

EXCERPTS FROM THE SPRING 2026

QUOI DE NEUF

CAMPAGNE PUBLICITAIRE

À la retraite
pas en retrait :
un rôle social qui
façonne le Québec

AFFAIRES FINANCIÈRES
CRÉDITS D'IMPÔT
PROVINCIAUX 2025

EN PRIMEUR
À L'INTÉRIEUR
Une BD pour
ouvrir le dialogue
intergénérationnel



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AREQ
Le mouvement des personnes
retraitées CSQ



GROWING TOGETHER, FROM ONE GENERATION TO THE NEXT

I am very fond of the expression "to do meaningful work", and like to think that we retirees have been, and remain, people who accomplish meaningful work in society. When we were employees, regardless of our field, we advocated for better working conditions, always aiming to create an environment in which we could deliver public services that would meet the expectations and needs of the population.

As citizens, we have always pushed for significant social progress, particularly in areas such as minimum wage, work-family balance, parental rights and childcare services.

Collectively, we have experienced both progress and setbacks. The reduction, by decree, of our pension indexation in 1982 left a lasting mark on our generation, the effects of which are still being felt today through a reduced purchasing power, heightened in a context where the cost of living is rising faster than our incomes.

Some will say that when we retire, it's no longer our responsibility, or that it's political. Yet we remain full-fledged citizens in a changing society, facing major challenges, including those associated with an aging population. This underscores the importance of coming together in an Association where we can reflect, exchange and act, both individually and collectively. We are the "gray power".

When I joined AREQ in 2007, the national president at the time, Mariette G linas, often repeated this powerful phrase: "There is no retirement from citizenship." At AREQ, we do not engage in partisan politics, but we do speak out as citizens to influence the decisions that affect us and to defend living conditions that allow people to age with dignity. I call this "taking care of business."

AREQ's mission clearly reflects this role: to promote and defend the interests and rights of our members and seniors, and to contribute to an egalitarian, democratic and supportive society.

Today, AREQ represents more than 60,000 members across 80 sectors throughout Qu bec, supported by over 2,000 dedicated volunteers, many of whom have been involved for years. As the 2023-2026 three-year plan comes to an end and the June Congress approaches, it is also an ideal time to welcome a new generation of members eager to get involved.

Thank you for bringing AREQ to life in your communities. Together, we can be proud of our Association's tangible social contributions!

► MICHELINE GERMAIN | AREQ President

LOOKING AHEAD TO AREQ'S 50TH CONGRESS

► DOMINIC PROVOST | General Manager

The past few months have been particularly intense at AREQ, at all levels of the organization. In the run-up to our 50th Congress, an important milestone for our Association, our national, sectoral and regional bodies have been busy preparing for this major democratic exercise. The event, which takes place every three years, is the fruit of several months of consultations, discussions and collaborative work, and is a key moment for establishing AREQ's orientations and priorities for the coming three-year period.

Preparations for the Association's congress began in the fall of 2025. Members of the Executive Council (EC) took part in four information and discussion meetings, as part of a tour that brought together more than 500 elected representatives and sector delegates.

These meetings provided an opportunity to hear the perspectives and priorities of members on the ground, in order to steer the Association's actions and demands over the next three-year period.

DOZENS OF PROPOSALS WERE FORMULATED DURING WORKSHOPS ON OUR ORIENTATIONS AND NEW PRACTICES. THESE WILL BE PRESENTED AND DEBATED AT THE JUNE 2026 CONGRESS.

Regional activities

In addition to the activities organized by AREQ's national council, several preparatory activities were held in the regions. Sectoral and regional

delegations met across Québec to formulate proposals concerning the bylaws and orientations that will be considered at the Congress.

Sectoral General Assemblies (SGAs) and Regional General Assemblies (RGAs), to be held shortly, will also be an opportunity to elect or re-elect members, including presidents. Hundreds of members will be taking part in this important democratic exercise.

