Privacy Notice

This form should be completed if you wish to make changes to your Additional The Trustee of the MMC UK Pension Fund (the "Fund", "we", "our" or "us") is committed to protecting your information and acting in accordance with your rights under data protection law.

This privacy notice contains information on what personal information about you the Fund collects, what we do with this information, the lawful basis on which personal information is processed and what rights you have. Prior to sharing information relating to your nominated beneficiaries, dependants or next of kin with us, you must provide them with a copy of this notice. We assume that you have the authority to share any personal information you provide to us about them.

Collection of your information

We aim only to collect and hold the information about you which is necessary for the running of the Fund. This will include information we have collected in the past as well as new information we obtain. Personal data relating to the Fund is held on paper and on computer systems. The types of personal information we may collect and hold about you are set out in the table below:

Category	Details	Source
Personal information	• Name • Date of birth • Gender • National insurance number • Nominated beneficiaries, dependants or next of kin (i.e., when you submit an expression of wish form)	You / your employer
Contact information	• Home address • Country of residence • Telephone number • Email address	You / your employer
Benefits information	• Member Identifying Number (assigned to you by the Fund) • Date of joining or leaving the Fund • Earnings and pensionable earnings • Details of your employment with any entity in the MMC group (such as your employer's name and dates of your employment) • Bank account details (in some cases) • Contributions you have paid to the Fund • The category and value of benefits that you have built up or receive • Relevant matters impacting your benefits such as voluntary contributions, pension sharing orders (including information in divorce or dissolution certificates), tax protections or other adjustments	You / your employer HMRC

Collection of your information (continued)

Category	Details	Source
Communication records	• Records of communications with you (including any complaints)	You / your employer
Special category information This is data that you disclose to the Trustee, or that the Trustee otherwise obtains, which may be sensitive data about you and/or your dependants and beneficiaries	• Relationship information (including marital status) • Health information (e.g. in the case of ill-health early retirement and ill-health reviews, and where incapacity or similar reasons determine the benefits paid to you)	You / your employer Medical professionals

Finally, please note that Aptia (in its capacity as Fund administrator) may collect personal data from you as part of the log on details required for you to access OneView. This information is not shared with the Trustee.

How we use your information

We need to use your personal information to manage the Fund and calculate and pay benefits. As the "data controller", the Trustee must process this personal data fairly and lawfully.

The Trustee must identify a lawful basis for the use of your information. The lawful basis the Trustee relies on for the processing of your information includes the following:

i. it is necessary for our legitimate interests in pursuing the purposes set out in (a) to (e) in the table below, and (when we make disclosures to the MMC group for the audit and corporate transaction purposes referred to below) necessary for the legitimate interests of the MMC group, such interests in each case not being overridden by your privacy interests;

ii. it is necessary for one of the legitimate interests formally recognised by the UK General Data Protection Regulation (UK GDPR), in which case no balancing of such interests with your privacy interests is required;

iii. it is necessary to meet our legal or regulatory responsibilities, such as disclosures to authorities, regulators or government bodies referred to below;

iv. it is necessary for the performance of a task carried out in the public interest and, when we use special categories of personal data, necessary for establishing, exercising or defending legal claims or, where the processing relates to personal data, manifestly in the public domain; or

v. it is processed with your consent which we obtain from you from time to time, such as when you ask us to make disclosures or allocate benefits or where the Fund rules require you to provide information which we cannot otherwise process without your consent.

Special category information

Except where the legislation allows us to do otherwise, we are usually required by law to obtain your consent to collect and process special category information or to pass it to a third party. Legislation allows us to do otherwise in circumstances where:

(i) the processing of the information in question is necessary for the purposes of performing or exercising our obligations and rights in the field of employment, social security and social protection (in this case, pensions law and in particular, the Pension Schemes Act 1993, the Pensions Act 1995, the Pensions Act 2004, the Pensions Scheme Act 2021 and regulations made pursuant to those Acts (all as amended));

(ii) for a substantial public interest;

(iii) for exercising or defending legal claims; or

(iv) where you manifestly made the information public.

