



November 2012

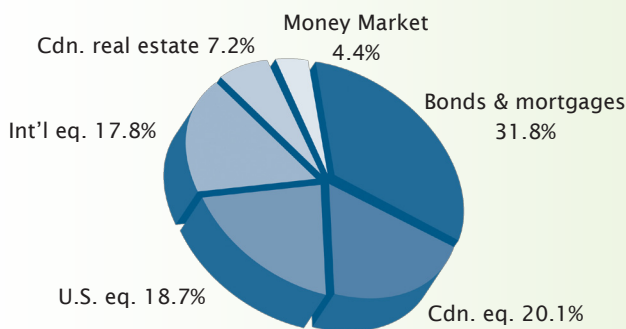
## Investment update (as at September 30, 2012)

SPP's balanced fund returned 6.1 per cent after administration costs for the first three quarters of the year. The short-term fund return, after administration costs, was 0.4 per cent for the same period.

More information regarding investments, along with a quarterly investment update, is posted on our website in the "Quick links" section under "Read SPP news". Fund returns are posted each month.

The top 10 holdings and portfolio composition at September 30 are summarized in the accompanying tables.

**Balanced fund portfolio at September 30, 2012**



**Top 10 balanced fund holdings**

	Canadian Equities	% of Portfolio	U.S. Equities	% of Portfolio	Non-North American Equities	% of Portfolio
1	Toronto Dominion Bank	7.5	Markel	5.4	Novartis	4.1
2	Bank of Nova Scotia	5.4	Johnson & Johnson	5.0	HSBC	2.6
3	Canadian National Railway	4.2	Wells Fargo	4.9	Royal Dutch Shell	2.4
4	Saputo	3.7	3M	4.6	Samsung	2.2
5	TransCanada	3.4	Procter & Gamble	4.5	Adidas	2.2
6	National Bank of Canada	3.0	Merck	4.2	Total	2.2
7	Royal Bank of Canada	3.0	Pfizer	4.1	Nestle	2.2
8	Suncor Energy	2.6	Microsoft	3.9	Tesco	1.9
9	Canadian Tire	2.6	Berkshire Hathaway	3.5	CRH	1.9
10	CAE	2.6	Walgreen	3.5	Carnival	1.8

## 2013 Deadline

March 1, 2013 is the contribution deadline for the 2012 tax year. SPP must receive your 2012 contribution on or before March 1, 2013. If you choose to send your funds by mail, please be sure to allow enough time for postal delivery prior to the deadline. You can send a post-dated cheque early to ensure the contribution reaches SPP in time. Other methods of contributing are:

*MARK YOUR CALENDAR!*

- at your financial institution or telebanking,
- online at [saskpension.com](http://saskpension.com) with VISA® or MasterCard®, or
- by calling the toll-free line at 1-800-667-7153 and using VISA® or MasterCard®.

We want to be able to honour your wishes with regard to making your 2012 contribution. Beat the rush and contribute early. Contributions received after March 1, 2013 will be applied to the 2013 tax year. ❖

## Refer and win!

Olympian Sports and SPP are offering a sign up/referral incentive to members. Sign up or refer someone online before



December 15th to win this fabulous prize of \$500 worth of merchandise at Olympian Sports in Saskatoon. There is never any cost to join SPP and contributions are voluntary.

Go to [saskpension.com](http://saskpension.com) and look for "Refer a Friend" for all the details.

This is a great time for members to encourage their spouses, adult kids, adult grandkids and other business colleagues to get started on SPP!

Your recommendation is our very best referral. ❖

## Pay it forward

This year we are asking members to “Pay it Forward” and recommend SPP to a friend, family member or colleague.

We are working hard to grow business and we know a referral from you would be the best way to achieve success. Thanks for your assistance in making 2012 a year of growth and success. ❖



## CKOM News Talk Radio

This fall SPP participated in a “Talk to the Experts” series on News Talk 650 radio. General Manager Katherine Strutt along with guest celebrities were interviewed. Check out past interviews by going to the link on our website [saskpension.com](http://saskpension.com).

Watch for future “Talk to the Experts” broadcasts featuring SPP in January and February 2013. ❖



## Legislation update

Several housekeeping amendments to *The Saskatchewan Pension Plan Act* (the Act) are on the legislative docket. Amendments to the survivor benefits provision will, once the Act is proclaimed, require members to designate their spouse as beneficiary prior to retirement. This will only affect new members or those existing members who subsequently transfer funds into SPP. Otherwise, existing beneficiary designations will stay the same. Retiring members will be required to select a minimum joint and last survivor 60% at retirement. Both of these spousal entitlements can be waived by the receiving spouse.

These changes bring SPP’s rules in line with *The Pension Benefits Act, 1993* and will allow SPP members to transfer funds from locked-in pension funds.

A change to the Act is also being proposed to establish a provision to deal with funds payable to persons who cannot be located. SPP expects the changes to be in effect by mid 2013. ❖

## Go paperless

Be the first to have easier and more immediate access to news about SPP. Please provide us with your most up-to-date email address by doing one of the following:

Send	To:	<a href="mailto:info@saskpension.com">info@saskpension.com</a>
	Subject:	Subscribe me to SPP updates

<https://www.saskpension.com>

Visit our website [saskpension.com](http://saskpension.com) and “Sign up for SPP eUpdates”. Click on Subscribe and enter your email address in the fields provided.

Your email address is personal information collected in order to communicate with you about SPP. We will never share, sell or rent your personal information to third parties for their use. We may provide your email address to our service providers, who may store information outside of Canada, but only to communicate with you on behalf of SPP. Visit our Privacy Policy at [saskpension.com](http://saskpension.com). ❖

## Tax receipts

Contributions made between March 1 and December 31, 2012 will be issued and mailed to you mid January 2013. Receipts will be issued bi-monthly for contributions received in the first 60 days of 2013.

## Important Spousal Considerations

Contributions will be deemed to have been made by the member unless you tell us, at the time the contribution is made, that it should be designated a spousal contribution (and the tax receipt will be issued in your spouse’s name). SPP will no longer be able to change a contribution after it is made. ❖

## Transfer facts

- SPP began to accept transfers from RRSP’s and unlocked RPP’s March 2011.
- Transfer amounts range from \$151.93 to \$10,000.
- Members have transferred over \$3 million to their SPP accounts.

The \$10,000 transfer limit applies to the calendar year. Forms are easy to obtain from our website. Start your 2013 transfer paper work today. ❖

The SPP Contributions Newsletter is issued three times a year to provide members with general information about current issues affecting SPP.

If any discrepancy arises between the information contained in this newsletter and the Act, the Act will prevail.



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