

**4 Taxable income of \$89,081 to \$97,069**

Marginal tax rate 41.1%

Contribution per pay period (24)	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	35	120
10.00	3.00	4.11	7.11	2.89	69	240
15.00	4.50	6.17	10.67	4.33	104	360
25.00	7.50	10.28	17.78	7.22	173	600
50.00	15.00	20.55	35.55	14.45	347	1,200
75.00	22.50	30.83	53.33	21.67	520	1,800
100.00	30.00	41.10	71.10	28.90	694	2,400
125.00	37.50	51.38	88.88	36.12	867	3,000
150.00	45.00	61.65	106.65	43.35	1,040	3,600
208.33	62.50	85.62	148.12	60.21	1,445	5,000

**5 Taxable income of \$97,070 to \$108,390**

Marginal tax rate 45.7%

Contribution per pay period (24)	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	29	120
10.00	3.00	4.57	7.57	2.43	58	240
15.00	4.50	6.86	11.36	3.64	87	360
25.00	7.50	11.43	18.93	6.07	146	600
50.00	15.00	22.85	37.85	12.15	292	1,200
75.00	22.50	34.28	56.78	18.22	437	1,800
100.00	30.00	45.70	75.70	24.30	583	2,400
125.00	37.50	57.13	94.63	30.37	729	3,000
150.00	45.00	68.55	113.55	36.45	875	3,600
208.33	62.50	95.21	157.71	50.62	1,215	5,000

**6 Taxable income of \$108,391 to \$150,473**

Marginal tax rate 47.45%

Contribution per pay period (24)	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	27	120
10.00	3.00	4.75	7.75	2.25	54	240
15.00	4.50	7.12	11.62	3.38	81	360
25.00	7.50	11.86	19.36	5.64	135	600
50.00	15.00	23.73	38.73	11.27	270	1,200
75.00	22.50	35.59	58.09	16.91	406	1,800
100.00	30.00	47.45	77.45	22.55	541	2,400
125.00	37.50	59.31	96.81	28.19	677	3,000
150.00	45.00	71.18	116.18	33.82	812	3,600
208.33	62.50	98.85	161.35	46.98	1,128	5,000

**7 Taxable income of \$150,474 to \$214,368**

Marginal a rate 49.95%

Contribution per pay period (24)	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	24	120
10.00	3.00	5.00	8.00	2.00	48	240
15.00	4.50	7.49	11.99	3.01	72	360
25.00	7.50	12.49	19.99	5.01	120	600
50.00	15.00	24.98	39.98	10.02	240	1,200
75.00	22.50	37.46	59.96	15.04	361	1,800
100.00	30.00	49.95	79.95	20.05	481	2,400
125.00	37.50	62.44	99.94	25.06	601	3,000
150.00	45.00	74.93	119.93	30.07	722	3,600
208.33	62.50	104.06	166.56	41.77	1,002	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.

**Future values**

Amount invested per year	Estimated annual return of 3%*					
	5 years	10 years	15 years	20 years	25 years	30 years
120	637	1,376	2,232	3,224	4,375	5,709
240	1,274	2,751	4,464	6,449	8,750	11,418
360	1,911	4,127	6,696	9,673	13,125	17,127
600	3,185	6,878	11,159	16,122	21,876	28,545
1,200	6,371	13,757	22,319	32,244	43,751	57,090
1,800	9,556	20,635	33,478	48,367	65,627	85,636
2,400	12,742	27,513	44,637	64,489	87,502	114,181
3,000	15,927	34,392	55,797	80,611	109,378	142,726
3,600	19,113	41,270	66,956	96,733	131,253	171,271
5,000	26,546	57,319	92,995	134,352	182,296	237,877

\* Based on the currently foreseeable economic and financial outlook, and taking into consideration its mission and investment strategies, the Fonds de solidarité FTQ is targeting an average annual return of 3.0% to 3.5% on a long-term horizon. The rate of return is used only to illustrate the effects of the compound growth rate and is not intended to reflect the future value of the Fonds de solidarité FTQ's shares.

24 pay periods



**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](https://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](https://fondsftq.com/office)

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**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.

## 24 pay periods

## 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%<sup>1</sup> offered with the RRSP+. As a result, deductions from your paycheck will be lower, making saving even easier and more profitable!

<sup>1</sup> 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](http://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.

## Here are a few examples of the cost to you over 24 pay periods

This example based on an annual taxable income of **\$40,000** will help you understand the following tables better<sup>2</sup>:

- With a contribution of **\$10** per pay period, you'll save **\$240** 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 \$240 per year.**

<sup>2</sup> 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 24 paychecks per year and benefits from a tax refund on each paycheck. These amounts are estimates that could vary depending on your taxation status.

### 2 Taxable income of \$44,546 to \$48,535

Marginal tax rate 32.5%

Contribution per pay period (24)	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	45	120
10.00	3.00	3.25	6.25	3.75	90	240
15.00	4.50	4.88	9.38	5.62	135	360
25.00	7.50	8.13	15.63	9.37	225	600
50.00	15.00	16.25	31.25	18.75	450	1,200
75.00	22.50	24.38	46.88	28.12	675	1,800
100.00	30.00	32.50	62.50	37.50	900	2,400
125.00	37.50	40.63	78.13	46.87	1,125	3,000
150.00	45.00	48.75	93.75	56.25	1,350	3,600
208.33	62.50	67.71	130.21	78.12	1,875	5,000

### 1 Taxable income of \$18,000 to \$44,545

Marginal tax rate 27.5%

Contribution per pay period (24)	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	51	120
10.00	3.00	2.75	5.75	4.25	102	240
15.00	4.50	4.13	8.63	6.37	153	360
25.00	7.50	6.88	14.38	10.62	255	600
50.00	15.00	13.75	28.75	21.25	510	1,200
75.00	22.50	20.63	43.13	31.87	765	1,800
100.00	30.00	27.50	57.50	42.50	1,020	2,400
125.00	37.50	34.38	71.88	53.12	1,275	3,000
150.00	45.00	41.25	86.25	63.75	1,530	3,600
208.33	62.50	57.29	119.79	88.54	2,125	5,000

### 3 Taxable income of \$48,536 to \$89,080

Marginal tax rate 37.1%

Contribution per pay period (24)	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	39	120
10.00	3.00	3.71	6.71	3.29	79	240
15.00	4.50	5.57	10.07	4.93	118	360
25.00	7.50	9.28	16.78	8.22	197	600
50.00	15.00	18.55	33.55	16.45	395	1,200
75.00	22.50	27.83	50.33	24.67	592	1,800
100.00	30.00	37.10	67.10	32.90	790	2,400
125.00	37.50	46.38	83.88	41.12	987	3,000
150.00	45.00	55.65	100.65	49.35	1,184	3,600
208.33	62.50	77.29	139.79	68.54	1,645	5,000