

July 2022



RRSP+

Positively invested



More responsible

To grow your savings, the Fonds invests responsibly in local businesses, thereby creating, maintaining or preserving thousands of jobs across Québec. In this way, your savings are triply profitable: not only do you get additional tax credits¹, you give Québec's economy a big boost and contribute to building a better society.

748,371

SHAREHOLDER-SAVERS*



3,620

PARTNER BUSINESSES*

296,927

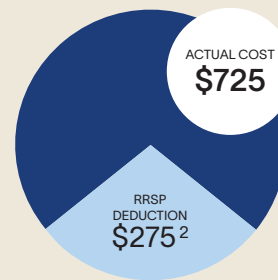
JOBS CREATED, MAINTAINED OR SAVED*

Profit more

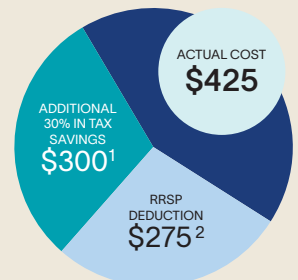
The RRSP+ saves you **an additional 30% in tax¹ compared to a regular RRSP**. For a \$1,000 investment, \$300 returns to your pocket. The RRSP+ is an effective tool to optimize your savings.

For a \$1,000 RRSP

Regular RRSP



RRSP+ with the Fonds



→ **\$8.17²**
per week

That's all it costs you to save **\$1,000** a year in an **RRSP+**.

¹ The acquisition of shares of the Fonds de solidarité FTQ may give rise to labour-sponsored fund tax credits. The tax credits amount to 30%, namely 15% at the Quebec level and 15% at the federal level, and are limited to \$1,500 per fiscal year, which represents a \$5,000 purchase of shares of the Fonds de solidarité FTQ.

² Example for the 2022 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.



Save more easily

Three ways to save are open to you: payroll deductions, automatic bank transfers or a lump-sum payment. All you need to do is choose the option* that suits you best.

- With **payroll deductions**, your employer deducts your contributions directly from your pay, which lets you benefit from immediate tax savings. For a total contribution of \$1,000, each payment will cost you 30% less¹, which makes saving easy!

Would you like to have access to payroll deduction? Talk to your employer about it!

- With **automatic bank transfers**, you can transfer the amount you select at the frequency of your choice. It's an efficient way to save.
- With a **lump-sum payment**, you can contribute the amount you want at the time that best suits you, online or at one of our service points.

To get started or modify your contributions:
fondsftq.com/contribute

¹ During a financial year, the Fonds de solidarité FTQ could limit the number of shares to be issued and, consequently, suspend the use of certain contribution methods.



Use our calculation tool to **run your own contribution scenarios:**

fondsftq.com/calculate

You'll see that saving has never been easier.

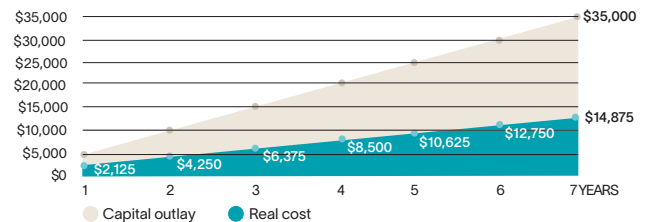


Happy homeowner

Saving to buy your first home isn't always easy. By combining the benefits of the RRSP+ and the Home Buyers' Plan (HBP), you could become a homeowner at a lower cost.

QUICKLY MAKE YOUR PROJECT A REALITY

When you contribute to an RRSP+ through payroll deductions, tax savings are applied directly to your pay, reducing the payment required by the same token. You could be able to save \$35,000 over seven years by contributing as little as \$40.87³ per week.



Repay and save

Even if you have withdrawn money from your RRSP under the HBP at another financial institution, you can make your repayments at the Fonds and benefit from the additional 30% in tax credits¹ offered by the RRSP+. On a repayment of \$35,000, this represents \$10,500 in savings if the repayment is made over a minimum of 7 years.

³ Example for the 2022 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.



Do more projects

When you save to an RRSP, it's usually for retirement.
But the RRSP+ lets you do much more:

- Buy your first home
- Go back to school
- Start your own business

The tax savings offered by the RRSP+ will help you reach your goal even faster.

Your savings could also allow you to deal with an unexpected event that may occur since you could be eligible to redeem your Fonds shares in whole or in part if, for instance, your income decreases because of a:

- Temporary or permanent disability
- Serious and irreversible illness
- Need to act as a natural caregiver



Find out about all the circumstances under which you can redeem your shares at

fondsftq.com/projects

There, you'll also find the prospectus, which lists all the redemption criteria details.

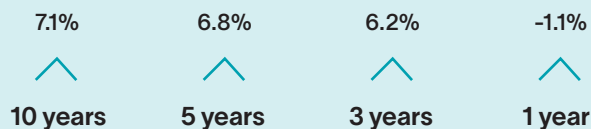
Get better returns

Shareholder return is the return obtained by our 748,371 shareholders as at May 31, 2022. The return is the performance of the Fonds' share over a given period. Except in exceptional circumstances, it is calculated twice a year, on May 31 and November 30.

As at May 31, 2022, the annual return is -1.1%, excluding the tax credits you get when you contribute to an RRSP+. The share value reached \$52.61.

ANNUAL COMPOUNDED RETURNS TO THE SHAREHOLDER⁴

As at May 31, 2022



This means that if you had contributed \$1,000 to the Fonds 10 years ago, for example, it would be worth \$1,986 today.

⁴ 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 indicated rates of return are the historical annual compounded total returns, including changes in share value and reinvestment of all dividends, and do not take into account income taxes payable by any securityholder that would have reduced returns. The shares of the Fonds de solidarité FTQ are not guaranteed, their value changes and past performance may not be repeated.

Share value

As at May 31, 2022

\$52.61

Track the performance and share value of the Fonds:

fondsftq.com/return

Our mission

The Fonds' main mission is to contribute to Québec's economic growth by creating, maintaining or protecting jobs through investments in businesses in all sectors of Québec's economy.

The Fonds also supports the development of local businesses by providing economic training to employees. One of its objectives is to encourage retirement savings by providing its hundreds of thousands of shareholder-savers with a reasonable return, in addition to an additional 30%¹ in tax savings.

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, 8:30 a.m. to 5 p.m.



Consult your local representative
at your workplace



Find a service point:
fondsftq.com/office