Where we are relying on your consent to process your sensitive data, you are free to withdraw this at any time.

The table below sets out in further detail how we use your information and our lawful bases.

#	Purpose / activity	Information we use	Lawful basis / condition
a.	Communicating with you in relation to your benefits and contributions, handling requests for transfers and allocation of death benefits, dealing with complaints, and making disclosures at your request such as in relation to transfers to other plans	• Personal information • Contact information • Benefits information • Communication records • Special category information (relationship and health)	• Legitimate interests • Legal obligations • Consent • For special category information: Consent
b.	General administration of the Fund such as to record and pay benefits; for actuarial valuations; for electing member nominated trustee directors; for providing you with news about the Fund; for reviews we or our administrators conduct for statistical and reference purposes; and for other administrative activities that may become necessary from time to time such as to prevent fraud	• Personal information • Contact information • Benefits information • Communication records • Special category information (relationship and health)	• Legitimate interests • Recognised legitimate interests • Legal obligations • Consent • For special category information: Substantial public interest in making a determination in connection with the plan, social security and social protection law, preventing fraud and/or consent
c.	Meeting our on-going regulatory, legal and compliance obligations such as disclosures to authorities, regulators or government bodies, and investigating or preventing crime	• Personal information • Contact information • Benefits information • Communication records • Special category information (relationship and health)	• Legal obligations • For special category information: Substantial public interest in complying with regulatory or statutory requirements, preventing or detecting unlawful acts and/or consent

How we use your information (continued)

#	Purpose / activity	Information we use	Lawful basis / condition
d.	Improve our processes and our use of technology, including testing and upgrading of systems, and to learn about other processes we can use to improve the administration of the Fund	• Personal information • Contact information • Benefits information • Communication records	• Legitimate interests • Recognised legitimate interests • Legal obligations • Consent
e.	Liability management such as obtaining life insurance, longevity hedging, insuring Fund liabilities with an insurer, fund mergers, bulk transfers, pension increase exchanges and enhanced transfer value exercises, including (where relevant) disclosures to administrators for calculating offers made to you in relation to these activities and disclosures to advice providers to allow you to obtain financial advice	• Personal Information • Contact information • Benefits information • Communication records • Special category information (relationship and health)	• Legitimate interests • Legal obligations • Consent • For special category information: Substantial public interest in making a determination in connection with the plan, social security and social protection law and/or consent
f.	Member tracing and mortality screening	• Personal information • Contact information • Benefits information • Communication records • Special category information (relationship and health)	• Legitimate interests • Legal obligations • Consent • For special category information: Consent
g.	Bringing and defending legal claims	• Personal Information • Contact information • Benefits information • Communication records • Special category information (relationship and health)	• Legitimate interests • Legal obligations • Consent • For special category information: Establishment, exercise, or defence of legal claims
h.	Taking part in the pensions dashboards programme	• Personal information • Contact information • Benefits information	• Legal obligations

Please note that where the personal data we collect from you is needed to meet our legal or regulatory obligations or to calculate or pay benefits to you or your nominated beneficiaries, if we cannot collect this personal data, we may be unable to administer your contributions and benefits or record or calculate or pay your or your beneficiaries' benefits.

Disclosures of your information

The Trustee may require help from various entities to properly administer the Fund. Therefore, where appropriate, your personal data may be disclosed by us to the following recipients as summarised in the table below.

Service provider / third party	Purpose	Information
Fund Administrators (Aptia), which in turn may share your personal information with its sub-contractors, such as payroll providers, providers of printing and communication services, and providers of IT, hosting, marketing, and tracing services	To administer the Fund including specific purposes for sub-contractors such as recording and paying benefits, and providing communications, IT, and tracing services	• Personal Information • Contact information • Benefits information • Communication records • Special category information (relationship and health)
Providers who invest your additional voluntary contributions (Mercer, Prudential, Equitable Life, Aviva, Standard Life and Zurich)	To invest members' additional voluntary contributions	• Personal Information • Contact information • Benefits information • Communication records • Special category information (relationship and health)
Financial advisers	To provide you with financial advice	• Personal Information • Contact information • Benefits information • Communication records • Special category information (relationship and health)
Professional advisers to obtain: • actuarial advice (currently Jenny Condron in her role as Scheme Actuary and Mercer Limited), • legal advice (currently Linklaters LLP), • investment advice (currently Mercer Limited) and • audit services (currently Deloitte)	• To assist with various activities that support us with the day-to-day administration of the Fund • To help audit our business practices and providers	• Personal Information • Contact information • Benefits information • Communication records • Special category information (relationship and health)
The MMC group	For audit purposes, or in relation to corporate transactions or exercises (such as pension increase exchange exercises) initiated by the MMC group	• Personal Information • Contact information • Benefits information • Communication records • Special category information (relationship and health)

