



finances
value
comfort
activities
holidays
Confidence
flexibility
growing
satisfaction
resources
balance
growth
SUCCESS
retirement
investor
working

CONTRIBUTIONS

Trust
help
future
invest
years of saving
costs
reliability
savings
freedom
relax
save
security
Increase
Low fees

Events

April 15 - 16, 2016
Saskatchewan Association for
Dental Hygienists
Regina

Come and see us in our booth.

Do you have community events that SPP could attend? We would be happy to come and talk about the grass roots of the Plan and how it started in all the small communities of this province.



Invite us to celebrate our 30th anniversary in your community.

Missing

Stanley Davies,
and Lily Gingrich.
If you know these
members, please
contact our office. ❖



Take the quiz

Visit savewithSPP.com
and take our SPP quiz
posted January 21,
2016.



Find out how much you know
about SPP. ❖

Celebrating 30 years



Timothy W Calibaba, ICD.D
Chairperson, Board of Trustees
Saskatchewan Pension Plan

Saskatchewan Pension Plan (SPP) is proud to be celebrating its 30th Anniversary in 2016. SPP was introduced in order to help people save for their retirement and this marks our 30th year of helping individuals and small businesses do just that.

From its humble beginnings in 1986, the SPP has grown to be the 28th largest defined contribution plan in Canada. This symbolizes the trust and loyalty our members have placed in SPP and the high level of service provided to them by the Board, management and staff. Our commitment to help you enhance your financial security at retirement remains firm. We strive to be the pension plan you know and trust. We have the single focus of providing you with income in your retirement.

This anniversary year is an opportunity to celebrate our roots and look to the future. During this year we hope to meet with as many members as possible to hear your stories. The strength of the SPP is in its members and we thank each and every one of you for your continued support. ❖

February 29, 2016 contribution deadline

Saskatchewan Pension Plan (SPP) must receive your 2015 contribution on or before Monday, **February 29, 2016**. If you choose to send your funds by mail please allow enough time for postal delivery prior to the deadline. Methods for contributing are:

- At your financial institution, telebanking or online banking,
- Online at 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 2015 contribution. Contributions received after February 29, 2016 will be applied to the 2016 tax year. ❖

Growth trends

The table below reports the growth trend at SPP for 2015.

The monthly returns (after administration expenses) are listed on your statement. For more detailed information about investment results, administrative expenses and the top ten holdings, visit saskpension.com. The 2015 Annual Report will be posted on the website in late April. Thank you for participating with us in this 30 year Saskatchewan success story. ❖

Our Results		
	2015	2014
New Members	1,098	1,280
RRSPs transferred to SPP	1,110	1,022
Funds transferred in	\$8.7 million	\$8 million
Total contributions	\$19.7 million	\$18.9 million
Balanced fund MER	.96%	.95%
Balanced fund return	6.3%	9.1%

Transfers, transfers, transfers

Members continue to take advantage of the opportunity to transfer funds from existing RRSPs to their SPP account. We appreciate the trust you have demonstrated in SPP by choosing to transfer funds to your SPP account.

Each calendar year, you can transfer up to \$10,000 from an RRSP to your SPP account. We are unable to accept transfers from LIRAs and locked-in pension plans due to restrictions within our legislation.

Included with your statement is the form required to complete an RRSP transfer for 2016. All you need to do is complete Area 1; mail, fax or email the form back to SPP, and we will work to complete the transfer for you.

If you've already completed your 2016 transfer, tuck the form in your file so you have it for next year. We look forward to receiving your form soon. ❖

Claiming SPP

Tax receipts for 2015 contributions will be issued by March 4, 2016. SPP contributions should be claimed on line 208 of your tax return and the contributor must have available RRSP room. ❖

Saskpension.com goes mobile

Website

Our website has a new look. Launched late last fall, we are excited about the enhanced wealth calculator tool that allows you to graphically see how long your money will last in retirement. The site is friendly for mobile devices too. And, the Contribute Online feature has been simplified.

Forms

Of course you will still find all of the forms and information under the Resources section and a vast amount of information about the Plan's investments including Fund Facts.

Fund Facts

The Fund Facts have been updated to reflect 2015 information. This tool is designed to help members better understand the basic features of the funds and compare different investments they may be considering. ❖



What does a spousal contribution mean?

A spousal contribution means the contribution is claimed on the spouse's tax return but the funds are owned by the SPP member. If you intend for your spouse to claim the deduction this must be declared when the contribution is made as SPP is unable to change a contribution after funds are deposited. ❖

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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**SASKATCHEWAN
PENSION PLAN**
Yours for *30 years*