

# Invest in the future of your employees and your business.



## Offering a pension is good for business.

Good employees are hard to find and can be even harder to keep. Providing employees with access to a pension plan is one of the easiest and most cost-effective ways to attract the best talent and keep them.

### A pension plan can help you:

- ✓ Attract the best talent
- ✓ Reward (and retain) existing employees
- ✓ Lower turnover to reduce the costs of hiring and training
- ✓ Build your reputation as an employer of choice

## Does your business qualify?

Yes, it does! SPP is for any business, big or small.



Businesses of any size or industry



No minimum number of employees



No minimum contribution amount

## Why choose SPP for your business?

Cost-effective and easy to set up, SPP is the pension benefit of choice for many organizations.

### NO CONTRACT OR COST TO JOIN

There's no cost to set up or administer a plan for your employees and you can cancel at any time.

### SIMPLE AND FLEXIBLE

Remittances are easy and we'll work with you to set up the plan however is best for your business.

### TAX DEDUCTIBLE

Contributions made on behalf of your employees (lump sum or matching) are deductible on your business taxes.

### ACCESS FROM ANYWHERE

Our online MyBusiness portal and live phone customer service makes it easy to monitor, update or make changes to your plan from anywhere.

## Is SPP a good choice for your employees?

SPP is a professionally managed investment product with a vibrant history and strong record of performance. It's an excellent choice for anyone looking to invest in the long-term success and financial health of staff.

### NO LIMIT ON CONTRIBUTIONS OR TRANSFERS-IN

Employees can contribute as much as they'd like to their plan (within their annual RRSP limit) and easily transfer-in from unlocked registered savings.

### MEMBERS OWN THEIR PLAN

Since each plan belongs to the individual member, it stays with them wherever life takes them. Contributions are tax deductible, too.

### EASY ACCESS TO LIVE SUPPORT

Members can quickly and easily access our Member Service Reps via phone or email.

**79%** OF EMPLOYEES SAY THEY'D CHANGE JOBS FOR A PENSION

# GIVE YOUR EMPLOYEES THE BENEFIT OF A MORE COMFORTABLE FUTURE



Scan or click to learn more  
about SPP for business.



**ONE EMPLOYEE CAN COST  
UP TO 2 TIMES THEIR ANNUAL  
SALARY TO REPLACE<sup>†</sup>**

## A retirement plan built with purpose

Since 1986, SPP has provided access to the growth, security and peace-of-mind that only a personal pension plan can offer.



Accessible  
across Canada  
(ages 18-71)



Historical  
rate of return  
of 8%\*



**Diversified**  
funds with  
low-medium risk



Consistent  
low fees\*\*  
(less than 1%)



Funds are  
locked-in until  
**age 55**



Over **\$750M**  
in assets under  
management



## The perfect fit for your business

Together, we'll design a plan that fits the needs of your business. Choose if you'll contribute on your employees' behalf, how much, and how often, and whether you'll make contributions by credit card, EFT, cheque or payroll provider.

### LUMP SUM CONTRIBUTIONS

A single payment often used to kickstart an employee's savings or reward performance.

### RECURRING CONTRIBUTIONS

A regular, ongoing payment (typically an employer match) can encourage employees to save.

Join over **450 employers** that offer  
their employees the benefits of SPP.

## Ready to get started? Get in touch!

Getting your business set up with SPP is easy.

- ✓ Call us at **1.800.667.7153** to get started.
- ✓ We'll work together to design a plan tailored to you and your business and walk you through everything you need to enroll.
- ✓ Begin remitting – we're here to help whenever you need us.
- ✓ Watch your business grow!

\* Average rate of return net of fees. Past performance does not guarantee future results. \*\* Targeted management expense ratio (MER) less than 1%.

† Based on average cost to recruit, train and orient new employees.