Disclosures of your information (continued)

Service provider / third party	Purpose	Information
New pension provider selected by you	To facilitate the transfer of pension benefits at a member's request	• Personal Information • Contact information • Benefits information • Communication records • Special category information (relationship and health)
Insurance and reinsurance companies when we carry out the activities referred to in (e) above)	In particular, your personal data may be shared with: • Zurich to provide death in service cover for the Fund; • Buy-in insurers (from time to time), such as Prudential in respect of the JLT Section the JLT Section and Phoenix Life Limited (through its Standard Life business "Standard Life") in respect of the Sedgwick Section (and to a more limited extent, in respect of the Mercer and Marsh Sections) • Reinsurers to manage the Fund's longevity risk. In this context, the Trustee discloses personal data about those individuals receiving pensions from the Fund whose benefits are insured by: • Fission Alpha IC Limited, Fission Beta IC Limited and Fission Gamma IC Limited (which are Guernsey companies owned by the Trustee and which act as insurers); and • The Canada Life Assurance Company (acting through its Barbados branch), The Prudential Insurance Company of America and Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft In München (acting through the Munich Re Company UK Life Branch)	• Personal Information • Contact information • Benefits information • Communication records • Special category information (relationship and health)

Disclosures of your information (continued)

Service provider / third party	Purpose	Information
Public authorities, regulators or government bodies, including when required by law or regulation, under a code of practice or conduct, or when these authorities or bodies require us to do so (including the Pensions Regulator, HM Revenue & Customs and the Department for Work and Pensions)	To respond to any requests from such bodies – the Trustee can be fined and subject to other action if it fails to provide information to these authorities	• Personal Information • Contact information • Benefits information • Communication records • Special category information (relationship and health)
Other persons from time to time when the disclosure is needed to exercise or protect legal rights, including those of the Trustee or other stakeholders, or in response to requests from individuals or their representatives who seek to protect their legal rights or such rights of others. This may include the police or by order of the court if, for example, there is suspected or actual criminal activity involving the Fund	To exercise or protect legal rights (of the Trustee or other stakeholders), or in response to suspected or actual criminal activity involving the Fund	• Personal Information • Contact information • Benefits information • Communication records • Special category information (relationship and health)
Pensions dashboards authorities and providers	To help us implement mandatory requirements to connect to pensions dashboards	• Personal information • Contact information • Benefits information

When we share information with any of these recipients, we take steps to ensure they: (a) comply with applicable data protection laws; and/or (b) provide us with contractual assurances that they will implement appropriate security measures and only follow our instructions when processing your data; and/or (c) meet our data security standards.

Your rights

Part of our role in keeping your information safe is to let you know of your rights under data protection law. These are described below.

Right of access to personal data - You have a right to request a copy of the personal information we hold about you.

Right to rectification - If you believe the personal information we hold about you is incorrect, you can contact us to request for any incomplete or inaccurate data that we hold about you to be corrected. However, we may need to verify the accuracy of the new information you provide to us.

Right to erasure - You have the right to request the deletion or removal of personal information we hold about you where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have successfully exercised your right to object to us holding your information, where we may have processed your information unlawfully or where we are required to erase your personal information to comply with law. Although we will consider every request for erasure on its merits, we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at that time of your request.

Right to object to processing - You have a right to object to the processing of your personal information where we are using it for the purpose of our legitimate interests. If we agree that your objection is justified, we will stop using your information for those purposes. Alternatively, we will explain why we still need to use your information.

