



finances
value
comfort

activities
holidays

Confidence
breathing room

growing
satisfaction
resources

balance
growth

SUCCESS
retirement

investor
working

CONTRIBUTIONS

Trust
help
future
invest
years of saving
costs
reliability
savings
relax
save
security

stepping stone
Increase
Low fees

Events

- October 23:**
The Regina B2B Expo
- October 24-26:**
Battlefords' Best Business Showcase

October blogs

- October 2:**
Book Review - The Four Hour Work Week
- October 9:**
Blonde on a budget embarks on a shopping ban
- October 16:**
Loyalty programs: Which one is best?
- October 23:**
BMO survey - Living to 100: The four keys to longevity
- October 30:**
Ease: Manage overwhelm in times of crazy busy - Eileen Chadnick

Follow the SPP Blog

for informative and interesting posts that can impact your life long before retirement! SaveWithSPP.com.

August 2014 returns		
Fund	Monthly	YTD
Balanced	1.41%	7.87%
Short-term	0.066%	0.410%

Visit saskpension.com for a complete list of returns and further information on investment performance.



There's still TIME
but not much!
Don't miss the **2014**
contribution deadline,
Monday, March 2, 2015



How you ask? Easy!

Thanks to Uniglobe Travel there are three ways to win a travel voucher:

1. Refer a friend to join Saskatchewan Pension Plan (SPP).
2. Join the Plan between October 1 and November 30, 2014, or
3. Initiate a transfer of funds from an RRSP to Saskatchewan Pension Plan (SPP) in the same time period.

Your name will be entered in the draw for this great vacation opportunity. ❖

Are you in the retirement “Meh”?

From Wikipedia, the free encyclopedia: The use of the term “meh” shows that the speaker is apathetic, uninterested, or indifferent to the question or subject at hand.

Are you in your twenties and in the retirement “Meh”? Are you in the mind set, “I’m too young to save for retirement”, “Retirement is for old people” or “I can’t afford it”? Now is exactly the right time to change your attitude and start to save!

If the word “retirement” is what’s stopping you, change the word. How does “save for a rainy day” sound? Still sound old? Then what about creating your own “financial wellness”?

The first step to your financial wellness journey began when you joined SPP. The second leg of your journey happens when you contribute. SPP then goes to work for you investing your funds and you get to witness the amazing power of compounding interest. Then there’s the tax deduction and the fact that SPP is tax sheltered! This means that you are reducing your tax each year by contributing and the earnings are tax sheltered until retirement.

There are many things that you can do to build wealth throughout your lifetime and SPP is a great vehicle to use. The younger you start contributing to SPP, the more you can save.

Contributing \$100/mo. will grow to \$59,305* over 20 years and \$351,487* over 40 years.	Contributing \$200/mo. will grow to \$118,610* over 20 years and \$702,973* over 40 years.
* all calculations assume monthly contributions and earnings rate of 8%	

The chart shown provides you with estimated account balances if you contribute \$100 or \$200 each month.

To further help you realize how your money can grow, go to the wealth calculator on our website - the journey begins with you. ❖



YOUR RETIREMENT GROWS HERE



Stopworking.ca

Derek Foster, Canada's youngest retiree, is coming to Saskatchewan and will be working with Gail, Manager of Business Development, to promote the Plan. Derek is a down-to-earth investor who used simple concepts to become The Idiot Millionaire at the age of 34.

Derek shares his knowledge of creating financial wealth in his simple to follow books. In his early 20's, he took the



“meh” out of retirement and turned it into a sound financial method of creating financial freedom for him and his family. In The Worried Boomer, Derek dedicated an entire chapter to SPP. He feels SPP is very easy to use, that costs are low, that the Plan has a long-term track record and can be a part of anyone's retirement portfolio.

Derek will be at the B2B Business Expo in Regina, October 23 and Battlefords' Best Business Showcase, October 24 - 26th. He will also be attending the NSBA breakfast in Saskatoon and the Community Futures meeting in Kindersley. If you are interested in meeting Derek or attending one of the meetings, call the SPP office in Kindersley. ❖

Did you know we're 28th?

SPP is pleased to be the 28th largest defined contribution pension plan in Canada. Benefits Canada, a leading pension industry publication, published the list in September 2014. Our ranking is based on the assets held at December 31, 2013.

We achieved this status because of the loyalty of our members. With over \$405 million in assets and 33,000 members, SPP continues to grow and provide people between the ages of 18 - 71* an opportunity to save for retirement.

As we approach our 30th year, SPP is looking forward to providing retirement options to more people. Watch our website for details on our 30th anniversary. ❖

* review saskpension.com for contribution eligibility

Fund Facts

Something new is coming on our website soon – SPP Fund Facts.

Fund Facts highlight key information about the SPP balanced and short term funds and are an important tool for members. Information includes a description of the funds, performance, risks and costs related to the fund. It is designed to help members better understand the basic features of the funds and compare different investments they may be considering. If you invest in mutual funds you will have seen a Fund Fact sheet for that fund.

SPP wants to ensure members have all the information they require in order to make an informed decision. Many people do not fully understand their investments and this is another area where Fund Facts can help.

The Fund Facts will describe the following information: how much it costs to buy and own a fund; what portion of your fees are going to pay investment advisors; how the fund ranks on a scale ranging from low to high risk; what stocks and bonds are in the fund; and the fund's return history. This will allow members to compare SPP with other investments. The following link is to an interactive sample of a Fund Facts form provided by the Investor Education Fund.

www.getsmarteraboutmoney.ca/tools-and-calculators/infographics/fund-facts-interactive-sample/index.html

We know you will find this enhancement valuable. If you don't have access to our website we will be happy to provide a printed version on request. ❖

Don't miss the 2014 transfer deadline
Wednesday, December 31, 2014



There's still TIME
but not much!

Each calendar year, you can transfer up to \$10,000 from an existing RRSP into your SPP account. The funds must be at SPP before December 31, 2014. Don't miss this opportunity to boost your account and take advantage of competitive rates of return. ❖

Stay in the know

Facebook | savewithspp.com | LinkedIn | Google+ | Sign up for our eUpdates | Find out more about SPP's Plan for Business

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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Your retirement grows here