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1. Does not endorse any third-party website or content accessible via the Links;
2. Does not act as editor, publisher or disseminator of any content accessible via the Links and does not control or monitor any third-party website;
3. Does not make any representation or warranty of any kind in relation to the Links;
4. Is not responsible (directly or indirectly) for the accuracy, relevancy, completeness, timeliness or legality of any content accessible via the Links; and
5. Is not responsible (directly or indirectly) in any way for any loss or damage of any kind incurred as a result of, or in connection with, your use of, or reliance on, any of the Links.

You agree that you are solely responsible for taking all protective measures to guard against viruses and other destructive elements, abiding by the terms and conditions of use and privacy policies posted at the third-party websites and for evaluating the content accessible via the Links for relevance and reliability and bearing all risks associated with your use of, and reliance on, any such content.

LINKS TO THE WEBSITE ON THIRD PARTY WEBSITES

If you want to include a link to SHEPP.ca or SHEPPweb on your website (the “**Third-Party Link**”), you must:

1. provide SHEPP with prior written notice describing the nature and features of your website and the proposed appearance and location of the Third-Party Link; and
2. obtain the prior written consent of SHEPP to establish the Third-Party Link and abide by any terms and conditions required by SHEPP as part of its consent.

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SHEPP may at any time, in its sole and absolute discretion, revoke its consent to establish a Third-Party Link, with or without cause, upon notice to you. Upon exercise of this right by SHEPP you must immediately remove all of your links to SHEPP.ca or SHEPPweb. If you refuse or neglect to remove all of your links to SHEPPweb you acknowledge that such refusal or neglect will result in immediate and irreparable damage to SHEPP and that SHEPP shall be entitled to relief in the way of temporary and permanent injunctions and such other and further relief as a court may deem just and proper.

SHEPP is not responsible or liable, directly or indirectly, in any way for any content available on a third-party website that has established a link to SHEPPweb.

REGISTRATION, ACCOUNT AND PASSWORD

Some content on SHEPP.ca and SHEPPweb may require registration. If you choose to register to access such content you agree to provide accurate and current information about yourself as required by the relevant registration process and to promptly update such information as necessary to ensure that it is kept accurate and complete. Your use of the content that requires registration is subject to the terms and conditions set out in this document and your use of that content signifies that you have read and understood those terms, conditions and disclaimers.

By registering for an account through the website you agree:

1. to safeguard your account;
2. to only sign into the website using your account credentials (username and password);
3. to take full responsibility for all activities that occur under your username and password; and
4. to protect your username and password (and any other account identifiers) which you choose or are assigned as a result of any registration process.

You further agree to:

1. notify SHEPP immediately of any unauthorized use of your password or account; and
2. ensure that you log out of your account and close your browser window upon completing your use of SHEPPweb.

SHEPP shall not be responsible or liable, directly or indirectly, in any way for any loss or damage of any kind incurred as a result of, or in connection with, your failure to comply with this section of these Terms and Conditions of Use.

PRIVACY AND PERSONAL INFORMATION

SHEPP respects the privacy of its SHEPP.ca and SHEPPweb users. Please refer to SHEPP's Personal Information Policy which explains how we collect, use, and disclose information that pertains to your privacy. When you access or use SHEPPweb you may only do so if you have agreed to the terms and conditions of use, which include the terms of SHEPP's Personal Information Policy as amended from time to time.

SHEPPweb is directly linked to the member's pension record upon sign in, and as such involves the transmittal of personal information to and from the user. In order to assist in protecting your information, SHEPP uses 128-bit encryption - one of the highest forms of encryption technology available today and has implemented firewalls and other security measures and procedures. Nevertheless, the internet is not a secure medium of communication and SHEPP cannot guarantee the privacy of user information inputted

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on SHEPPweb or sent to SHEPP on the internet. SHEPPweb is encrypted to maximize protection and security.

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ONLINE SERVICES

The website may permit users to update or change their personal information such as home or email address, spousal information, and designated beneficiaries. Users are responsible for ensuring that information provided, and any changes made to their personal information and to any designations, are correct and reflect their wishes. Such information and changes may not be reviewed, audited or verified by SHEPP and users are solely responsible for ensuring that such information and changes are complete and consistent with any other information provided by the user to SHEPP.

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USER CONSENT TO RECEIVE COMMUNICATIONS IN ELECTRONIC FORM

You (a) consent to receive communications from SHEPP in an electronic form via the email address you have submitted; and (b) agree that these terms and conditions of use (including the Personal Information Policy), and other agreements, notices, disclosures, and other communications that SHEPP provides to you electronically satisfy any legal requirement that such communications would satisfy if it were in writing.

To the extent permitted by law, SHEPP may use your email address to send you other messages, including information about SHEPP. You may opt out of such email by changing your account settings, sending an email to sheppinfo@shepp.ca or mail to the following postal address:

SHEPP 102 - 4581 Parliament Ave
Regina, SK S4W 0G3

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SHEPPweb Calculator



CALCULATOR SPECIFIC DISCLAIMER

In addition to the general disclaimer and limitation of liability set out above, you also agree that the information calculated by SHEPPweb's online calculators is for illustrative purposes only and for convenience, to assist you in estimating potential future benefits and the cost to purchase prior service under existing Plan rules. IT IS NOT AND SHOULD NOT BE CONSIDERED LEGAL OR FINANCIAL ADVICE THAT CAN BE RELIED FOR ANY REASON, INCLUDING FOR ESTATE PLANNING, TAX PLANNING, FINANCIAL PLANNING OR RETIREMENT PLANNING. YOU SHOULD CONSULT PROFESSIONALS IN THESE AREAS FOR ADVICE BEFORE MAKING ANY DECISION RELATED TO THESE MATTERS. YOU SHOULD ALSO CONTACT SHEPP IF THE CALCULATION IS BEING RELIED UPON TO MAKE DECISIONS RELATED TO THESE MATTERS. The disclaimer in these Terms and Conditions of Use bind you and anyone who may unreasonably rely on the information obtained through SHEPPweb including your beneficiaries. SHEPP accepts no responsibility for any errors, omissions, or misleading statements obtained through the use of this tool. The data, information or results obtained through the use of this tool have no legal authority, do not convey any actual entitlement to benefits, and are not binding on SHEPP. SHEPP is not responsible for any direct, indirect, special, incidental, or consequential damage or any other damages whatsoever or howsoever caused, arising out of or in connection with the use of this website or the Calculator, or reliance on the information available on this website, whether the claim is in contract, tort (including negligence) or otherwise.

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The SHEPPweb calculator as well as any other estimate provided by SHEPP after contacting the SHEPP office directly, are only estimates and the actual benefit you will be entitled to receive can only be officially calculated and known when a benefit becomes payable.

SHEPPweb calculators are directly linked to your SHEPP pension record and as such involve the transmittal of personal information to and from SHEPP. SHEPPweb is encrypted to maximize the protection and security of its users. Please see SHEPP's Personal Information Policy for more information about how personal information is collected, used and disclosed in the course of SHEPP's administration.

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