



CONNECTIONS

the SASKATCHEWAN PENSION PLAN EMPLOYER NEWSLETTER

February 2017



Your retirement grows here

Events

April 21 - 23, 2017

Dental Therapists Association,
Yorkton

April 28, 2017

SK Dental Hygienist Association,
Saskatoon

May 10 - 11, 2017

Women's Entrepreneurs,
Saskatoon

Upcoming Blogs

February 2

Who does not need an RRSP?

February 9

Romancing your sweetie on a budget

February 16

10 things you need to know about

RRSPs

February 23

10 things you need to know about

SPP



Check out our
new videos on
Youtube:

SPP
employees' perspective
SPP portfolio and Fund Facts
Contributing to SPP
Testimonial: Kathy B
Testimonial: Kim Enge
Tax deductibility of SPP
Who does our investing?

2016 Results

Balanced fund return	6.53%
Balanced fund MER	.87%
New members	907
RRSPs transferred to SPP	1060
Funds transferred to SPP	\$8.3 million
Total contributions	\$19.2 million

Message from Gail

Thank you for being a loyal SPP Business Plan member. At SPP, members get the advantage of a professionally invested pension plan. The balanced fund average rate of return is 8%.

Does your office need an SPP information refresher? Just call or email me and I would be happy to set up a date to stop by. You will see me coming and I am happy to help!

Staying informed is important for you and your staff's future.

Thank you - Gail



Yes, there is a deadline

SPP must receive your 2016 employee contributions on or before Wednesday, **March 1, 2017**. Easy ways for you to make contributions are by online banking or with VISA® or MasterCard® on the website.



Call the office and have Colleen or Mary Ann step you through it.

Remind your staff about transfers

A new year means new ability to transfer up to \$10,000. Start the transfer process today. Download the Transfer form SPPT2033 from the website.

Treats on us



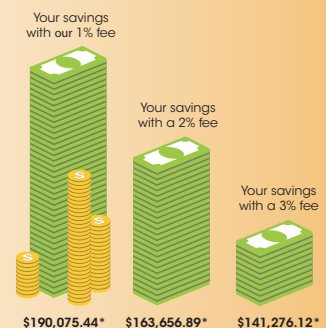
Do you have new employees that haven't signed up for SPP? They are eligible for a \$10 gift card - just for getting started.

Tim Hortons is not a sponsor of this promotion and does not endorse it in any way. For full terms and conditions of the gift card, please visit www.timhortons.com. Tim Hortons' and Tim Card' are registered trademarks of Tim Hortons.

Fees matter

You know a good thing when you see it. By contributing to SPP you are kicking your savings into action. As you see, **our lower fees can save you money.**

Show your staff how SPP can make a difference in their lives by making the smart choice in retirement investing.



*Investing \$2,500 a year for 25 years at 9% gross return. Gross return minus fees equal net return. SPP's net return has averaged 8% over 30 years.