SASKATCHEWAN PENSION PLAN EMPLOYER NEWSLETTER



OCTOBER 2022





Greetings Business Owners

By now you have seen the news on investments in 2022. No one likes a down turn or to see a loss.

Even though we all know there will be ups and downs in the market and we have been overdue for this downturn, it still stings.

Please take a moment to watch this excellent video the executive team from Saskatchewan Pension Plan (SPP) put together. I felt much better after viewing it and I hope you and your team will too. In fact, maybe viewing this together with your employees will help them to understand their investment with SPP and the importance of a workplace plan.

https://youtu.be/SS0pv_tjEpw



Can we help?

I would be happy to set up a Teams meeting or if possible meet with you and your group for a pension plan "REFRESH" moment. Taking time from your work schedule to show your employees you really care about their financial wellness can help with overall workplace morale and create a positive team culture. Does this sound like the workplace you are or want to be? Give our office a call today. We will bring the treats!

We know it is a tough time and it's hard to look at investment loss. Know that SPP is working hard to preserve and protect your investment and to grow it.

Keep safe and happy fall!

Gail - Manager of Business Development

Returns

As of August 31, 2022	
Fund	YTD Return
Balanced	-7.16%
Diversified Income	-5.61%

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

DID YOU KNOW?

Employees must have available RRSP room in order to contribute to SPP. The contribution amount can be changed at any time, SPP is flexible and voluntary. It is important for you and your employees to review this arrangement on an annual basis.



OFFICE CONTACT

Kindersley

608 Main St, PO Box 5555 Phone: 1-800-667-7153 Email: info@saskpension.com

Saskatoon

#206 Norplex Business Centre 2366 Ave C North Phone Gail: 1-306-249-0048 Jody: 1-306-249-0047

Email: businessplan@saskpension.com

Employer Remittance System

With the launch of the online Employer Remittance System (ERS) our client service team has been busy connecting with each of you over the last several months. The ERS self service portal has received positive feedback from many employers as an easy, user friendly system. The SPP client service team is available to answer questions you may have and help you learn to use ERS.

Did you know?

🖙 The ERS offers an automatic email reminder based on when your next scheduled remittance is set. You can opt out of receiving these email reminders by deselecting the 'Get email reminders' on your Payment Method tab.

🖙 The details on your Employer Remittance Statement will reflect the information you provided. You may change the following information at any time using the tabs in FRS:

- Contact person, address or phone number.
- Add a new employee (include a signed application form and proof of age document).
- Remove an employee.
- Change the remittance method and amount.

SPP is notified when you complete the remittance step in ERS; therefore, you are no longer required to mail or email a remittance form to SPP.

Provide the second seco through the secure message function. SPP's Client Service team is ready to assist you.

There are many things you can do to build

Business Tradeshow Events

We hope to see you around at business and community tradeshows this fall. SPP has a booth at the following shows:

Warman's Open for Business Exhibition (WOBE) October 14 - 15th, 2022.

CONNECT: Heart of the Farm Conference Saskatoon, November 3 - 4th, 2022

Do you know a tradeshow that we could attend to help grow the membership? Or do you know or belong to a business group or association that would welcome a presentation?



SPP. like any successful business, must grow! Your assistance with spreading the word about SPP is greatly appreciated as we work to increase our membership and provide a solid investment tool for many businesses. We value your suggestions and look forward to hearing from you.

WELCOME TO THE WEALTHCARE REVOLUTION



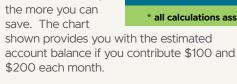
TRANSFER TO SPP

downloaded from our website.

CONTRIBUTION DEADLINE

MISSING MEMBERS

Lucienne	Gordon L
Raymond	Ackerman
Fern K Munson	Lois V Ermel
Donald M	Kokila
Campbell	Brahmbhatt
Stanley Davies	Kaunren Yang
Marie Ella	Alba Luz
Mooney	Paredes
Hikoroku J	Mieko C
Hashimoto	Hashimoto



Plan for retirement

wealth throughout your lifetime and

younger you start to

contribute to SPP,

SPP is a great vehicle to use. The to \$59,305 over 20 years \$351,487^{*}over 40 years.

Go to the wealth calculator on our website

SASKATCHEWAN **PENSION PLAN**

SaskPension.com Publication mail agreement No - 40065736 at saskpension.com to further illustrate how your money can grow.

CALL 1-800-667-7153 EMAIL info@saskpension.com FAX 1-306-463-3500 WRITE Box 5555, 608 Main St Kindersley, SK Canada SOL 1SO

STAY IN THE KNOW savewithspp.com | eUpdates | Find out more on SPP's Business Plan

/SaskatchewanPensionPlan in /company/saskatchewan-pension-plan/ Ø/SaskatchewanPensionPlan

The SPP Connections Newsletter is issued three times a year to provide employers 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.



Contributing \$200/mo. will grow to \$118.610° over 20 years and \$702,973^{*} over 40 years.

* all calculations assume monthly contributions and earnings rate of 8%