Rendez-vous in Lévis

The culmination of the Association's democratic activities will be the 49th Congress, exclusively devoted to the by-laws and regulations, to be held on June 8, 2026, followed by the 50th "Regular" Congress, from June 9 to 11, at the Lévis Convention Centre. This official event

will include conferences and activities on themes that relate to our members' concerns.

Stay tuned to our communication tools, in particular our newsletter, for details about the AREQ Congress.



AREQ'S YEAR 2025-2026 IN 14 FIGURES

► DOMINIC PROVOST | General Manager

As the 2023-2026 three-year term comes to a close, AREQ looks back on a year marked by action, commitment and influence. Behind each figure are concrete initiatives, clear positions and a sustained presence in the public arena. This report highlights 14 key figures to provide a clear and compelling overview of AREQ's impact in 2025-2026, both for its members and involving the public discourse.

15

In 2025-2026, AREQ organized 8 face-to-face pre-retirement sessions and 7 online conferences for CSQ members who will soon be retiring.

896

This is the number of times AREQ or its president, Micheline Germain, was mentioned in the media in 2025-2026. These public interactions generated an estimated media reach to 2,253,300 people, due in particular to 3 open letters, 6 press releases signed by the president and nearly 20 interviews, helping to strengthen AREQ's public profile and positioning.

1801

This is the number of AREQ memberships for the year 2025. To simplify the process, an online form was launched in January 2026, along with an electronic guide explaining the main benefits of joining the Association.

55

In 2025, AREQ designed a new newsletter model using CANVA software. More than 55 licenses were granted to those sectors that requested one.

6

This is the number of meetings held by the New Member Integration Task Force since its inception up until the winter of 2025. The task force participated in developing a workshop that was presented to participants during the Executive Council (EC) tour.

Based on the findings from the workshop, recommendations will be proposed at the next Congress on innovative methods and practices for integrating new members.

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2

Two components were added to the agreement with Novum that offers free legal consultations to AREQ members. In addition to consultations on a wide range of subjects, legal representations were added for disputes relating to housing leases and for fraud and identity theft.

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10.7%

The percentage of home support needs currently covered. AREQ proposed measures to increase this percentage to 60% during consultations on the new National Home Support Policy.

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7.000.000

AREQ has written to the main federal political parties to draw their attention to issues affecting seniors, especially concerning the implementation of the Cùram software for managing the Old Age Security (OAS) pension, which affects 7,000,000 seniors in Canada.

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17

AREQ took part in the Innov'Aînés tour in the spring of 2025 with the Coalition pour la dignité des aînés (CDA). This tour enabled us to hold 17 meetings with leaders of innovative home care projects.

1200

That's the number of copies of the Par ici la retraite board game designed by AREQ to promote a positive image of aging. The game will be available in the summer of 2026.

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\$5,000

A total of 8 short films were selected for the final phase of the film competition La Course des régions, which this year focuses specifically on the theme of fighting ageism, due to the support of AREQ. A tour of movie theaters and a vote are underway to determine AREQ members' favorite film, which will receive a \$5,000 bursary.

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13.4 billion

That's the surplus in our members' fund, according to the latest actuarial valuation of RREGOP. However, no additional indexation will be granted in 2026 for the years 1982-1999, which reinforces the importance of representations aimed at improving pension indexation, in a context where the plan's financial capacity has been demonstrated.

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80

Nearly 80 AREQ members took part in the 2025 World March of Women 2025 in Québec City in October, alongside several thousand other Québec citizens, to demand de facto equality between women and men, 25 years after the Bread and Roses march.

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902

The number of respondents to the survey conducted by INRS, on behalf of AREQ, on the forms and representations of grandparenthood in Québec today. The report's conclusions will be released this spring.

LAST CHANCE TO TAKE ADVANTAGE OF THE SPECIAL AREQ AND ASSUREQ MEMBERSHIP CAMPAIGN!

