



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

October 20
B2B - Regina
November 2 - 3
Green Trades - Saskatoon
November 4 - 6
SK Vet Techs (SAVT) - Saskatoon

Upcoming Blogs

October 6
Side hustles you can take to the bank
October 13
How to spend less on Halloween
October 20
Tips from a millennial homeowner
October 27
Nearly half of Saskatchewan residents live from pay cheque to pay cheque



Check out our new videos on Youtube.

Derek Foster Events



November 2
Green Trades - Saskatoon
November 4
SK Vet Techs (SAVT)
November 2: 7 - 9 PM
Saskatoon Travelodge
Visit our website to register



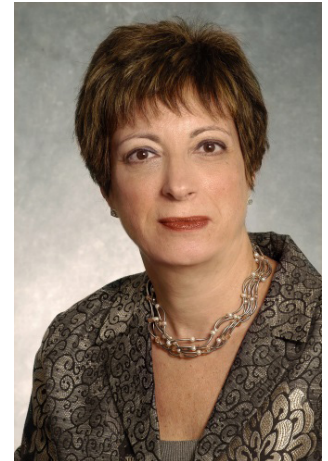
2016 Contribution Deadline

Check out our Blogs

Sheryl Smolkin is a pension lawyer and journalist who writes about retirement, employee benefits and personal finance from both an individual and employer perspective. Several of her articles are posted on our Blog – savewithspp.com.

In each newsletter we try to provide educational retirement planning information to our members. Sheryl's article, '10 Things You Need to Know about Enhanced Canada Pension Plan (CPP) Benefits', was posted to our blog in August. This article provides information regarding the changes that affect every Canadian not just Saskatchewan Pension Plan (SPP) members. Savewithspp.com doesn't just have financial articles written by Sheryl. There are many educational tools such as book reviews, SPP financial results, interviews with financial professionals and money saving tips.

The topics and dates for the October blogs are posted to the left. We encourage you to subscribe to our Blog and receive notifications of new posts by email. ❖



Canada's youngest retiree

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 a 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. Come and meet Derek at one of the November events. ❖

Born in 1945?

In the year you turn 71 you must retire your SPP account. If you have not yet returned your retirement documents, please contact Debbie, our retirement officer. She would be happy to help you complete your forms. The deadline for receiving your documents is November 10th, 2016. ❖

Annuities – what do you know?

Learning about annuities shouldn't just be a retirement thing. You should know about annuities when you are still in the saving phase.

When purchasing an SPP annuity it is important to realize that you are entering into a contract giving you a guaranteed amount of money for your lifetime. SPP annuities offer stability with regular monthly income and low risk. The Plan is responsible for ensuring the investments are made in a risk controlled manner so that you never out live your money.

SPP offers three types of annuities:

1. Life Annuity - This option provides you with the largest possible monthly pension guaranteed for your lifetime. Payments stop when you die. There is no death benefit payable to a beneficiary.
2. Refund Life Annuity - This annuity type provides the assurance of a death benefit to your beneficiary in the event you do not receive your account balance at retirement in pension payments. You may change your beneficiary any time before your death.
3. Joint and Last Survivor - This annuity type is payable for your life and your spouse's. Benefits are based on your age and the age of your spouse. In the month following your death, payments continue to your surviving spouse for the remainder of his or her lifetime. If your spouse predeceases you, the payments stop with your death.

SPP offers a simple model that really keeps costs low and guarantees you income. If you are an investor that likes your funds professionally managed and does not want to assume the investment risk, SPP annuities may be the answer for you. ❖

Quarterly Returns

Returns to September 30 are now posted on saskpension.com. Our quarterly updates will show you what the funds are invested in and give you more analysis about returns. Also check the Investment Choice document and Fund Facts. These documents will help you determine your tolerance for risk and which of the two funds SPP offers is right for you. ❖

SPP makes contributing easy!

Want fast and easy ways to contribute to your account? SPP offers several methods:

1. Website credit card takes just minutes,
2. Set SPP up as a bill payment through your bank account and you can send funds whenever you wish,
3. Pre-authorized through your bank account on the 1st or 15th of a month,
4. Pre-authorized by credit card on the 1st or 15th of a month.

SPP makes it easy for you to top up your account. Check out the pre-authorized forms on the website or call the office and a staff member will be happy to walk you through the process. ❖

Long term service award



Bonnie Meier, Katherine Strutt

It has been a year of celebrations for SPP – the plan is 30 years old and Bonnie Meier has reached 25 years as an SPP employee.

Bonnie is the Manager of Client Services. She has a strong desire to deliver top notch service to each and every SPP member and manages the processing of your account from membership application until retirement. Congratulations and thank you Bonnie for your dedicated service to SPP. ❖

It's alarming!

It's hard to believe that December 31, 2016 is just around the corner.

Don't miss the deadline for transferring your existing RRSP's to your SPP account. Funds must be received in the SPP office by December 30, 2016 and they can take 4-6 weeks to be completed.

You were sent a transfer form with your Member Statement and July newsletter. If you are unable to locate the form simply download it from our website or call the office to have one mailed. ❖



Stay in the know

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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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