

# More than an RRSP



Saving with Fondaction is building your retirement and the world you'll retire in.



Support local businesses



Participate in creating and maintaining quality jobs



Commit to the fight against climate change

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



## Who can subscribe with Fondaction?

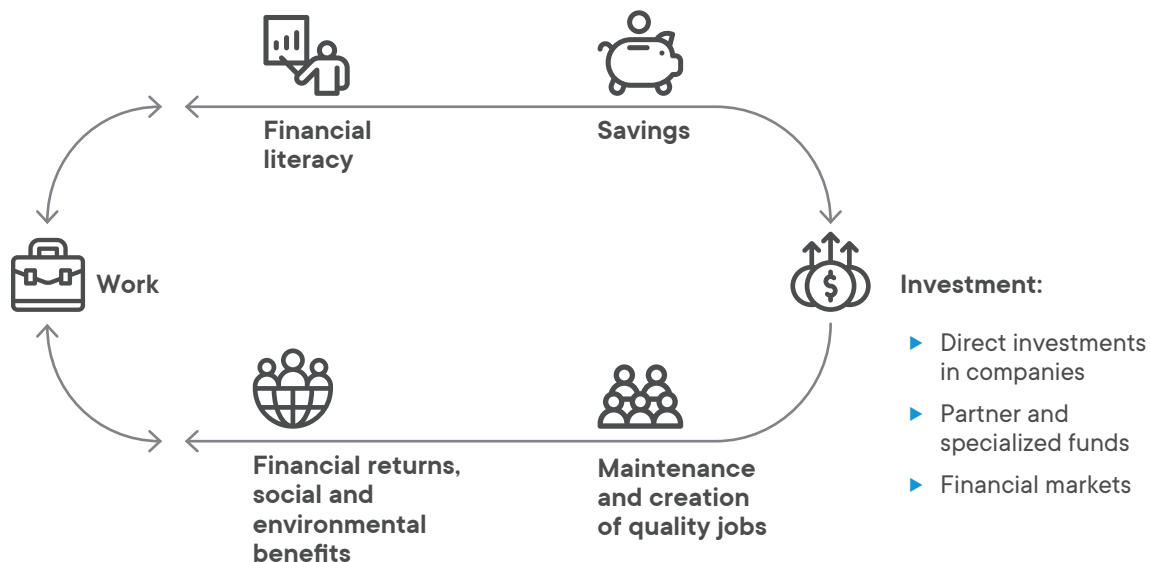
Whether you are unionized or not, you can subscribe with Fondaction. By acquiring RRSP or non-registered shares, you benefit from tax savings while supporting Québec businesses that have a positive impact.

## It's smart to contribute with each pay.

Contribute to your RRSP with Fondaction with each pay and enjoy the benefits of payroll deduction. It's the easiest way to save for retirement.

- ▶ Potential for immediate tax savings with each pay
- ▶ In accordance with your budget
- ▶ Low-cost accumulation of retirement savings
- ▶ Possibility of contributing even if the issuance of shares is limited

## Chain of values



## Put your savings to use

You can use the money in your RRSP in several particular situations, such as purchasing your first home (HBP), going back to school and starting a business. Consult the prospectus for the details at [fondaction.com/prospectus](http://fondaction.com/prospectus).

## A diversified fund

The savings collected are invested in Québec businesses to create and maintain quality jobs. They are also invested in the financial markets with a view to stabilize income.

## A decision that pays off

The Fund's performance relies on the management of its assets and the performance of its investments. The advantageous tax credits\* that could be allocated to you reduce the net cost of your acquisition of Fondaction shares. You save more without spending more.



A forerunner in sustainable finance for more than 25 years, Fondaction brings together individuals and companies that are mobilizing for the positive transformation of society, taking action to make Québec's economy more equitable, inclusive, green and successful.

More than  
**217,000**  
shareholders save  
with Fondaction.

As at Novembre 30<sup>th</sup>, 2023

More than  
**46,000**  
jobs are created and maintained.

As at May 31<sup>st</sup>, 2022

More than  
**1,000**  
Québec companies supported  
both directly or through partner  
or specialized funds.

As at May 31<sup>st</sup>, 2023

## An RRSP with Fondaction, to give money meaning.

Tell your colleagues and friends about it. They too could enjoy the benefits of saving with Fondaction!

Contact your Fondaction  
Representative:

**fondaction.com**

514-525-5505 or 1-800-253-6665



There are ongoing fees and expenses associated with owning investment fund securities. Fondaction'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](https://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](https://fondaction.com/taxcredits).