▶ JOHANNE FREIRE | Social Security Advisor

AREQ's exceptional membership campaign is in full swing and generating a great deal of interest. A good number of pensioners are taking advantage of this exceptional window to join the Association and gain access to the ASSUREQ Health or Health Plus Insurance Plan. But time is running out: this unique opportunity ends on May 31, 2026.

Who can join?

Any pensioners who were once members of a union affiliated with the Centrale des syndicats du Québec (CSQ) during their career are eligible. This includes people who worked in teaching, school support, health care, the community or early childhood.

This campaign enables those who were unable to join AREQ at the time of their retirement to do so now, and take full advantage of all the benefits reserved for members, including the ASSUREQ Health Insurance Plan, offered in two formulas: Health and Health Plus.

Five excellent reasons to choose ASSUREQ health insurance:

- ▶ No age-related premium increases: the premium is the same for everyone.
- ▶ Coverage for life, for as long as you want it.
- ▶ Comprehensive travel insurance, with coverage for up to six consecutive months, regardless of age.

- ▶ Continued coverage for the spouse in the event of death (if family coverage was in effect).
- ▶ Quick and easy enrolment, with no proof of health required.

Comparative tables clearly show that ASSUREQ's premiums remain very advantageous compared to those of competing plans offered to other public-sector pensioners.

Do you know anyone who would like to join an exceptional group insurance plan? It's now or never! Tell them about this campaign. Each new AREQ membership resulting from your referral will entitle you to a \$25 gift card to Ben & Florentine's, with no limit on referrals.

i To find out more, invite your eligible friends and family to contact AREQ at 1 800 663-2408 or visit www.areq.lacsq.org.



2025 PROVINCIAL TAX CREDITS

WHAT YOU NEED TO KNOW WHEN FILING YOUR TAX RETURN

MARTINE FAUCHER

Financial Planning and Analysis Advisor



Tax filing season is upon us. As in previous years, *What's New* is providing you with a clear and practical overview of the main provincial refundable and non-refundable tax credits you could claim if you meet the eligibility requirements. This summary also highlights the main changes applicable for the year 2025. For more details concerning the eligibility criteria, please see *Revenu Québec's* official documents.

Refundable tax credits*

Solidarity (Tax Return Guide p. 12, Appendix D)

The solidarity tax credit is a refundable tax credit designed to help low- and middle-income households. It has three components, namely the housing component, the QST component and the component for individuals living in northern communities. It is not necessary to be eligible for all three components to receive this credit.

The credit is calculated according to your situation on December 31 of the previous year. Therefore, for the **July 2026 to June 2027** payment period, the solidarity tax credit is calculated based on your situation on **December 31, 2025**.

To receive this tax credit, you must meet all the relevant conditions, apply for it (Schedule D) when you file your income tax return and be registered

for direct deposit. If you had a spouse and he or she lived with you, only one of you can apply using Schedule D. Note that if you failed to apply for a previous year, you have four (4) years to claim this credit.

Home Support for Seniors

(Line 458, Schedule J and Brochure IN-151)

If you are 70 or over, the tax system provides financial assistance in the form of a refundable tax credit, for expenses related to home support services.

- ▶ The tax credit is equal to 39% of your eligible expenses, and may be reduced according to your family income.
- ▶ If you had a spouse on December 31, 2025, and he or she qualifies, and you live together, only one person can apply for your couple.
- ▶ Eligible expenses depend on your situation and your type of dwelling.

To claim this tax credit, complete Schedule J when you file your income tax return. If you meet the eligibility requirements, you may also apply for advance payments (Form TPZ-1029).

***Note:** You cannot claim expenses related to services provided to you by a person (or their spouse) who is claiming the caregiver tax credit for you.

