

## **PRIVACY NOTICE FOR THE YMCA PENSION AND ASSURANCE PLAN (the "Plan")**

As Trustee of the Plan we need to collect and use personal data about our members and their survivors. This privacy notice sets out how we collect, use and protect your personal information and your rights in relation to your personal data.

**The data that our advisers hold on our behalf is never sold to other organisations and is never used so that other organisations can sell you their products or services.**

### **Why is the Trustee writing to me?**

Under the regulations the Trustee is a "Data Controller". This means that we decide how and why your data is used and it is therefore the Trustee who needs to write to you. As a Data Controller, we collect and process your personal data for the purposes of operating the Plan and providing Members with benefits under the Plan.

### **What is personal data?**

This is information that could be used to identify you as an individual. So things like National Insurance Number, date of birth, gender, marital status, length of employment, home address and bank details are all examples of personal data. We may also hold information about your dependants.

### **Who has access to my data?**

The administrator who looks after your member records and calculates your pension benefits is the organisation that holds complete records of all members of the Plan. The Plan Actuary needs access to that data in order to assess how well funded the Plan is and sometimes in order to assist in calculating benefits.

The XPS Plan Actuary from time to time (currently Heidi Webster FIA), and XPS Consulting Limited when providing defined benefits actuarial consulting services, are Data Controllers in common with the Trustee and so we share your personal information with XPS in order for them to provide these services. The XPS Privacy Information is available at <http://www.xpsgroup.com/legal-regulatory/your-privacy/>. The relevant notices for you are labelled "*XPS Pensions Group Scheme Actuary for pension schemes*" and "*XPS Pensions providing actuarial consulting to pension schemes*". XPS may make changes from time to time so you should check the latest version of this Privacy Information occasionally.

We take your privacy very seriously and we ask that you read XPS's Privacy Information carefully as it contains important information on:

- The personal information we share with XPS in relation to the services provided;
- What XPS does with your information;
- Who XPS may share your information with; and
- What rights you have regarding XPS's holding of your information.

The Plan Actuary may change. If you wish to know who the current Plan Actuary is, please refer to the most recent Plan accounts, or contact the Trustee.

From time to time, other organisations will also need access to your data, for example:

- The Plan Auditor will see limited amounts of personal data in order to ensure that the Plan's finances are in order and the correct benefits are being paid out.
- The Plan's legal advisor may need to be consulted on individual cases.
- The Principal Employer of the Plan and your individual employer may also need access to your data, for example, to facilitate an exercise to manage the liabilities of the Plan such as an enhanced transfer value exercise.
- The Principal Employer or your individual employer may also need to share data with its advisers.
- If an independent financial adviser is engaged to provide you with advice, the Trustee may need to share your data with them to enable them provide that advice effectively.
- If you are a pensioner we have to provide information to Her Majesty's Revenue and Customs (HMRC) so that they know what tax has been deducted from your pension.
- Occasionally the Pensions Regulator or Pension Protection Fund may receive limited amounts of personal data.
- The Plan's AVC providers will receive and hold personal data in relation to any AVC accounts that they manage.

All of the organisations that need access to your personal data will have to comply with the new regulations but the Trustee and its advisers will also check to make sure that they are confident that your data will be secure. A full list of the organisations that we share your data with is available on request (from the address shown at the end of this notice). Where these organisations are data controllers a copy of their Privacy Notice is available to you on request.

Where we have information in relation to proposed beneficiaries, who may become eligible to a benefit on a member's death, we will advise the individual of their data protection rights should a benefit become payable from the Plan.

### **What will you do with my personal data and how long will you keep it?**

We have a legitimate interest to use personal information to administer the Plan efficiently and to fulfil our obligations as Trustee of the Plan. The ways we use personal information include:

- Communicating with you;
- Calculating your benefits;
- Making trustee decisions – such as whether to agree to early retirement, ill health retirement or how to distribute benefits after your death;
- Identifying you as a member and your survivors; and,

- Making sure benefits are paid correctly.

As mentioned below, in a few cases, especially where you have given us information about your health, we may ask for your consent to process your data. Where this applies, you may take back your consent at any time by contacting the Trustee.

We will need to hold personal data for many years, probably until long after your own death and any dependants pension ceases. There are often occasions when a review of historical member information is necessary. A recent example of this is in relation to HMRC's decision to cease providing data relating to the past practice of contracting out of the State Pension Scheme. This has forced the Plan's administrator to review records covering the past 40 years and more to make sure that every member's contracted out record is correct and in line with that held by HMRC. When deciding how long to keep your personal information after our relationship with you has ended, we take into account our legal obligations and regulators' expectations. We may also retain records to investigate or defend potential legal claims.

### **Will my data be secure?**

Whilst we hold your personal data we will have measures in place to protect the security of your personal information and to keep it confidential. We will review these measures regularly to make sure they remain appropriate and will only share your personal data with third parties who also agree to hold it securely.

When sharing your personal information with our administrators or another third party we will make sure that they also have measures in place to protect it and keep it confidential and agree to use the personal information only for the purposes we set out.

### **What rights do I have?**

You already have the right to see your own Plan record, (this is known as a Subject Access Request) and request that we rectify any errors in data that we hold about you. In addition, you will (under certain circumstances) have the right to be forgotten or have your personal information deleted. However, as far as the Plan is concerned, without your personal information the administrator would not be able to calculate your benefits.

For pension schemes there are legal and valid reasons why your data is kept and used for all the purposes associated with managing the pension scheme. If you are asked to provide consent (to agree that another organisation can have access to your data, or for us to use especially sensitive information such as information about your health) then you have a right to withdraw that consent at any time. However, if we do not hold all of the data to administer your benefits, we may not be able to pay out the benefits you are entitled to.

If you are unhappy with the way your data has been used you can complain to the Information Commissioner's office (ICO) at the address below:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Cheshire

SK9 5AF

Tel: 0303 123 1113 (local rate) or 01625 545 745 if you prefer to use the national rate number.

### **What changes will I see?**

As we explained at the start of this notice, the Trustee and their advisers have been complying with the Data Protection laws since 1998 and you will therefore only see minimal changes to the wording on letters and information that are usually sent to you in the normal course of events such as at retirement or upon leaving the Plan.

In future, when there are significant changes to the Plan (or projects) that require us to use your personal data we will explain in more detail why it is being used and whether you need to consent to that particular use of your data.

### **Contact details**

Your benefits are not affected and you do not need to take any action as a result of receiving this communication. However, if you have a question then we can be contacted via:

Trustees – YMCA Pension Plan C/o XPS Pensions Group Phoenix House 1 Station Hill Reading RG1 1NB	Tel: 0118 918 5750 Email: YMCA@xpsgroup.com
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