



Examples of contribution¹ to the Fondation RRSP by payroll deduction (PD)

Pay period every 2 weeks / 26 pay period

Taxable income	Tax benefits per \$1,000			\$5,000	\$3,000	\$1,000	Total amount invested
	RRSP deduction	+	Tax credits 30%*	\$192.31	\$115.38	\$38.46	Amount per pay
\$20,000 to \$51,780	\$265	+	\$300	\$83.60	\$50.16	\$16.72	Estimated net cost after tax benefits are applied
\$51,780 to \$55,867	\$315	+	\$300	\$73.98	\$44.39	\$14.80	
\$55,867 to \$103,545	\$361	+	\$300	\$65.15	\$39.09	\$13.03	
\$103,545 to \$111,733	\$411	+	\$300	\$55.54	\$33.32	\$11.11	
\$111,733 to \$126,000	\$457	+	\$300	\$46.71	\$28.03	\$9.34	
\$126,000 to \$173,205	\$475	+	\$300	\$43.35	\$26.01	\$8.67	
\$173,205 to \$246,752	\$500	+	\$300	\$38.52	\$23.11	\$7.70	
More than \$246,752	\$533	+	\$300	\$32.10	\$19.26	\$6.42	

Examples of contribution¹ to the Fondation RRSP by lump sum contribution

Taxable income	Tax benefits per \$1,000			\$5,000	\$3,000	\$1,000	Amount invested
	RRSP deduction	+	Tax credits 30%*	\$2,175	\$1,305	\$435	Estimated net cost after tax benefits are applied
\$20,000 to \$51,780	\$265	+	\$300	\$1,925	\$1,155	\$385	
\$51,780 to \$55,867	\$315	+	\$300	\$1,695	\$1,017	\$339	
\$55,867 to \$103,545	\$361	+	\$300	\$1,445	\$867	\$289	
\$103,545 to \$111,733	\$411	+	\$300	\$1,215	\$729	\$243	
\$111,733 to \$126,000	\$457	+	\$300	\$1,125	\$675	\$225	
\$126,000 to \$173,205	\$475	+	\$300	\$1,000	\$600	\$200	
\$173,205 to \$246,752	\$500	+	\$300	\$835	\$501	\$167	

More than an RRSP

By choosing to save with Fondation, you could enjoy total tax credits amounting to 30%* in addition to the RRSP deduction. Prepare for retirement while contributing to the positive transformation of the Quebec economy.

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¹ Estimates based on tax rules in effect on January 1, 2024. To calculate different amounts, visit fondaction.com/rse or fondaction.com/feer (in French). There are ongoing fees and expenses associated with owning investment fund securities. Fondation's shares are not guaranteed. The value and performance of this investment fluctuate; past performance is not an indicator of future results. Before investing, please consult the prospectus at fondaction.com/prospectus.

* A maximum of \$5,000 in subscribed shares may be taken into account per taxation year, subject to eligibility. Check your eligibility: fondaction.com/taxcredits.