Right to restrict processing of your personal information - You have a right to request us to suspend the processing of your personal data in the following situations:

- to tell us that you do not wish to receive marketing information;
- for the period it takes us to rectify any inaccurate data about you;
- where our use of the data is unlawful but you do not want us to erase it;
- where you want to prevent us from deleting your data at the end of the retention period in the event that you need it to establish, exercise or defend a legal claim;
- where you have objected to our use of your data, but we need to verify whether we (or a third party) have overriding legitimate grounds to use it.

Right to request the transfer of your personal data to you or to a third party – You have the right to ask us to transfer certain information we hold about you to a third party you have chosen, or directly to you. Where your request is valid, we will provide you with your personal data in a structured, commonly used, machine-readable format.

Finally, to the extent the use of your information is based on your consent, you have the right to withdraw your consent by getting in touch with us. If you withdraw your consent, we may no longer be able to fulfil a request from or provide a service to you that relied on your consent to use your personal data.

If you have any questions or wish to exercise any of the above rights, or if you wish to make a complaint about how we process your personal information, please contact the Fund Administrators in the first instance so that we have the opportunity to address your concerns:

By Post: MMC UK Pensions Arrangements, Maclaren House, Talbot Road, Stretford, Manchester M32 0FP

Telephone: 0330 100 3597

Online: pensionuk.aptia-group.com

You can also lodge a complaint about our processing of your personal information with the ICO, including where you are not satisfied with our response to any data protection complaint that you have addressed to us. The ICO regulates and supervises the use of personal information in the UK.

Further details are available at ico.org.uk/make-a-complaint

Transfers of your information abroad

The use and disclosure of your information for the purpose referred to in (e) above (in particular in relation to the longevity risk transaction undertaken by the Trustee) may involve transferring your information to countries outside of the United Kingdom and the European Economic Area. Those countries include Guernsey, Barbados and the United States of America. Finally, Aptia (in its capacity as administrator of the Fund) uses Aptia Group India Private Limited and Kore.AI (a sub-processor) to undertake some processing of personal data, and in this context personal data is transferred to India and the United States of America.

We will only share personal data with others outside the United Kingdom and the European Economic Area when we are legally permitted to do so. In those cases, except where the relevant country has been determined by the relevant public authority to ensure an adequate level of data protection, we will ensure that the transferred information is protected in compliance with applicable data protection rules. To ensure an appropriate level of protection, we typically use a data transfer agreement in the appropriate standard form approved for this purpose by the European Commission or (where applicable) relevant authority in the United Kingdom. Further details of these transfers are available from us on request. In limited circumstances, we may rely on other basis under the law to transfer your data such as if the transfer of data is necessary for the purpose of a court case, investigation or to protect our legal rights.

Aptia (in its capacity of administrator of the Fund) uses the standard form data transfer agreements referred to above where it is transferring information to relevant affiliates (including to Aptia Group India Private Limited) or sub-processors (including Kore.AI).

Retention of your information

We will keep your information for the longer of the period required in order to meet our legal or regulatory responsibilities, and the period envisaged within our retention policy. We will determine the period envisaged within such documentation with regard to the Fund's operational and legal requirements, such as: facilitating the payment of benefits to you or your nominated beneficiaries; calculating and managing the liabilities of the Fund; and responding to legal claims or regulatory requests. In many cases, we will keep your information for 12 years after your death, or after the death of any person whose claim to benefits arises because of your membership of the Fund.

Further information may be required to carry out requests

In some cases, it may be necessary to obtain additional information from you, such as in order to carry out your request for a transfer or allocation of benefits. We will notify you when your information is required for this purpose.

Status of this privacy notice

This privacy notice was last updated in June 2026. Copy of this notice has been made available to all members at pensions.uk.mmc.com

This document is a notice to you and not a contract between us. It may be subject to amendments. Any future changes or additions to the processing of personal data (as described above in this privacy notice) which affect you will be communicated to you through an appropriate channel, depending on how we normally communicate with you.

