

H&C Consulting Actuaries LLP

Use of Personal Data in Providing Actuarial Services

Privacy Notice

Purpose of this privacy notice

This privacy notice explains how and why we, H&C Consulting Actuaries LLP (“H&C”), process personal information when providing actuarial services to clients who are UK pension trustees or sponsoring employers. It also covers how individual Scheme Actuaries employed by H&C, or as partners in H&C, process information as data controllers.

A Scheme Actuary is an individual personally appointed by the Trustees of a defined benefit pension scheme, to advise on funding the scheme and related issues, as required under pensions legislation. The name of each pension scheme’s individual Scheme Actuary is set out in the Trustees’ Report and Accounts, which can be obtained from the scheme’s trustees.

What information do we hold and why?

The information we hold is required to carry out actuarial calculations associated with pension scheme funding and payment of member benefits. This information, which is known as “personal data” in the data protection legislation, may include:

- Personal details, such as name, National Insurance number, gender, date of birth and marital status
- Contact details, such as address, telephone number and email address
- Employment details, such as employment start and end dates, salary information and periods of part-time service or maternity/paternity leave
- Dependant/beneficiary details
- Medical information, if a payment is claimed on the grounds of ill-health

The information we hold will generally have been provided to us by the Trustees of the pension scheme, or the associated employer. In some cases we may have received information from third parties, such as a tracing agency used to provide missing addresses, or from the Government. We do not collect any personal information that we do not need.

How is the information used?

The information is needed to help Trustees to administer the pension scheme effectively, which includes calculating and paying benefits at the right time.

The information is also used to calculate actuarial liabilities, for the Trustees and/or the sponsoring employer, for planning purposes and to comply with accounting rules and legislation.

In the terminology used in the data protection legislation, the reason we hold and use your data will usually be one of the following:

- In order to comply with a legal obligation, including professional and contractual obligations
- In order to satisfy the legitimate interests of either the trustees or the sponsoring employer, or in certain limited cases a different third party (and we will always consider whether your rights would override those of another party)

- In order to satisfy H&C's own legitimate interests for example to establish or defend legal claims

Sensitive personal data

In some cases we may need to hold particularly sensitive information about members and/or their dependants and beneficiaries. This is known as "special category personal data" in the data protection legislation, and could include information relating to health or sexual orientation.

We will only collect such information where it is needed, for example if an application is made to receive benefits on the grounds of ill-health and actuarial advice is required. The Trustees/employer will obtain your explicit consent before doing so.

Sharing data

We will not share personal data with any other party unless this is necessary either to comply with a legal obligation or to meet the legitimate interests of the Trustees or another party. Legal obligations and legitimate interests are explained in the section above entitled "How is the information used?".

We may share the information with the following organisations:

- The Scheme's third party administrators, and their sub-contractors, who are responsible for the day-to-day administration of the scheme
- The Scheme's professional advisers, including auditors, medical advisers and legal advisers
- Her Majesty's Revenue and Customs and other Government bodies such as the Pensions Regulator and the Pensions Ombudsman
- Insurance companies, for example if the Trustees wish to consider securing benefits by purchasing annuity policies
- Tracing agencies, for example if the Trustees lose touch with you in the future

We will only share information that is absolutely necessary to allow these organisations to fulfil their obligations. We do not allow them to use information for their own commercial purposes.

Security

It is very important to us that personal information is kept secure and used only for the purposes described in this privacy notice. We regularly review the security measures we have in place to ensure they remain appropriate.

We will keep information for as long as is necessary for us to carry out actuarial services effectively. This will usually cover at least the period during which members, and if applicable dependants and beneficiaries, are entitled to benefits from the Scheme. We may also need to keep information for a longer period, for example to answer questions on how benefits were calculated.

If we do conclude that certain information is no longer necessary for the effective administration of the Scheme then we will ensure it is securely destroyed in accordance with our data retention policy.

We do not process any data outside the European Economic Area.

Your rights as a member / beneficiary

You have legal rights relating to your personal information, including the right in certain circumstances to access, correct, delete or transfer your personal information or to restrict or object to our use of it. If you have given the Trustees consent to process your information then you can withdraw your consent at any time.

If you would like to discuss or exercise these rights then please contact us.

Please be aware that exercising your legal rights in relation to your personal information could prevent the Trustees from paying your benefits, or from answering questions in relation to your benefits.

How to contact us

You should contact the pension scheme trustees in the first instance if you have any questions regarding the processing of your personal information. Please quote the pension scheme name in all correspondence.

The Information Commissioner's Office

If you are unhappy with the processing of your personal information then please contact the pension scheme trustees in the first instance, or if you would like to contact us directly, please write to us at Bolan House, 19 Front Street, York YO24 3BW. Alternatively, you have the right to complain to the Information Commissioner's Office (www.ico.org.uk).