



finances
value
comfort

activities
holidays

Confidence
breathing room

growing
satisfaction
resources

balance
growth

SUCCESS
retirement

investor
working

CONTRIBUTIONS

Trust
stepping stone

help
future

invest
costs

years of saving
reliability

savings
relax
save

freedom
security

Increase
Low fees

Events

Sept 17 - 19:

2015 SVMA Conference AGM & Tradeshow - Regina

Sept 26:

Chiropractor's Association of Saskatchewan AGM - Saskatoon

Oct 17-18:

Battlefords' Best Business Showcase

Oct 22:

The Regina B2B Expo

Upcoming blogs

August 6:

More health benefit plan members want flexibility

August 13:

How to furnish a student apartment on the cheap

August 20:

Saskatchewan Ombudsman fights for your rights

August 27:

Are Canadians saving enough for retirement?

Follow our blog, savewithspp.com, to see all of our money saving tips, and best of the blogosphere in your inbox.

Missing

Anne S Anakaer

Mary Essel and

Margaret E Cherpin

If you know these members, please contact our office. ❖



2015 returns

Returns for the first half of 2015 are in. Take some time to review Plan performance at saskpension.com. Our Quarterly updates will show you what the fund is invested in and give you more analysis about returns.

2015 Torch Awards



The Better Business Bureau of Saskatchewan (BBB) held the 11th annual Torch Awards in Regina on April 23, 2015 and Saskatchewan Pension Plan (SPP) was a finalist. Being nominated as a business that consistently conducts their business practices in an ethical fashion in the Non-profit organization category was a great honour for SPP. Congratulations to Saskatchewan Safety Council, Regina on their win. We would also like to thank our nominee for such a prestigious honour. ❖

SPP Fund Facts

We are happy to announce that SPP Fund Facts are now on our website and can be located on the home page under Investments.



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.

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. ❖

Time to be clever

You have worked hard to earn your retirement money — now you have to work hard to save it. SPP's rates of return are solid and fees are minimal. Why not consider a transfer of your RRSP's to SPP. It's an easy way to consolidate your retirement funds in one place.

You can transfer up to \$10,000.00 per calendar year from an existing RRSP. The direct transfer will not affect your RRSP limit and SPP does not issue a tax receipt for the transfer.

The deadline for 2015 transfers is December 31, 2015. This means SPP must receive the funds from your financial institution by December 31, 2015. Transfers can take 4-6 weeks to be received from your financial institution so take this into consideration when you are planning your transfer.

You can download the form, SPPT2033 - Transfer funds into SPP, from our website saskpension.com or you can call the office on the toll-free line.

Take the time to be clever. Transfer today. ❖



Becoming king of CASL

What is CASL?

CASL is Canada's anti-spam law passed in December 2010 and it affects how SPP sends emails to you as of July 2014. Some of CASL's goals are to prohibit spamming, hacking, fraud and privacy invasions.

How must SPP comply with CASL?

1. SPP must obtain clear consent from you before sending marketing emails to you.
2. SPP cannot have any pre-checked boxes on forms. Express consent must be an affirmative action.
3. SPP must ensure that there are no false or misleading subject lines or from names. The sender must be clearly defined.
4. Marketing emails must have a working unsubscribe mechanism.
5. SPP marketing emails must include a valid postal mailing address and one of the following: web address with contact form, email address or phone number.

Members with an email address on file have had an email sent regarding express consent and can expect further communication from SPP.

What is exempt from CASL?

1. Responding to an inquiry submitted by you that could be in the form of a question, complaint or solicitation.
2. If someone requests more information about SPP then we can reply.

As SPP grows, we are looking for ways to get information and changes about the Plan to our members in the most cost effective and efficient way possible. Emailing your newsletter helps keep costs down.

You can review CASL information on <http://goo.gl/cC2hfy>.

Go to saskpension.com to give your express consent or sign up for e-Updates. ❖

Name, address, beneficiary current?

Reviewed your member statement? It's time to make sure your personal information is correct. If you need to make changes to your name, address, email or beneficiary here's how:

Name change

SPP requires a copy of your marriage certificate, drivers license or legal name change document mailed, faxed or emailed to SPP. If you are returning to your maiden name, send a copy of your birth certificate or driver's license.

Address change

You can change your address by mail, email, fax, on our website or by calling the toll-free number.

Email change

Just send us an email and ask us to update your email address or go to our website and sign up for e-Updates.

Beneficiary change

Download the beneficiary change form from our website and return it to the Plan by mail, email or fax. Unable to download? Call the office and we can mail it out to you.

It is important for us to have your current information so that we can continue to provide you with excellent customer service. ❖

Keeping your perspective

2015 started on a strong note but with some volatility which continued into the second quarter. The crisis in Greece and the European Union as well as other global events has had an effect on market returns. The SPP balanced fund is not immune to these market forces. This is not the first challenge faced by the Plan in its almost 30 year history and it is important to keep this in perspective. Investments typically fluctuate on a day-to-day basis and the SPP is invested for the long term. A key to a successful retirement is to have a plan and to review it on a regular basis.

Visit saskpension.com for more investment information. ❖



2016 - it's a leap year!

Hard to believe we are reminding you of the contribution deadline for 2016.

We grow accustomed to the March 1 date so this is the start of the gentle reminders that next year the deadline date is February 29, 2016. ❖

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