The Trustee of the MMC UK Pension Fund

Privacy Notices of our insurance providers

As part of managing the Fund's liabilities, the Trustee has entered into an insurance/reinsurance arrangement with Standard Life, Munich Re UK Life Branch and Canada Life Assurance Company. As noted above, this arrangement may require sharing some of your personal data with them. The following notices are provided by each of the three insurance entities to explain how they process your data as independent data controllers.

Standard Life – Information Notice

Our Privacy Notice explains how we collect, use and share personal information.

Standard Life are committed to maintaining the trust and confidence of customers.

The Privacy Notice explains when and why we collect our customers' personal information. It makes it clear how we use it, when we may share it with others and how we keep it secure. It also explains how you can get the information we hold about you, and the choices you have about how we use your information.

Our Privacy Notice is here:

standardlife.co.uk/privacy

Our Re-insurers Privacy Notice are below:

munichre.com/en/general/privacy.html

prudential.scene7.com/is/content/prudential/PICALRTPrivacyNotice

canadalifere.com/data-privacy-notice.html

Munich Re UK Life Branch - Information Notice

This information notice is designed to help you, the policyholder (or a covered person or beneficiary) under an insurance policy issued by a customer (your "insurer") of Munich Re UK Life Branch, to understand how we process your personal data we may receive from your insurer.

Whilst you will not have purchased insurance directly from us, the insurer is a client of ours through a reinsurance contract under which the relevant policy is reinsured to us and you become a client of ours through this reinsurance arrangement.

Note that where you are a covered person or beneficiary (rather than yourself a policyholder) references in this Information Notice to 'your policy" shall mean the policy in respect of which you may be covered.

The reinsurance arrangement may require the sharing of your personal data with us, even if you may not have direct contact with us. We may also have to share some of your personal data with other parties under retrocession agreements or statutory obligations.

The Data Controller for Munich Re UK Life Branch is:
Munich Re UK Life Branch 10 Fenchurch Avenue London EC3M 5BN Tel: +44 (0) 20 3003 7000 Fax: +44 (0) 20 3003 7010 https://www.munichre.com/uk-life/en.html

The Data Protection Officer / Expert for Munich Re UK Life Branch is:
The Data Protection Officer / Expert Munich Re UK Life Branch 10 Fenchurch Avenue London EC3M 5BN Tel: +44 (0) 20 3003 7000 Email: p0060010222@munichre.com

Please contact the Data Protection Officer if you have questions concerning this Information Notice or your Data Subject Access Rights. These include:

- Data Portability: The transfer of your personal data to another Data Controller.
- Erasure: To have your personal data removed or deleted.
- Rectification: To have your personal data corrected if it is inaccurate.
- Restrict Processing: To restrict processing where your personal data is inaccurate or the processing is unlawful.
- Subject Access Request: To access your personal data and information around its processing.
- To object to direct marketing (we do not do direct marketing).

If you are unhappy with any response or have a complaint. You can raise this with:

The Information Commissioner
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Tel: +44 (0) 303 123 1113

Who your data is shared with

The following are data controllers that we share your personal data with:

- Retrocessionaires – that we retrocede to.
- Brokers – that have advised you of insurance products.
- Government Agencies.
- Legal Advisers.

The following are data processors that we disclose your personal data to:

- Third Parties providing services for Banking, Claims Handling, Medical Professionals, Insurance Administration and IT Services.

Please contact the Data Protection Officer (p0060010222@munichre.com) if you require further information on who your data is shared with.

