



Privacy Policy

1. **Who we are**
2. **How we collect, use and share your personal information**
3. **Monitoring Communications**
4. **Security**
5. **Use of Cookies**
6. **Your rights / Contact**

1. The Royal London Mutual Insurance Society Limited complies with and is registered under the data protection laws in the United Kingdom and takes all reasonable care to prevent any unauthorised access to your personal data.

We respect the privacy of every individual who visits our website (our “**Site**”) and have developed this policy because we want you to feel confident about the privacy and security of your personal information.

We follow strict security procedures in the storage and disclosure of your personal information as required by the Data Protection Act 1998 (the “**Act**”).

2. What personal information do we collect about you

We collect the following information about you:

- a) your name, date of birth, telephone number, address, email address, gender, dependants, marital status and certain personal sensitive information such as information about your physical and mental health;
- b) information that may include (but is not limited to) information relating to your financial circumstances (for example your pension values, income and existing investments);
- c) details of annuity options you may consider.

How we process your personal information

We will only use the personal information you provide to us for the following purposes:

- a) to provide the annuity comparison service to you for the purpose of obtaining quotes from annuity providers;
- b) to offer you other suitable products and services (marketing) by post, telephone or email, unless you have previously contacted us and advised you do not wish to receive marketing literature;*
- c) to invite you to take part in customer research, potentially using specialist market research;
- d) to comply with legal and regulatory obligations;
- e) for general administrative purposes, including the storage and backup of data;
- f) for business and analysis purposes;
- g) for the prevention and detection of fraud.

*If you decide at any time that you no longer wish to receive marketing information from us, please contact us on 0800 028 7434 (Mon – Fri, 9am – 8pm) and we will amend our records accordingly.

Who we will share your personal information with

We may share your personal data including personal sensitive data with:

- a) our chosen quotation aggregator 'IRESS' in order to obtain for you the most accurate quotation based on the information provided by you or on your behalf;
- b) annuity providers who may use your personal information (either alone or in conjunction with a third party) and may also pass your personal information to their group companies for the following purposes:
 - for market research and statistical purposes;
 - for gauging sales or product performance; and
 - for the prevention and detection of fraud ;

This process may include sending personal information outside of the European Economic Area (“**EEA**”) In this event the processing will be carried out by experienced and reputable organisations and only on terms which safeguard the security of your data and comply with the requirements of the Data Protection Act.

The annuity providers include;

Aviva;
Canada Life;
Hodge Lifetime;
Just;
Legal & General;
Retirement
Advantage; and
Scottish Widows

- c) our administrators HUB Financial Solutions Limited and other companies in the Just Group: Just Group Plc, a company registered in England and Wales under registration number 08568957 and whose registered address is Vale House, Roebuck Close, Bancroft Road, Reigate, Surrey RH2 7RU together with its subsidiaries. The following companies are subsidiaries of Just Group Plc: Just Retirement Group Holdings Limited (Registered in England No. 06930326), Just Retirement (Holdings) Limited (Registered in England No. 05078978), Just Retirement Limited (Registered in England No. 05017193), HUB Financial Solutions Limited (Registered in England No. 05125701), Just Retirement Money Limited (Registered in England No. 09415215) and Just Retirement Management Services Limited (Registered in England No. 04682458) for the following purposes:
 - comply with legal and regulatory obligations;
 - for general administrative purposes, including the storage and backup of data;

- for business and analysis purposes;

3. Monitoring our communications with you

We may monitor or record your calls, emails, text messages and other communications in accordance with UK law, and in particular for business purposes such as:

- a) quality control and training;
- b) processing necessary for the entering into or the performance of a contract;
- c) to prevent unauthorised use of our telecommunications systems and websites and/or services;
- d) to ensure effective systems operation;
- e) to meet any legal obligation;
- f) in order to prevent or detect crime

4. Transmission and security of your personal information

We have security measures in place to protect against the loss, misuse and alteration of personal information under our control. For example, our security and privacy policies are periodically reviewed and enhanced as necessary and only authorised personnel have access to personal information. Whilst we cannot ensure or guarantee that loss, misuse or alteration of information will never occur, we use all reasonable efforts to prevent it.

All information provided to us is stored on secure servers. Unfortunately, the transmission of information via the internet is not completely secure. Although we will try to protect the personal data you provide to us, we cannot guarantee the security of information whilst it is being transmitted to our Site. Any transmission of your information to us across the internet is at your own risk. Once we have received your information, we will use procedures and security features to try and prevent unauthorised access.

In the event that we undergo a re-organisation or are sold to a third party, you agree that any personal information we hold about you may be transferred to that re-organised entity or third party.

We may disclose your personal information if legally entitled or required to do so (for example if required by law or by a court order or if we believe that such action is necessary to prevent fraud or cybercrime or to protect the Site or the right, property or personal safety of any person).