Medical Expenses (Line 462, Point 1)

You may qualify for a refundable tax credit if you meet the following conditions:

- Your work income is equal to or greater than \$3,750, without exceeding the maximum family income based on your medical expenses;
- You have claimed, on your income tax return, an amount for medical expenses or the disability supports deduction for goods and services.

Caregiver (Line 462, Point 2 and Schedule H)

The caregiver tax credit has two components.

- **Component 1:** Caregivers providing care to a person aged 18 or older who has a severe and prolonged impairment in mental or physical functions and who, as certified by a health care professional (form to be attached), requires assistance to perform a basic activity of daily living.

The credit applies whether or not the applicant lives with the care receiver.

- **Component 2:** Anyone caring for a loved one aged 70 or over with whom they are cohabiting (other than their spouse).

To qualify for the credit, you must meet certain conditions (see details in the tax return guide), including the following:

- You did not receive any remuneration for the care you provided;
- No one, other than your spouse, is claiming an amount for you as a dependent or an amount for medical expenses.

The credit can be up to \$1,494 or \$2,988 (first component with cohabitation).

- The period of assistance or cohabitation lasted at least 365 consecutive days, including at least 183 days in 2025.

- You lived with this person in a dwelling of which you were or the care receiver (or your spouse or the care receiver's spouse, if he or she lived with you) was an owner, co-owner, tenant, co-tenant or subtenant (Private senior's residence and CHSLDs do not qualify).
- The credit can be split among several caregivers if each of them lived with or supported the person receiving care, for a period of at least 90 days in 2025, for a total of 365 consecutive days (including at least 183 days in 2025) for all caregivers.

Specialized Respite Services

You can claim an additional amount of up to \$1,560 if you paid for specialized respite services⁽¹⁾ for the care and supervision of an eligible care receiver you lived with who has a severe and prolonged impairment in mental or physical functions.

⁽¹⁾ The person providing these services to you must hold a recognized diploma (see the tax return guide).

Independent Living Tax Credit for Seniors (Line 462, Point 24 and Appendix B)

You may be entitled to a refundable tax credit for 2025, if:

- You were 70 or older on December 31, 2025;
- You or your spouse incurred expenses:
 - For the purchase, lease or installation of eligible equipment or fixtures to maintain independent living in your place of residence (the first \$250 does not qualify).

See the tax return guide for a list of eligible equipment or fixtures;

- For one or more stays (maximum reimbursement of 60 days) in a functional rehabilitation transition unit.

The credit is equal to 20% of eligible expenses. These expenses must not have been used to claim any other tax credit (e.g., medication or home support).

Seniors' Assistance (Line 463, Form TP-1029.SA)

You may be entitled to the Seniors' Assistance Tax Credit if:

- You were or your spouse was 70 or older on December 31, 2025;
- Your family income (Line 275 of your tax return) did not exceed \$64,730, or \$119,345 if you had an eligible spouse (\$82,680 if only one of you is 70).
- If your spouse is eligible, you can choose to share the credit.

The amount of the tax credit can be up to \$2,000 if you did not have a spouse, or up to \$4,000 if you had a spouse on December 31, 2025 and you are both 70 years old.

Revenu Québec will calculate for you the amount of the tax credit to which you may be entitled, even if you do not claim this credit when you file your tax return.

Non-Refundable Tax Credits**

Age Amount, Amount for a Person Living Alone or Amount for Retirement Income (Line 361, Schedule B)

You may claim a non-refundable tax credit if you are in one of the following situations:

- You were or your spouse was, as of December 31, born before January 1, 1961;
- You maintained and ordinarily resided in a dwelling in which you lived alone throughout the year covered by the claim (or only with one or more persons under the age of 18, or with your child(ren), grandchild(ren) or great-grandchild(ren) aged 18 or older and were full-students);
- You or your spouse, as of December 31, received eligible retirement income (or your spouse transferred part of his or her eligible retirement income to you).