What information about you we may collect and process

Personal Data

Categories of data	Type of information processed	Where the data may come from	Who we may disclose the data to	Potential purpose of processing	Lawful basis of processing
Individual Information	Name, address, marital status, date and place of birth, nationality, employer, job title, employment history, family details and their relationship to you.	Insurance companies or other insurance market participants. Your family. Your employer.	Group companies. Anti-fraud databases. Medical doctors and specialists. Retrocessionaires and other reinsurers.	Setting you up as a client including checks for potential fraud, sanctions, credit and anti-money laundering. Underwriting, evaluating and pricing of the risks to be insured and calculating and validating the reinsurance premium for your policy.	Performance of the insurer's contract with you or, if such a contract does not exist, legitimate interest between reinsurance and insurance companies.
Policy Information	Information about the quotes and insurance policies you have applied for or taken out.	Insurance companies or other insurance market participants. Your family. Your employer.	Group companies. Anti-fraud databases. Retrocessionaires and other reinsurers.	Managing you as a client including underwriting, evaluating and pricing the risks to be insured and calculating and validating the reinsurance premium for your policy and calculating experience analysis. Aggregation of risk.	Performance of the insurer's contract with you or, if such contract does not exist, legitimate interest between reinsurance and insurance companies.
Financial Information	Premiums and claims paid on your policies. Income and other financial information.	Insurance companies or other insurance market participants. Your family. Your employer.	Group companies. Anti-fraud databases. Retrocessionaires and other reinsurers.	Managing you as a client including underwriting; evaluating and pricing the risks to be insured and calculating and validating the reinsurance premium for your policy. Aggregation of risk.	Performance of the insurer's contract with you or, if such contract does not exist, legitimate interest between reinsurance and insurance companies.
Statutory and anti-fraud information	Sanctions and information from anti-fraud databases concerning you.	Insurance companies or other insurance market participants. Member of your family; Your employer; Anti-fraud databases, sanctions lists, court judgements and other government agencies.	Group companies. Anti-fraud databases.	Setting you up as a client including checks for potential fraud, sanctions, credit and anti-money laundering. Managing you as a client including underwriting, evaluating and pricing the risks to be insured and calculating and validating the reinsurance premium for your policy.	Performance of the insurer's contract with you. Compliance with a legal obligation.
Claim Information	Information about previous and current claims.	Insurance companies or other insurance market participants. Member of your family. Your employer. Anti-fraud databases; claimants, defendants, witnesses, experts incl. medical experts, loss adjustors, solicitors and claims handlers.	Group companies. Anti-fraud databases. Medical doctors and specialists. Retrocessionaires and other reinsurers.	Managing insurance and reinsurance claims. Defending of legal claims. Investigating or prosecuting fraud.	Performance of insurer's contract with you. Compliance with a legal obligation. Processing is necessary for the defence of legal claims.

Special Categories of Personal Data

Categories of data	Type of information processed	Where the data may come from	Who we may disclose the data to	Purpose of processing	Lawful basis of processing
Individual and claim Information	Gender and health information. Medical reports. Criminal records and convictions.	Insurance companies or other insurance market participants. Member of your family. Your employer.	Group companies. Anti-fraud databases. Medical doctors and specialists. Retrocessionaires and other reinsurers.	Setting you up or managing you as a client. Evaluating and pricing the risks to be insured and calculating and validating the reinsurance premium for your policy if it is a health or life insurance policy.	Performance of the insurance contract with you or consent Processing is necessary for the defence of legal claims.
Statutory and anti-fraud information	Criminal records and convictions. Surveillance reports.	Insurance companies or other insurance market participants. Member of your family; Your employer; Anti-fraud databases, sanctions lists, court judgements and other government agencies.	Group companies; Anti-fraud databases; Medical doctors and specialists.	Setting you up or managing you as a client Evaluating and pricing the risks to be insured and validating any appropriate premium where there is health or life insurance, including checks for potential fraud, sanctions, anti-money laundering and other statutory checks.	Processing carried out under the control of official authority. Processing is necessary for the defence of legal claims.

Protection of your information

Your privacy is important to us and we follow strict security and organisational procedures in the processing, storage, destruction and disclosure of your information. This is to prevent unauthorised access or loss of your information.

Use of Your Consent to Process Special Category of Personal Data

In order to provide insurance, in certain circumstances we may need to process special categories of personal data, such as medical records or criminal conviction data.

We follow the lawful basis that your insurer has used in processing and disclosing your special categories of personal data to us. This may be for the performance of the insurance contract or consent. If consent is used, you will not have given your consent directly to us but to the insurer that you purchased your policy from (or, if applicable, to a third party which has purchased insurance under which you are a covered person or beneficiary).