Notification of changes to our privacy policy

If we decide to change our privacy policy, we will post those changes on this page and may place notices on other pages of our Site, so that you are aware of the information we collect and how we use it at all times.

Continued use of the Site will signify that you agree to any such changes.

If at any point we decide to use or disclose information we have collected in a manner different from that stated at the time it was collected, we will notify you

5. COOKIES

What are cookies?

A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer or your mobile device when you visit our website.

Cookies are useful because they help us make your website experience more enjoyable. They allow us to recognise your device (e.g. your laptop or mobile device) so that we can tailor your experience of our website. Cookies do not identify you as an individual, just the device you are using. You can find out more about cookies at www.allaboutcookies.org.

Why do we use cookies?

Cookies do lots of different jobs on this website, such as letting you navigate between pages efficiently, remembering your preferences, remembering your username and password, letting us analyse how well our website is performing, and improving your experience. They also help ensure that adverts you see whilst you are on our website and other websites are more relevant to you and your interests.

What information do they collect?

Cookies collect information about your browser and browsing session, such as:

- technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform; and
- information about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from our site (including date and time); products you viewed or searched for; page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page.

What types of cookies do we use?

We want you to understand the different types of cookies that we use on our website. Some of these cookies are essential to the operation of our website. Others are not essential, but help to improve our website by collecting user information, or try and improve your experience of our website by remembering your choices. We also use cookies which collect information about your browsing habits in order to try and display advertising which is relevant to you and your interests.

[If you have opted out of the use of cookies, we only store one permanent 'functionality' cookie which tells us that you wish to opt out of use of any other cookies.]

The type of cookies used on this website can be placed into 1 of 4 categories:

- **Strictly necessary cookies.** These are cookies that are required for the operation of our website. They include, for example, cookies that enable you to log into secure areas of our website, use a shopping cart or make use of e-billing services, and help ensure the content of the pages you request load quickly. Without these cookies, services that you have asked for cannot be provided.

We want you to understand these essential cookies, and why we use them, but your consent is not required for us to use them on our website as we use these cookies only to provide you with services that you have requested.

'First party' cookies belong to us and 'third party' cookies belong to our business partners who work with us. A 'persistent' cookie will stay on your browser after you have closed the browsing session, unless you delete the cookie (for further information on this, see below).

We do not use strictly necessary cookies:

- **Analytical/performance cookies.** These are cookies that collect information about how visitors use our website which allow us to recognise and count the number of visitors and to see where our visitors have come from and how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.

We use the following analytical / performance cookies:

Cookie Name	Purpose	More information
Google Analytics _utma _utmc _utmz	These cookies are used to collect information about how visitors use our site. We use the information to compile reports and to help us improve the site. The cookies collect information in an anonymous form, including the number of visitors to the site, where visitors have come to the site from and the pages they visited.	Google's privacy policy

- **Functionality cookies.** These are cookies that are used to recognise you when you return to our website and enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region). The aim of these cookies is to provide you with a more personal experience so that you do not have to reset your preferences each time you visit our website.

We use the following functionality cookie:

Cookie Name	Purpose	More information
.NET ASP.NET_SessionId_	This cookie is essential for the online experience to remember selections and preferences and is set upon your arrival to the site. This cookie is deleted when you close your browser.	Visit the Microsoft website

- **Targeting or advertising cookies.** These are cookies that record your visit to our website, the pages you have visited and the links you have followed. We will use this information to make our website and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.

We do not use the following targeting / advertising cookies:

Please note that third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.

How to manage cookies on our website

When you first visit our website you will see a banner/an overlay which asks for your consent to us using cookies on our website AND explains that by closing the banner/overlay, you are consenting to our use of cookies as described in this cookie policy.

You are able to disable our cookies if you choose. If you disable all of them, you may find that certain parts of our website do not work at all, or do not work correctly.

- **Disabling other cookies.** You can disable and/or delete all types of cookies by using your browser settings. Cookies are generally easy to disable and/or delete but how you do so varies from browser to browser. The "Help" function within your browser should tell you how to do it or you might otherwise want to refer to one of the following websites for guidance:

<http://www.allaboutcookies.org>

<http://www.aboutcookies.org/>

International Chamber of Commerce United Kingdom:

[ICC UK cookie guide](#)

6. Your rights to your personal information

If you would like to know what personal information we hold about you, we will provide you with this information on request. A small fee may be charged for this service. You also have the right to correct any errors in that information.

If you wish to make a request under the terms of the Act, for the personal information we hold about you, please write to us at the below address:

The Data Protection Officer

Royal London

Royal London House

Alderley Road

Wilmslow

Cheshire SK9 1PF

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, provides life assurance and pensions and is a member of the Association of British Insurers. Registered in England and Wales number 99064. The registered office of The Royal London Mutual Insurance Society Limited is 55 Gracechurch Street, London, EC3V 0RL United Kingdom.