



**SASKATCHEWAN  
PENSION PLAN**

**Invest in your future the right way, right now.**

**1-800-667-7153**

**[SaskPension.com/frugal](http://SaskPension.com/frugal)**

**Recycling old wrapping paper.  
Frugal.**

## Our lower fees save you big money.

Your savings with **our** 1% fee



\$190,075.44\*

Your savings with a 2% fee



\$163,656.89\*

Your savings with a 3% fee



\$141,276.12\*

\*Investing \$2,500 a year for 25 years at 9% gross return. Gross return minus fees equal net return. SPP's net return has averaged 8% over 30 years.

## Paying lower admin fees. Frugal and smart.

Take the first step towards a financially secure future right now.

With Saskatchewan Pension Plan's strong rate of return and low admin fees, there's still time to take a little and turn it into a lot. Pretty smart, right?

No appointments necessary. No minimum contribution. And the flexibility to contribute how you want. SPP makes it easy to invest in your future. So go ahead, be your frugal, smart self and start now!

## Make the smart choice.

- Low admin fees – around 1%
- No sales force pressuring you to buy
- 8% average return\*\*\*
- Tax sheltered
- Tax deductible
- Low monthly contributions up to \$2,500 per year\*\*
- \$10,000 annual transfer option from other RRSPs
- For anyone over the age of 18 who has RRSP contribution room
- Over 33,000 members already saving

Contribution deadline for the 2016 tax year is

# MARCH 1, 2017

\*\*Must have available RRSP room.



Visit our wealth calculator at [SaskPension.com](http://SaskPension.com) to find your ideal contribution amount.



Average Rate of Return  
**8%\*\*\***

\*\*\*Average return since 1986. Past performance does not guarantee future results.