You may withdraw your consent for us to process your special categories of personal data at any time by contacting the Data Protection Expert (details as above). However, if you withdraw your consent this will impact on our ability to provide or continue to provide reinsurance for your insurance policy or pay claims.

Call Monitoring and Recording

For quality control purposes and to audit the evaluation process for the underwriting and pricing of the risks to be insured, we may (if applicable) review copies of telephone recordings made with the insurer.

Data Retention

Your personal data will only be kept for as long as it is necessary for the purpose it was collected for.

Category of data	How long we retain your data
Individual information	7 years after the end of the reinsurance agreement between us and your insurer.
Policy information	7 years after the end of the reinsurance agreement between us and your insurer.
Financial information	7 years after the end of the reinsurance agreement between us and your insurer.
Claims information	7 years after the end of the reinsurance agreement between us and your insurer.
Special categories of personal data (underwriting and pricing) where the policy did not come in force	1 year after the quote decision.
Special categories of personal data (underwriting and pricing) where the policy became in force	7 years after establishing the policy in force.
Special categories of personal data (claims)	7 years after the end of the reinsurance agreement between us and your insurer.

Transfer of Data

We will not transfer your personal data outside the UK or EEA where there is not an adequate level of data protection.

Your personal data may be disclosed to companies within our Group or to Service Providers outside the UK or EEA. However, we ensure that there is an adequate level of data protection in place and adhered to by these parties.

You can find out the details about any other party we have shared your personal data with by contacting the Data Protection Officer at the address provided at the top of this information notice.

Changes to this Munich Re UK Life Branch Information Notice

If we make changes to this information notice, the revised information notice will be published on our website.

Canada Life Privacy Notice

Form of Data Protection Notice MMC UK Pension Fund Trustee Limited ("**MMC**") will need to transfer certain personal data (including your postcode, date of birth, gender, marital status and information relating to your status as a beneficiary of any pension scheme managed by MMC) that you have provided to MMC to The Canada Life Assurance Company ("**Canada Life**"). Canada Life is a provider of life insurance and reinsurance services and will, by entering into a contract with a Guernsey insurer that MMC has selected, provide protection against the risk that MMC is required to pay certain pension benefits for longer than MMC has projected, such protection being in connection with the scheme of which you are a beneficiary. You acknowledge that Canada Life will process your personal data for the purposes of administering the contracts connected with the protection provided to MMC, to allow Canada Life to improve its models of UK longevity and mortality risk, and in connection with group reporting and may also disclose your personal data to its affiliates, including Canada Life Group Services Limited, which carries out administration services on behalf of Canada Life, and pass the risk it has assumed onto other insurance or reinsurance companies that are notified to you by or on behalf of Canada Life from time to time. Canada Life will act as a data controller of any personal data that it receives from MMC to process in manner described in this notice and may process such personal data outside of the EEA.

You acknowledge that:

(a) Canada Life may use and otherwise process your personal data in the manner and for the purposes described above; and

(b) Canada Life may disclose your personal data to its affiliates and other insurance or reinsurance companies as described above,

for the legitimate interests of Canada Life and those of its affiliates and other insurance or reinsurance companies, namely to allow it to properly administer the contracts connected with the protection provided to MMC, to allow it to improve its models of UK longevity and mortality risk, and in connection with group reporting.

If you have any questions about Canada Life's use of your personal data or if you wish to exercise any of your rights under applicable data protection legislation (including but not limited to your right to request: (i) a copy of the personal data that Canada Life holds about you; (ii) that Canada Life corrects any inaccuracies in such personal data; and/or (iii) that Canada Life stops processing your personal data in the manner described in this notice), please contact MMC by phone (+44 (0)330 100 3597), email (contactuk@aptia-group.com) or by writing to MMC UK Pension arrangements, Aptia UK Limited, Maclaren House, Talbot Road, Stretford, Manchester, M32 0FP, UK, who will be able to communicate this request to Canada Life. You can also access further information about the processing of personal data by Canada Life at http://www.canadalifere.com/data-privacy-notice.html.

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MARSH

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SHAPE YOUR FUTURE

pensions.uk.mmc.com