



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

**Confidence**  
**flexibility**

**CONTRIBUTIONS**

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

**Events**

- Sept 10-11, 2016  
SK Veterinarians Show and AGM - Saskatoon
- Sept 15-17, 2016  
SK Oral Surgeons - Saskatoon
- Sept 30 - Oct 2, 2016  
Man Show Meets Woman's World Saskatoon
- October 20, 2016  
B2B - Regina
- Nov 2 - 3, 2016  
Green Trades - Saskatoon
- November 4 - 6, 2016  
Sk Vet Techs - Saskatoon

**Upcoming Blogs**

- August 4  
Summer spending habits
- August 11  
10 things you need to know about enhanced CPP benefits
- August 18  
How to build up an emergency fund
- August 25  
Canadians unrealistic about retirement health, finances

**30th Anniversary Event with Derek Foster**

November 2 - 7 PM  
Saskatoon Travelodge

**I wonder if I asked?**



An SPP member reached out and we are attending a tradeshow in their community. Do you have an event that SPP could attend? Let us reach out to help educate the people of your community or industry.

**Is your beneficiary information current?**



Keeping your beneficiary information current is one of the most important aspects of your Saskatchewan Pension Plan (SPP) account. Your beneficiary will receive the balance of your account if your death occurs before you receive a pension from SPP. It is your responsibility to ensure that your designation is up-to-date and reflects your intentions. Changes in your marital status or family status or changes to the status of a minor may necessitate an update to your beneficiary information.

**Trusts for minor children**

If you name minor children (under age 18) as beneficiaries, you should designate the appointed trustee as beneficiary in trust for your children. Otherwise any funds left to them will be payable to the provincial public guardian and trustee to be invested and administered on the minors' behalf until they become adults. It is also important to determine the length of the trust. For example, do you want the trust to end at age 18 or 25?

SPP is in the process of contacting members who have trusts in place. You may receive a phone call or a letter from our staff to discuss the trust and determine if information needs to be updated. To update your SPP trust information, use a Designation of Beneficiary form located on our website.

You may wish to seek legal advice regarding your designation of beneficiary, especially if naming a minor child. ❖

**Check us out on YouTube**



We are in the process of making videos on a wide range of financial topics with more focus on SPP products and services. You will be able to meet our staff and learn how they work each day to assist members.

Some topics for June and July include:

- Investing for long term
- Notice of assessment
- Transferring funds to SPP
- The impact of fees on your investments

Check us out! ❖

**Comments are Welcome**

Making the Plan better often comes as a result of a member's comment or suggestion. If you have suggestions or recommendations for enhancements to the Plan please forward them to us. You can email your comment to [info@saskpension.com](mailto:info@saskpension.com).

A staff member will respond to your request. ❖

## Paperless: it's the new trend

When you make your contribution at a financial institution the contribution form is no longer sent to SPP. Contributions are submitted electronically and do not include spousal information. Please call SPP and let us know if you wish your spouse to receive the tax receipt.

Financial institutions offer many services for making payments: online or telephone services just to name two. The fastest growing method of contributing to the Plan is online banking or pre-authorized through your bank account or credit card. Members can also use a credit card on our website or by calling the office. ❖



## SPP hosts Derek Foster

Meet Derek Foster, the Idiot Millionaire and author of seven books about finance and investing. Derek's simple approach to investing allowed him to retire from the workplace at age 34. SPP will host Derek on Wednesday, November 2, 2016 at 7 pm at the Travelodge in Saskatoon. A limited number of seats are available so register now on our website if you'd like to attend this member appreciation event in celebration of our 30th anniversary. ❖

## Fund Facts

Fund Facts provide you with valuable information about each fund offered by SPP. These fact sheets give you a snapshot of the fund history and past performance, expense ratios, asset mix, top 10 holdings, risk rating, and fees. The document will help you determine your tolerance for risk and which of the two funds offered by SPP is right for you.

Fund fact information is located on our website or you can call the office and have them mailed to you. ❖

## Quarterly Returns

Returns to June 30 are now posted on [saskpension.com](http://saskpension.com). Our Quarterly updates will show you what the funds are invested in and give you more analysis about returns. ❖

## Don't put off your transfer



You only have six months left! The deadline for 2016 transfers is December 30th. This means SPP must receive the funds from your financial institution by December 30, 2016. Transfers can take 4-6 weeks to be complete so take this into consideration when you are planning your transfer.

Many members have already taken advantage of the transfer option this year - 565 members to be exact. A form is included with your statement. 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 your 2016 transfer is already complete, you can save this form for next year.

SPP appreciates the trust you have shown by choosing the transfer option. ❖

## Celebrating 30 years



"What we most want to celebrate over the coming year are the people, our members.

I am always humbled by the sheer range of people we've helped; farmers, artists, tradespeople, small business owners, just to name a few. These are people who will now have a more comfortable retirement because of this Plan. That's what makes all of us at SPP proud of our jobs."

Katherine Strutt, General Manager - SPP ❖



Front row left to right: Debbie, Avery, Katherine, Mary Ann, Colleen  
Back row left to right: Donna, Calla, Kim, Stephen, Cheryl, Bonnie, Melody  
Missing: Gail, Lily, Lori

## Stay in the know

Facebook | [savewithspp.com](http://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