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years of saving
costs
reliability
savings
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Increase
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MySPP

Take time today to enrol in MySPP.

Events

- April 4 - 6
Agrimex 2019
- April 6
Martensville Business Expo

Blogs:

- January 3
What's your "Saving Resolution"?
- January 7
Think hard before you start spending a lottery win or inheritance
- January 10
Senior reliance on food banks
- January 14
CPP expansion
- January 17
Retirement wit and wisdom
- January 21
Level of debt

Monthly ponder
"People have got to learn: if they don't have cookies in the cookie jar, they can't eat cookies." -Suze Orman



Variable pension benefit (VPB) update

SPP's information technology group is programming the VPB to fit within SPP's existing database infrastructure.

The Board and management are working on the investment option for this fund and staff will soon be learning more about how to administer the product when it launches.

As we've mentioned in prior newsletters, a VPB is a retirement option paid directly from a defined contribution pension plan. It has many similarities to prescribed Registered Retirement Income Funds which are available from other financial institutions. The VPB provides you with flexibility and control over when and how much retirement income to withdraw. Investment earnings continue to grow tax-sheltered.

A VPB is a retirement option that provides you with flexibility and control over when and how much retirement income to withdraw.

The VPB option complements the current menu of SPP retirement options. We are excited to provide these progress reports and look forward to the launch of this product. ❖

2018 Markets

Financial markets were relatively unsettled in 2018, especially in the final three months of the year. Returns in the balanced fund (BF) to the end of September were positive and the final quarter performance reminded us that markets can be unpredictable and can drop significantly in short periods of time. It is important for investors to expect some bumps in the road and to recognize the Plan investment managers do not attempt to time the market but rather seek those investments that will provide good, strong returns for members.

2018	
Fund	Return
Balanced	-2.05%
Short-term	1.48%

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

The market volatility in 2018 was likely caused by many things such as: investors anticipating the end of the long bull market; trade war talk between some of the world's largest economies; several central banks raising interest rates after a long period of low rates; risk of global conflicts rising; and any number of other global and geopolitical events that caused investor anxiety.

Volatility in stock markets is normal and the Plan's investment managers invest in a well-diversified mix of stocks, bonds, real estate and infrastructure in order to add value for our members. For more details on investment performance and returns please visit our website. ❖

The majority

The 2016 census revealed some interesting facts. For the first time ever there are more seniors living in Canada than children.

This might be because of modern medicine or the fact that the boomers are retiring, but it makes a person wonder how do people live into their 90s or even 100s? In 2014, we did a blog about living into your 100s and the four key points to focus on as you get older. Actually, this advice applies regardless of your age.

1. The body - keep your body physically healthy,
2. The mind - keep your brain learning and happy,
3. The social - Facebook doesn't count, go and hang out with your friends,
4. The money - "shockingly" you need money to live that long. Start early and plan to live until you're 200.

You can read about the four keys to living into your 100s in our blog titled "Living to 100: The four keys to longevity" post at <http://bit.ly/2QKRTcV>. Go to savewithspp.com to read and or subscribe to follow our blogs. ❖

Reduce debt 2% a month

Authors Alex and Cassie Michael have written the book *The 2% Rule To Get Debt Free Fast*.

They use a spending diet. The first month you live on 98% of your money and the second month you live on 98% of the 98%.

The book teaches you how to track your money and identify your spending weaknesses - a sure way to help you increase your retirement savings with SPP.

For this article or others written by Martin Biefer, go to <http://bit.ly/2S4qe7s> on savewithspp.com. ❖



Missing Members

If you know these members, please contact our office.



Stanley Davies
Leslie Jean Burback
Denise Lehouillier
Florence Elaine Myklebust
Hildegard Mart Willen
Kuanven Yang

1,032 members transfer to SPP

In 2018, 1,032 transfers were processed to SPP accounts. The total dollar value was \$8.3 million.

A form to transfer existing registered investments to your SPP account is included in this mailing. Transfer to SPP and enjoy:

1. Strong rate of return history - 8 percent average since 1986.
2. Low admin fees - less than 1 percent.
3. Knowledgeable staff answering the phone.
4. Professionally managed by TD Greystone and Leith Wheeler.
5. A place to consolidate small amounts. ❖

Introducing Sheena and Alycia

Sheena and Alycia joined the SPP client service team in the



Sheena

Alycia

fall of 2018. They are two of the staff you will talk to when you call the toll-free line. They are very busy processing your membership

applications and contributions. We are very happy to welcome them to our team! ❖

Greystone acquisition complete

The acquisition of Greystone Capital Management Inc. (GCM) by the Toronto-Dominion Bank was completed on November 1, 2018. The transaction makes TD Asset Management, combined with Greystone, the largest money manager in Canada. SPP will continue to use the services of the new entity, TD Greystone Asset Management ('TD Greystone'), to manage a portion of its contribution fund and its annuity fund. Greystone will continue to operate with offices in Regina, Winnipeg, Toronto and Hong Kong. ❖



Let us know what you have to say about SPP. Look at other members testimonials about us on: saskpension.com

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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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