

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

Taxable income	Tax benefits per \$1,000			\$5,000	\$3,000	\$1,000	Total amount invested
	RRSP deduction	+	Tax credits 30%*	\$96.15	\$57.69	\$19.23	Amount per pay
\$20,000 to \$49,275	\$275	+	\$300	\$40.84	\$24.50	\$8.17	Estimated net cost after tax benefits are applied
\$49,275 to \$53,359	\$325	+	\$300	\$36.03	\$21.62	\$7.21	
\$53,359 to \$98,540	\$371	+	\$300	\$31.62	\$18.97	\$6.32	
\$98,540 to \$106,717	\$411	+	\$300	\$27.77	\$16.66	\$5.55	
\$106,717 to \$119,910	\$457	+	\$300	\$23.36	\$14.01	\$4.67	
\$119,910 to \$165,430	\$475	+	\$300	\$21.67	\$13.00	\$4.33	
\$165,430 to \$235,675	\$500	+	\$300	\$19.26	\$11.56	\$3.85	
More than \$235,675	\$533	+	\$300	\$16.05	\$9.63	\$3.21	

Examples of contribution¹ to the Fondaction 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%*	\$2,125	\$1,275	\$425	Estimated net cost after tax benefits are applied
\$20,000 to \$49,275	\$275	+	\$300	\$1,875	\$1,125	\$375	
\$49,275 to \$53,359	\$325	+	\$300	\$1,645	\$987	\$329	
\$53,359 to \$98,540	\$371	+	\$300	\$1,445	\$867	\$289	
\$98,540 to \$106,717	\$411	+	\$300	\$1,215	\$729	\$243	
\$106,717 to \$119,910	\$457	+	\$300	\$1,125	\$675	\$225	
\$119,910 to \$165,430	\$475	+	\$300	\$1,000	\$600	\$200	
\$165,430 to \$235,675	\$500	+	\$300	\$835	\$501	\$167	

¹Estimates based on tax rules in effect as at January 1, 2023.

Fondaction's shares are not guaranteed, it is an investment whose value and return fluctuate and past performance is not an indicator of future results. Before investing, for more information, including on related fees, please consult the prospectus at fondaction.com/prospectus. *applicable on the first \$5,000 contributed



More than an RRSP

By choosing to save with Fondaction, you enjoy total tax credits amounting to 30%* in addition to the RRSP deduction. You improve your financial situation at retirement while contributing to a more sustainable economy for Québec.

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

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 \$49,275	\$275	+	\$300	\$81.67	\$49.00	\$16.33	Estimated net cost after tax benefits are applied
\$49,275 to \$53,359	\$325	+	\$300	\$72.06	\$43.23	\$14.41	
\$53,359 to \$98,540	\$371	+	\$300	\$63.23	\$37.94	\$12.65	
\$98,540 to \$106,717	\$411	+	\$300	\$55.54	\$33.32	\$11.11	
\$106,717 to \$119,910	\$457	+	\$300	\$46.71	\$28.03	\$9.34	
\$119,910 to \$165,430	\$475	+	\$300	\$43.35	\$26.01	\$8.67	
\$165,430 to \$235,675	\$500	+	\$300	\$38.52	\$23.11	\$7.70	
More than \$235,675	\$533	+	\$300	\$32.10	\$19.26	\$6.42	

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\$20,000 to \$49,275	\$275	+	\$300	\$1,875	\$1,125	\$375	
\$49,275 to \$53,359	\$325	+	\$300	\$1,645	\$987	\$329	
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\$106,717 to \$119,910	\$457	+	\$300	\$1,125	\$675	\$225	
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