxation year, based on a person with a \$40,000 taxable annual income with a marginal tax rate of 27.5% who receives 52 paychecks per year and benefits from a tax refund on each paycheck. These amounts are estimates that could vary depending on your taxation status.

PAYROLL DEDUCTIONS

Positively invested with each paycheck



RL-10 slip (Relevé 10)

If you decide to contribute at the Fonds through payroll deductions, you will have to carry all amounts from your RL-10 slips to your tax returns, even if your tax savings are taken directly from your pay.

48 pay periods

1 Taxable income from \$18,000 to \$44,545

Marginal tax rate 27.5%

Contribution per pay period (48)	Tax savings (approx.)			Approx. net pay reduction of	Total disbursed per year	Total invested per year
	Credits 30%	RRSP 27.5%	Total 57.5%			
5.00	1.50	1.38	2.88	2.12	102	240
10.00	3.00	2.75	5.75	4.25	204	480
15.00	4.50	4.13	8.63	6.37	306	720
20.00	6.00	5.50	11.50	8.50	408	960
30.00	9.00	8.25	17.25	12.75	612	1,440
40.00	12.00	11.00	23.00	17.00	816	1,920
50.00	15.00	13.75	28.75	21.25	1,020	2,400
60.00	18.00	16.50	34.50	25.50	1,224	2,880
80.00	24.00	22.00	46.00	34.00	1,632	3,840
104.17	31.25	28.65	59.90	44.27	2,125	5,000

Here are a few examples of the cost to you over 48 pay periods

This example based on an annual taxable income of **\$40,000** will help you understand the following tables better²:

- ▶ With a contribution of **\$10** per pay period, you'll save **\$480** a year in your RRSP.
- ▶ Since tax credits are applied immediately, the actual cost of your investment is **\$4.25**.
- ▶ An actual amount of **\$4.25** is deducted from your paycheck while **\$10** is added to your RRSP.

\$4.25 is all you need to disburse to save **\$10** on each paycheck, or **\$480** per year.

2 Taxable income from \$44,546 to \$48,535

Marginal tax rate 32.5%

Contribution per pay period (48)	Tax savings (approx.)			Approx. net pay reduction of	Total disbursed per year	Total invested per year
	Credits 30%	RRSP 32.5%	Total 62.5%			
5.00	1.50	1.63	3.13	1.87	90	240
10.00	3.00	3.25	6.25	3.75	180	480
15.00	4.50	4.88	9.38	5.62	270	720
20.00	6.00	6.50	12.50	7.50	360	960
30.00	9.00	9.75	18.75	11.25	540	1,440
40.00	12.00	13.00	25.00	15.00	720	1,920
50.00	15.00	16.25	31.25	18.75	900	2,400
60.00	18.00	19.50	37.50	22.50	1,080	2,880
80.00	24.00	26.00	50.00	30.00	1,440	3,840
104.17	31.25	33.86	65.11	39.06	1,875	5,000

3 Taxable income from \$48,536 to \$89,080

Marginal tax rate 37.1%

Contribution per pay period (48)	Tax savings (approx.)			Approx. net pay reduction of	Total disbursed per year	Total invested per year
	Credits 30%	RRSP 37.1%	Total 67.1%			
5.00	1.50	1.86	3.36	1.64	79	240
10.00	3.00	3.71	6.71	3.29	158	480
15.00	4.50	5.57	10.07	4.93	237	720
20.00	6.00	7.42	13.42	6.58	316	960
30.00	9.00	11.13	20.13	9.87	474	1,440
40.00	12.00	14.84	26.84	13.16	632	1,920
50.00	15.00	18.55	33.55	16.45	790	2,400
60.00	18.00	22.26	40.26	19.74	948	2,880
80.00	24.00	29.68	53.68	26.32	1,263	3,840
104.17	31.25	38.65	69.90	34.27	1,645	5,000

4 Taxable income from \$89,081 to \$97,069

Marginal tax rate 41.1%

Contribution per pay period (48)	Tax savings (approx.)			Approx. net pay reduction of	Total disbursed per year	Total invested per year
	Credits 30%	RRSP 41.1%	Total 71.1%			
5.00	1.50	2.06	3.56	1.44	69	240
10.00	3.00	4.11	7.11	2.89	139	480
15.00	4.50	6.17	10.67	4.33	208	720
20.00	6.00	8.22	14.22	5.78	277	960
30.00	9.00	12.33	21.33	8.67	416	1,440
40.00	12.00	16.44	28.44	11.56	555	1,920
50.00	15.00	20.55	35.55	14.45	694	2,400
60.00	18.00	24.66	42.66	17.34	832	2,880
80.00	24.00	32.88	56.88	23.12	1,110	3,840
104.17	31.25	42.81	74.06	30.11	1,445	5,000