Medical Expenses (Line 381)

You can claim a non-refundable tax credit for medical expenses exceeding 3% of your net income (Line 275 of your return). If you had a spouse on December 31, add your spouse's net income to your net income. See the tax return guide for a list of eligible expenses.

Medical expenses must have been paid within 12 consecutive months for yourself, your spouse or a dependent. You must keep your receipts.

Don't forget to include the premium you paid for your ASSUREQ Health Insurance Plan (related to the medical expenses).

Note: the amount will already appear on your tax return if you received a T4A and use the "Pre-fill my declaration" option.

➤ 12 Consecutive Months

- To qualify for the tax credit, the medical expenses must have been paid in a period of 12 consecutive months chosen by you and ending in the year for which the tax return is being filed.
- If the period you choose is different from the calendar year, you must indicate this on your tax return. From one year to the next, you can choose the period that is most advantageous to you, as long as it does not overlap with a previously chosen period.

➤ Contribution Paid to the Québec Prescription Drug Insurance Plan

You can include the contribution you paid when calculating your medical expenses if the period you have chosen includes December 31 of the year for which the contribution was payable.

For example, include the 2025 contribution (Schedule K) providing that December 31, 2025 is included in the period of 12 consecutive months used to calculate your medical expenses. If your period instead includes December 31, 2024, include the contribution paid for 2024 if it was not yet claimed.

Medical Expenses Not Available in Your Region (Line 378)

You can claim a non-refundable tax credit if, during the tax year, you paid for travel or moving expenses to obtain medical services that were not available in your region (200 km or more).

You must have paid these expenses for yourself, your spouse or a dependant.

Career Extension Tax Credit

(Line 391, form TP-752.PC)

You can claim a non-refundable tax credit if you were age 65 or over on December 31, 2025 and you are reporting eligible income (from employment or a business) of more than \$7,500 for that year.

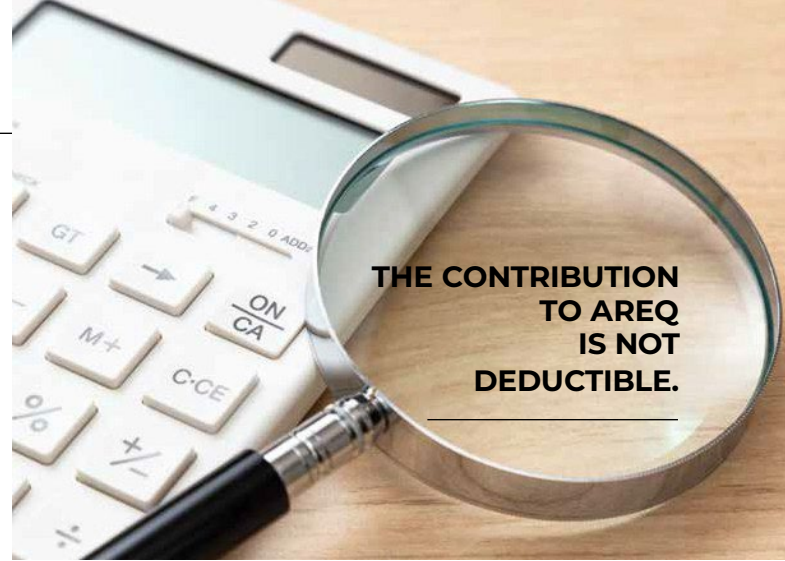
The maximum credit is \$1,750. It is reduced based on your net income, if that income is over \$56,500.


Tax Credit for Donations and Gifts (Line 395)

If you made a donation to a registered charity for which you have an official receipt, you can claim this tax credit. The credit is 20% on the first \$200 and 24% on the rest.

Retirement income splitting: Did you know that you can choose to have a portion of your retirement income transferred to your spouse's income calculation to reduce family taxes? (See Line 245 and Schedule Q of the tax return guide for more details.)

This summary of refundable and non-refundable tax credits is taken from Revenu Québec's 2025 Income Tax Return Guide (TP-1).



