MULTI-SECTOR PENSION PLAN

Terms of use

This website provides a summary of your pension plan in simple terms. It is not a legal document and does not cover every detail. A complete description of the Plan's rules can be found in the legal documents that govern the Plan which are available from InBenefits. Every effort has been made to make this website as accurate as possible. If there are any differences between the information on this website and the Plan's legal documents, the legal documents will govern. The Plan reserves the right to change any of the content on this website at any time without notice or liability to you. The pension laws of each province and the federal government are different. The information on this website is largely based on the laws of Ontario where the Plan is registered. If you work outside of Ontario or the pension laws of the federal government apply to your employment, different rules may apply to you. If you have any questions about the Plan or your benefits, please contact InBenefits.

In no event will the Plan be liable, whether based on warranty, contract, tort, negligence, strict liability or any other legal theory, for any damages of any kind (including, without limitation, direct, indirect, incidental, consequential, special exemplary, punitive damages, lost profits, loss of use, loss of data, personal injury, fines, fees, penalties or other liabilities), regardless of whether the Plan or InBenefits is advised of the possibility of such damages, which may result from the use of this website, or the inability to use this website or its content.

Email communications may not be secure. Information sent by email, including documents sent as attachments, may be lost, intercepted or altered during transmission. The Plan and its third-party administrator use appropriate safeguards to ensure that the personal information of members is protected from loss, theft, unauthorized access, disclosure, use, or modification. However, it is not possible for the Plan to employ similar safeguards to protect information while it is being emailed from members or while it is being stored by the members' email service, cloud service provider or any other entity not controlled by the Plan.



Accordingly, the MSPP is not responsible for email communications from members. The MSPP does not recommend that sensitive information, such as SIN numbers, financial records, banking information, or medical documentation be emailed to it, and does not include such information in the emails it sends members. Members who communicate with the MSPP by email are responsible for exercising the necessary precautions to prevent unauthorized access to, or loss of, their personal information. By communicating with the MSPP by email, members agree they are solely responsible for any damages they may suffer due to any breach of security while information is being emailed to the MSPP or while their email is being held by any entity not controlled by the Plan. This includes, but is not limited to, responsibility for any financial loss or breach of the confidentiality of personal information suffered by the member, the MSPP or any other party.

Links to other websites are provided as a convenience only. The links should not be construed as an endorsement or approval by us of the applicable organization(s) or of the content of the linked website(s). We do not accept any liability or responsibility for the content of the linked websites or for any use you make of them.

By using this website, you are consenting to the above terms of use.

Cookie Policy

Like most websites, this website collects and stores certain types of nonpersonal information from visitors using Cookies. Cookies are small data files that are sent to your browser and stored on your computer's hard drive. They are used to track visits to this website, including how long you were on it and which pages you visited. Cookies do not extract any information from your computer.

The Plan and InBenefits collect non-personal information about you and your use of this website using Cookies to monitor the use of this website and improve its effectiveness. The Plan and InBenefits do not match this anonymous information with any personal information that you may provide using the website. They may, however, use your email address and any other information you provide to respond to you directly.



The Plan and InBenefits reserve the right to change this Cookie policy at any time by posting a new Cookie policy on this website. By using this website, you consent to the collection and use of Cookies and your personal information as described above.