



Expert Pension Solutions Ltd

PRIVACY NOTICE FOR INDIVIDUAL CLIENTS OF EXPERT PENSION SOLUTIONS

Your 'personal data' is any information that can identify you - protecting it is extremely important to us.

This notice tells you why we collect your personal data, what we collect, how we use it and who we share it with.

WHY WE NEED YOUR PERSONAL DATA

We need your personal data to be able to produce the reports that you have appointed us to provide, in accordance with the contract and the instructions we have agreed with you or your solicitor, or if relevant, the Court.

WHAT PERSONAL DATA DO WE COLLECT

We collect your personal data from various sources, including:

- you and your solicitor
- your pension providers including state pension providers (who require your consent to provide the information we request)
- your doctor (if your state of health is relevant to our report, again with your consent)

The information we collect about you includes:

- your personal details such as your name (including former names), date of birth, gender, contact details (e.g. address, phone numbers and e-mail address) and National Insurance number
- your employment details, such as the dates you join and leave, any part-time periods or absence and your earnings
- your accrued pension benefits and pension contributions
- your dates of marriage, cohabitation, separation and divorce
- details of relevant Court Orders, (such as pension sharing, earmarking orders or attachment orders)
- information about your state of health, if it is relevant to the work we have agreed to carry out
- your income tax status and your assessment of your own financial situation, again if it is relevant to the work we have agreed to carry out

Please note if information is sent to us by e-mail, this is not completely secure and is done so at the sender's risk. Our policy is to only send personal data in an encrypted format if it is sent via email.

HOW DO WE USE YOUR PERSONAL DATA

We use your personal data to identify you, and to obtain sufficient information from your pension providers, so the calculations necessary to meet our contractual obligations can be carried out. Usually

this means taking the pension information provided and projecting it to a future date, or calculating its capital value, using actuarial techniques. The tax and financial information provided enables a comparison to be made between pension and non-pension assets, if it is required.

We will use your data to carry out an electronic ID check. The purpose of this check is to ensure we send your report to your personal email address or your home address, and to your ex spouses and not to any other place. The check will access your credit file and other databases, but will not affect your credit rating.

WHO WE SHARE YOUR PERSONAL DATA WITH

The nature of our appointment usually means that we share your data (except health information), when your report is delivered, with your ex-spouse and your ex-spouse's solicitor (and sometimes, through them the Court), but the precise arrangements will be agreed at outset.

All our reports are produced in association with qualified actuaries, who are not directly employed by us. The actuary signing your report acts in a personal capacity when doing so, as required by Court rules. We share your personal data with the actuaries involved in your case in order that they can carry out the necessary calculations for the required report.

If your state of health is relevant to the report, we will provide the medical information you have agreed to provide to our appointed underwriter. The results of their assessment (but not the underlying medical information) will be passed to the actuaries working on your case, so that they can incorporate the results in their calculations. All medical information is kept in our office in a secure way.

We have contractual agreements in place with the actuaries and underwriters we use, which set out how they keep your data secure and dispose of it.

We would only share your personal data with other third parties at your request. For example, if you changed solicitor or wanted us to provide our report to your financial advisor.

We do not use your personal data for marketing or carry out any automated decision making.

TRANSFERRING YOUR DATA OUTSIDE THE EU

We do not transfer your personal data outside the European Economic Area ("EEA").

HOW LONG WE KEEP YOUR INFORMATION FOR

We keep your personal data in accordance with our retention policy. Expert Pension Solutions Ltd will generally keep your data for 6 years in case of query or further work being required. The actuaries who worked on your report will keep the data to answer queries and defend claims, in line with the recommendations of their professional body. We only keep your personal information if there's a legitimate reason to. When we no longer need it, we securely destroy it.

If we terminate our agreement with an actuary or underwriter who was involved in your report, they are entitled to retain copies of your data but only if they have a legitimate reason to.

YOUR RIGHTS

You have rights under data protection law that relate to the way we hold and process your personal data. You have the right to:

- a copy of your personal data that we hold
- have your personal data corrected
- ask us to delete the personal data we hold if we no longer need it
- restrict the processing of your personal data
- withdraw any previously provided consent in respect of your personal data
- obtain and reuse your personal data for your own purpose.

You should note that restricting or withdrawing permissions may stop or delay your report being produced. We can refuse to comply with your request if a court order requires us to complete a report.

More information about your rights is on the Information Commissioner's website.

CONTACTS AND COMPLAINTS

If you have any questions or wish to exercise your rights, please contact:

admin@eps-actuaries.com or write to: Expert Pension Solutions, Unit 8, Arun Business Centre, Ferry Road, Littlehampton BN17 5DS.

We aim to respond to any requests within one month.

We will provide a copy of your personal data free of charge.

If you have any concerns about the way we process your personal data, or are not happy with the way we've handled a request, you can speak to the Information Commissioner's Office. We invite you to speak in the first instance to our Managing Director.

Their address is:

First Contact Team

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow SK9 5AF

0303 123 1113

casework@ico.org.uk

More information is available on the ICO website at ico.org.uk