



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
freedom
relax
save
security
Increase
Low fees

IMPORTANT

Please review your **Member Statement** carefully. Address changes can be done online or by calling SPP. Beneficiary changes must be done in writing. The Designation of Beneficiary form can be downloaded from the website or mailed to you.



- February 20
[Return update for Q4](#)
- March 6
[Investment basics - bonds](#)
- March 20
[Investment basics - mortgages](#)
- April 3
[Investment basics - real estate](#)
- April 17
[Investment basics - short-term investments](#)

Missing members

**Stanley Davies,
Diep N Tran,
Terrance G Pruden
and Kuanren Yang.**

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



2017 returns		
Fund	YTD	MER
Balanced	9.70%	0.83%
Short-term	0.75%	0.12%

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

It's a go...online access is here!

We are pleased to tell you that you now have online access for your account information.

Here's how to subscribe to online access:

1. Go to saskpension.com.
2. Click 'MySPP sign in' in the upper right corner of the screen.
3. Type in your SPP account number, email address and create a password.
4. An email will be sent to you. Click on the link in the email and follow the instructions to validate your new MySPP account.
5. Agree to access your information.
6. You're done!



By logging into your secure MySPP online account you can access many features like:

- Viewing and/or printing tax receipts,
- Your account information such as address, email address and beneficiary information,
- Viewing and/or printing your most recent statement and
- The latest SPP news. ❖

Stretching the limit!

It's official. As of January 29, 2018, the annual maximum contribution for Saskatchewan Pension Plan (SPP) is \$6,000, subject to your available RRSP room. The Board of Trustees and management has worked hard to effect this change. What's even more exciting is that the limit will now be indexed and will change each year on January 1. Members can take advantage of the increased limit for the 2017 tax year.



Other changes announced as part of the Act and Regulations proclaimed on January 29, 2018 were:

- Enabling SPP to offer a variable benefits as a new option for members at retirement. This product is similar to a prescribed RRIF and SPP hopes to have it in place early in 2019.
- The initial refund period for new members is reduced to 60 days from six months effective immediately.
- Provision for members to object to a marital division of their account. ❖



Infrastructure investment

The SPP Board of Trustees is responsible to create investment opportunities which allow members to grow their retirement savings. The Board works with its investment consultant to develop and implement investment policies that the investment managers must follow. This is called the Statement of Investment Policy and Goals or SIP&G. To increase diversification and investment opportunities the Plan invests in various asset classes such as equities, bonds and real estate.

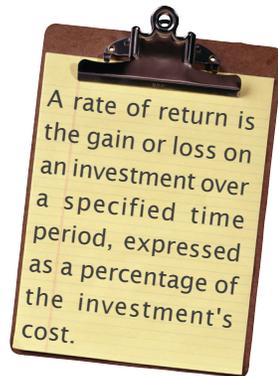
The Board spent much of the last two years learning about 'alternative' asset classes. These include such things as infrastructure, private equity and private debt. The Board approved an amendment to the SIP&G as of January 1, 2018, authorizing an investment up to \$10 M of the balanced fund portfolio in infrastructure. This will be through a pooled fund with one of our existing managers, Greystone Managed Investments. Infrastructure includes such things as wind and solar farms, power plants, roads and bridges. It can be thought of as a real return asset with long investment horizons. ❖

Understanding the rate of return

The rate of return for the balanced fund is 9.7%. Earnings are allocated to members' accounts each month and are based on the performance of the investments specific to that fund. Earnings compound monthly so the annual return cannot be calculated by simply adding the monthly returns together.

The rate of return posted for each fund is not a personalized rate of return. Each member's return will depend on the timing of the transactions in their account. Members start earning interest from the day of their first contribution. For example, if a member's contribution was November 1, they will only see earnings in their account for November and December. Since they were not actively invested January to October their actual return will vary from the posted year-to-date return of the fund.

Fund Facts are available on saskpension.com to assist members with learning about the SPP investments in an easy to use format. ❖



*There's **still TIME**
but not much!
Don't miss the **2017**
contribution deadline,
Thursday, March 1, 2018*

SPP must receive your 2017 contribution on or before Thursday, March 1, 2018. 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 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 2017 contribution. Contributions received after March 1, 2018 will be applied to the 2018 tax year. ❖

Tax receipts

Tax receipts will be issued and in the mail by March 15th. If you notice an error on your receipt, please contact us immediately. We will issue a corrected receipt to you in time to submit your income tax.

Spousal contributions

Before submitting your RRSP contribution information, please ensure that your spousal RRSP contribution records are correct.

A spousal contribution means the contribution is claimed on the spouse's tax return but the account is owned by the SPP member. If you intend for your spouse to claim the deduction this must be declared when the contribution is made at SPP. Spousal attribution rules may apply to contributions. ❖

Kiosk at Centre Mall

This year, we are excited to be at Centre Mall in Saskatoon from February 5 to March 1, 2018 in a Kiosk across from Ricki's. If you know someone in the Saskatoon area who would like to join SPP before the deadline, encourage them to come see us at the Mall. We look forward to seeing you there. ❖

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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