



October blogs:

- How I saved \$1,000/year
- How much should you contribute to your child's education?
- Your guide to upcoming CPP changes
- What you need to know about residential care for seniors in Saskatchewan



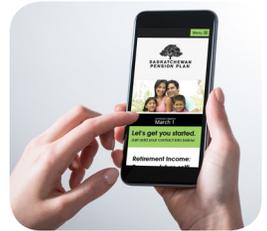
- 2017 Second Quarter update
- Refer someone
- Retiring from SPP at 71
- Purpose of Fund Facts
- Investment basics - asset mix
- Investment basics - risk
- Return update for Q3



1967, the year of Canada's Centennial? Do you remember Bobby Gimby's **CANADA** song?

Can you relate?

Hi, it's Mary Ann, Supervisor of Client Service and I have been known to miss a deadline or two or been in a situation where I leave things until the last minute. I would like to think that I am a rational, organized woman but I could be wrong. My husband sometimes tells me otherwise. My solution, use the calendar on my phone.



RRSP season only happens once a year. The deadline date should be easy to remember; we receive reminder letters, see commercials on TV and talk about preparing our taxes but somehow, we forget. Tired of remembering at the last minute? Use your phone calendar to help remind you to contribute early! ❖

Easy ways to contribute

- 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. Saskatchewan Pension Plan (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. Contributions received after March 1, 2018 will be applied to the 2018 tax year. ❖

Tax information

In order to make contributions to Saskatchewan Pension Plan (SPP) you must have RRSP contribution room. Your available contribution room is found on your notice of assessment on the RRSP deduction limit statement. Contributions to SPP **must be reported on your income tax return**. Your deduction is claimed on **line 208**. If you are not using the full amount as a deduction, the excess amount will be reported as a **carry-forward on Schedule 7** to be deducted in future years. ❖



Born in 1946? We need to hear from you

If you have not sent in your retirement forms, **time is running out**. SPP must comply with the **Income Tax Act** (Canada) which means your SPP account must be retired by December 31, 2017. Debbie is the retirement officer at SPP and she is anxiously awaiting your call. You have worked hard for your retirement money and she would like to assist you with completing this task. The deadline for receiving your forms is November 10, 2017. ❖

Introducing Jaime and Kelsey



SPP is happy to introduce two new employees to the Client Service department: Jaime and Kelsey. Client service is a core value at SPP. It is our belief that not only do we have a great product but also we have the best staff

to help you with your questions and administration of the Plan. Jaime and Kelsey are a strong addition to our Client Service team. Here are their views on the Plan.

Jaime - Client Service Representative

What I like best about SPP is the flexibility. There are so many payment options, and it's great that there is no minimum amount you are required to contribute. It's a wonderful way to save for your future, no matter what your income situation is like.

Kelsey - Client Service Representative

SPP is a great plan because it is so simple and straightforward. Information from the website is very easy to access and understand – even for people who are just learning, like me. The up-front nature of the plan provides people with a good understanding of what to expect when you become a member – there's no fine print. When you do have questions, the staff are extremely knowledgeable and provide excellent customer service.

SPP makes it a breeze to save for retirement! ❖

Do you prefer email?

Why recycle when you can receive your newsletters by email.

In order to email you your newsletter, SPP must obtain consent from you and that is easy to do. Go to saskpension.com - Stay in the know - and submit your email address. We will start to forward the newsletter electronically. ❖

We have a name

We announced the launch of online access for members in our last newsletter. As progress continues with the design and technical development phases, an important step was to name the project. You can look forward to the launch of **MySPP** early in 2018. This tool will provide access to your account information such as account balance, beneficiary information, current mailing address and will allow you to view and print documents such as your tax receipts and T4A's. ❖



Return perspective

While world situations are fluid, capital markets seem to be experiencing a bit of a reprieve from geopolitical risks. These risks are inherently difficult to predict.

SPP's investment managers are monitoring developments in Canada and abroad in order to uncover opportunities for our portfolio. There have been periods of market uncertainty in the past and likely will be so in the future. It is important to review your investments and retirement plans on a regular basis and keep your long term perspective.

For more information please visit our website at saskpension.com. ❖

Canadian facts

- Dr. Frederick Banting and medical student, Charles H. Best, invented insulin in 1921.
- CBC was launched in 1936.
- The first goalie mask, invented by Jacques Plante, was worn on November 1, 1959 in a game between the Canadiens and the Rangers.
- The maple leaf flag made its first appearance February 15, 1965.
- The Centennial Voyageur Canoe Pageant was a canoe race started on May 24, 1967 in the Rocky Mountains by ten teams representing eight provinces and the two territories. ❖



CANADA 150

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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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