



How we use your personal information

As a customer of Royal London we use your information in a number of ways. This is a notice we're required to give you under the data protection laws. It tells you how Royal London will use your personal information.

We may update this notice from time to time and we'll alert you to the important updates. This isn't a legal contract between you and Royal London and doesn't affect your rights under data protection laws.

We've included information we believe is important to you. You can find more information in our full privacy notice – visit royallondon.com/privacynotice

How do you use my information?

We use your information, which may be provided by you, through your adviser or from your employer, to set up and service your plan and meet our legal obligations, such as:

- setting up and administering your plan;
- completing any requests or managing any queries or claims you make;
- verifying your identity and preventing fraud. This is usually where we have a legal obligation;
- fulfilling any other legal or regulatory obligations; and
- sending you membership information and managing your membership rights.

We also use your information for other activities.

Where we do this we need to have a 'legitimate interest'. Activities are assessed and your rights and freedoms are taken into account to ensure that nothing we do is too intrusive or beyond your reasonable expectations. We use legitimate interests for:

- **Researching our customers' opinions and exploring new ways to meet their needs.** This helps us understand if customers have suitable products and improves the customer experience.
- **Assessing and developing our products, systems, prices and brand.** We combine your information with others' to check our products and prices are fair.
- **Monitoring the use of our websites.** See our cookie policy online.
- **Marketing and communications.** To send you information about your products and other products you may be interested in.

If we lose touch we'll use a trusted third party to find you and reunite you with your plan, if we can. We may also monitor and record phone calls for training and quality purposes.

Who sees and uses my personal information?

Certain employees of Royal London are given access to your personal information. We also share your information with other companies. We only use trusted third parties, such as:

- your employer, for example they'll receive reports to help them help you;
- service providers, for example mailing houses for printing;

- ID authentication and fraud prevention agencies; your authorised financial adviser(s);
- auditors and legal advisers;
- legal/regulatory bodies, such as HM Revenue & Customs;
- external market research agencies;
- data brokers, for example Experian; and reassurers and medical agencies, if you need to claim under an ill health or similar benefit.

We make sure the use of your information is protected and we'll never sell your information.

Overseas transfers

Depending on the plan you have, some of your personal information might be processed outside of the European Economic Area (EEA). For more information see the full privacy notice on our website.

What are my rights?

Access – You have the right to find out what personal information we hold about you.

Rectification – If your details are incorrect or incomplete, you can ask us to correct them for you.

Erase – You can ask us to delete your personal information in some circumstances.

Object – If you have concerns about how we're using your information you have the right to object in some circumstances, including where we're using 'legitimate interests' (as mentioned above).

Direct marketing – You have a right to object to direct marketing, which we'll always act upon.

Restriction – You have the right to restrict the use of your information in some circumstances.

Data portability – In some circumstances, you can ask us to send an electronic copy of your information.

How can I find out more?

You'll find the full notice at royallondon.com/privacynotice. Or you can call **0800 0858352** for a recorded version or if you want this in another format.

How to contact our Data Protection Officer

@ GDPR@royallondon.com

✉ Royal London
Royal London House
Alderley Road
Wilmslow
Cheshire
SK9 1PF



royallondon.com

We're happy to provide your documents in a different format, such as Braille, large print or audio, just ask us when you get in touch.

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