5 Taxable income from \$97,070 to \$108,390

Marginal tax rate 45.7%

Contribution per pay period (48)	Tax savings (approx.)			Approx. net pay reduction of	Total disbursed per year	Total invested per year
	Credits 30%	RRSP 45.7%	Total 75.7%			
5.00	1.50	2.29	3.79	1.21	58	240
10.00	3.00	4.57	7.57	2.43	117	480
15.00	4.50	6.86	11.36	3.64	175	720
20.00	6.00	9.14	15.14	4.86	233	960
30.00	9.00	13.71	22.71	7.29	350	1,440
40.00	12.00	18.28	30.28	9.72	467	1,920
50.00	15.00	22.85	37.85	12.15	583	2,400
60.00	18.00	27.42	45.42	14.58	700	2,880
80.00	24.00	36.56	60.56	19.44	933	3,840
104.17	31.25	47.61	78.86	25.31	1,215	5,000

6 Taxable income from \$108,391 to \$150,473

Marginal tax rate 47.45%

Contribution per pay period (48)	Tax savings (approx.)			Approx. net pay reduction of	Total disbursed per year	Total invested per year
	Credits 30%	RRSP 47.45%	Total 77.45%			
5.00	1.50	2.37	3.87	1.13	54	240
10.00	3.00	4.75	7.75	2.25	108	480
15.00	4.50	7.12	11.62	3.38	162	720
20.00	6.00	9.49	15.49	4.51	216	960
30.00	9.00	14.24	23.24	6.76	324	1,440
40.00	12.00	18.98	30.98	9.02	433	1,920
50.00	15.00	23.73	38.73	11.27	541	2,400
60.00	18.00	28.47	46.47	13.53	649	2,880
80.00	24.00	37.96	61.96	18.04	866	3,840
104.17	31.25	49.43	80.68	23.49	1,128	5,000

7 Taxable income from \$150,474 to \$214,368

Marginal tax rate 49.95%

Contribution per pay period (48)	Tax savings (approx.)			Approx. net pay reduction of	Total disbursed per year	Total invested per year
	Credits 30%	RRSP 49.95%	Total 79.95%			
5.00	1.50	2.50	4.00	1.00	48	240
10.00	3.00	5.00	8.00	2.00	96	480
15.00	4.50	7.49	11.99	3.01	144	720
20.00	6.00	9.99	15.99	4.01	192	960
30.00	9.00	14.99	23.99	6.01	288	1,440
40.00	12.00	19.98	31.98	8.02	385	1,920
50.00	15.00	24.98	39.98	10.02	481	2,400
60.00	18.00	29.97	47.97	12.03	577	2,880
80.00	24.00	39.96	63.96	16.04	770	3,840
104.17	31.25	52.03	83.28	20.89	1,003	5,000

Benefit immediately from tax savings

One of the best ways to save with the Fonds is to choose payroll deductions. Why is this option so advantageous? First of all, because it's simple. All you need to do is choose the amount you want to save on each paycheck and your employer will make the required deductions. Payroll deductions also offer you all the flexibility you need. You can stop contributing or change the amount you save whenever you want.

But what's most interesting is that with this savings option you benefit immediately from tax savings, including the additional 30%¹ offered with the RRSP+. As a result, deductions from your paycheck will be lower, making saving even easier and more profitable!

¹ The Fonds de solidarité FTQ's shareholders will receive 15% in tax credits from the Québec government and 15% from the federal government. They are capped at \$1,500 per fiscal year, which represents a \$5,000 purchase of shares of the Fonds de solidarité FTQ.

Please read the prospectus before buying shares of the Fonds de solidarité FTQ. Copies of the prospectus may be obtained on the Website fondsftq.com, from a local representative or at the offices of the Fonds de solidarité FTQ. The shares of the Fonds de solidarité FTQ are not guaranteed, their value changes and past performance may not be repeated.

² Example for the 2020 taxation year, based on a person with a \$40,000 taxable annual income with a marginal tax rate of 27.5% who receives 48 paychecks per year and benefits from a tax refund on each paycheck. These amounts are estimates that could vary depending on your taxation status.

Calculated amounts are estimates which may vary depending on your tax situation. Note that the income tax brackets and tax rates used are established according to the current fiscal rules as of January 1, 2020.

More accessible

Want to learn more? Ready to start saving with an RRSP+ with the Fonds? Nothing could be easier. Several options are available to you:

- ▶ Visit our website fondsftq.com
- ▶ Call **1 800 567-3663** (Monday to Friday, between 8:30 a.m. and 6 p.m.)
- ▶ Consult your local representative at your workplace
- ▶ Find a service point: fondsftq.com/office