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 You can also find a description of the tax credits online in the tax credit section at <https://www.revenuquebec.ca/en/citizens/tax-credits/>.


You can also take part in online information sessions offered by Revenu Québec. For topics and dates, visit the Revenu Québec website: <https://www.revenuQuebec.ca/fr/une-mission-des-actions/vous-aider-a-vous-conformer/seances-dinformation-offertes>.

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Federal Tax Credits

A number of tax credits and deductions are also available on your federal income tax return, including:

- Age amount
 - Medical expenses and refundable medical expense supplement
 - Canadian caregiver amount
 - Donations
 - Refundable tax credit for the renovation of multigenerational dwellings
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 Since the federal tax return guide was not available at the time we wrote this article, we suggest you consult the guide on the Canada Revenue Agency website at <https://www.canada.ca/en/revenu-agency/services/forms-publications>.

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*A refundable tax credit is an amount that can be granted to you even if you have no income taxes to pay.

**A non-refundable tax credit, also called a "tax reduction credit" is an amount that reduces or cancels the taxes you owe.

INVITATION TO MEMBERS

Pursuant to article 14.04 of the by-laws and regulations, the president of your region invites you to the Regional General Meeting, to be held on the dates and at the locations indicated below.

Bas-Saint-Laurent-Gaspésie- Les Îles-Côte-Nord (R01)

May 1, 2026

Riotel Carleton-sur-Mer
(Hostellerie Baie-Bleue)
482, boul. Perron
Carleton-sur-Mer GOC 1J0
418 364-3355
Registration: 9:00 a.m.
Meeting begins: 9:30 a.m.
Lunch on site

Saguenay-Lac-Saint-Jean (R02)

April 21, 2026

Moose Hall
1471, 6^e Avenue, La Baie G7B 1R7
418 544-4917
Registration: 9:15 a.m.
Meeting begins: 10:00 a.m.

Québec-Chaudière- Appalaches (R03)

May 12, 2026

Hôtel Québec
3115, avenue des Hôtels
Québec G1W 3Z6
418 658-5624
Registration: 9:00 a.m.
Meeting begins: 9:30 a.m.

Cœur et Centre-du-Québec (R04)

May 6, 2026

Golf and Curling Club
35, rue Beaumont
La Tuque G9X 3G8
819 523-3122
Registration: 10:45 a.m.
Meeting begins: 1:15 p.m.

Estrie (R05)

May 7, 2026

Salon Steeve I. Elkas
4230, Bertrand-Fabi
Sherbrooke J1N 1X6
418 241-3838
Registration: 8:30 a.m.
Meeting starts: 9:00 a.m.

Île de Montréal (R06)

April 30, 2026

Le Château Classique
6010, boul. des Grandes-Prairies
Saint-Léonard H1P 1A2
514 327-7023
Registration: 9:00 a.m.
Meeting starts: 9:30 a.m.

Outaouais (R07)

May 4th,

Club de golf Tecumseh
475, rue Saint-Louis
Gatineau J8P 8B6
819 663-4460
Registration: 9:00 a.m.
Meeting begins: 9:30 a.m.

Abitibi-Témiscamingue (R08)

April 22, 2026

Convention
Center 41, 6^e Rue
Rouyn-Noranda J9X 1Y8
819 762-2341
Registration: 9:30 a.m.
Meeting starts: 10:00 a.m.

Montérégie (R09)

May 7th,

Hôtel Moco
40, avenue du Centenaire
Salaberry-de-Valleyfield J6S 3L6
450 373-1990
Registration: 9:00 a.m.
Meeting starts: 9:30 a.m.

Laval-Laurentides- Lanaudière (R10)

May 5, 2026

Best Western Hotel
420, Mgr Dubois
Saint-Jérôme J7Y 3L8
450 438-1155
Registration: 9:00 a.m.
Meeting begins: 9:30 a.m.



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