



Aon MasterTrust Privacy Notice

Aon Solutions UK Limited provides services and products in relation to your employment and membership of your pension scheme. The **Aon MasterTrustee Limited** acts as the trustee of The Aon MasterTrust and is responsible for the administration and management of The Aon Master Trust. We are committed to protecting your privacy. This commitment reflects the value we place on earning and keeping the trust of our customers, business partners, and others who share their personal information with us.

What does this Privacy Notice do?

This Privacy Notice ("Notice") explains **Aon Solutions UK Limited's** and **The Aon MasterTrustee Limited's** information processing practices. It applies to any personal information you provide to us and any personal information we collect from other sources. This Notice is a statement of our practices and of your rights regarding your personal information. This is not a contractual document, and it does not create any rights or obligations on either party, beyond those which already exist under data protection laws.

This Notice does not apply to your use of any third party sites linked to The Aon MasterTrust member website.

Who is responsible for your information?

Throughout this Notice:

- "Aon" refers to **Aon Solutions UK Limited** including its affiliated companies and subsidiaries.
- "The Trustee" refers to The Aon MasterTrustee Limited.

Together **Aon** and **The Trustee** are also referred to as "we", "us", or "our".

Aon and **The Trustee** are responsible for your personal information that we collect from or about you. Each is a *controller* for the purposes of data protection laws. **Aon** also acts as a service provider to **The Trustee** In some circumstances, such as in relation to the provision of administration services for The Aon MasterTrust, and it acts as the Trustee's *processor* in these circumstances.

When and how do we collect your information?

We collect personal information in the following ways:

	Aon	The Trustee
<ul style="list-style-type: none"> • When we perform services for our clients, which may include your employer or former employer and the pension trustees. We may collect information from you, your employer or its service providers (such as payroll processors) 	✓	x

<ul style="list-style-type: none"> When we carry out our responsibilities as the Trustee of The Aon MasterTrust. We may collect information from you, your employer or its service providers (such as payroll processors). 	x	✓
<ul style="list-style-type: none"> When you register with or use the Aon MasterTrust website, including third party sites linked to this website. 	✓	x
<ul style="list-style-type: none"> When you provide updated information to us or our service providers (eg by telephone or post or via the member website). 	✓	✓
<ul style="list-style-type: none"> If you contact us with a complaint or query. 	✓	✓

What information do we collect?

Information you provide to us

When we provide the Aon MasterTrust services and website in our roles as data controllers, we may collect personal information such as:

	Aon	The Trustee
<ul style="list-style-type: none"> Basic personal data: including name, address, postcode, contact details; 	✓	✓
<ul style="list-style-type: none"> Unique identifiers: such as National Insurance Number or pension scheme reference number; 	✓	✓
<ul style="list-style-type: none"> Demographic information such as date of birth, age, gender, marital status; 	✓	✓
<ul style="list-style-type: none"> Employment information such as date of hire, employment status, pay history, tax withholding information, date of termination; 	✓	✓
<ul style="list-style-type: none"> Benefits programme participation and cover information such as benefit elections, pension entitlement information, beneficiary information, claims information, benefit plan account balances or accrued benefits, date of retirement and any relevant matters impacting your benefits such as voluntary contributions, pensions sharing orders, tax protections or other adjustments; 	✓	✓
<ul style="list-style-type: none"> Financial information such as salary, tax code, third party deductions, bonus payments, benefits and entitlement data, national insurance contributions details; 	✓	✓
<ul style="list-style-type: none"> Banking details: where necessary to pay your benefits; 	x	✓
<ul style="list-style-type: none"> Sound recordings for example we may record our telephone calls for specific purposes (such as training, customer service or dispute resolution). 	✓	✓
<ul style="list-style-type: none"> User profile for example the username and the password that you use for logging into The Aon MasterTrust member website as well as details on your use of the platform. 	✓	x

	Aon	The Trustee
<ul style="list-style-type: none"> • Assets & borrowings information where you provide details and values or estimated values of any assets and/or borrowings you have in order for those details to be reflected in your personal financial position presented to you; 	✓	x
<ul style="list-style-type: none"> • Sensitive personal information such as medical information such as in relation to life, health, or employee benefits programs sponsored by your employer; and where necessary in relation to ill-health early retirement and ill-health reviews to determine the benefits paid to you; 	x	✓

More information about the personal information collected, together with the purpose and legal basis for collecting the information is provided below.

We will not collect any sensitive personal information unless this is required. Sensitive personal information includes a number of types of data relating to: race or ethnic origin; political opinions; religious or other similar beliefs; trade union membership; physical or mental health; sex life or sexual orientation.

Before collecting and/or using any sensitive personal data we will establish a lawful basis which will allow us to use that information. This will typically be:

- your explicit consent;
- the establishment, exercise or defence by us or third parties of legal claims; or
- a specific exemption provided for under UK laws, such as in relation to the processing of special category data for determining benefits under an occupational pension scheme.

If you provide personal information about other individuals such as dependants, you must obtain their consent prior to your disclosure to us.

*Information **Aon** collects over the Aon MasterTrust website*

For purposes of this Notice, "website" includes our mobile applications.

Aon may ask you for some or all of the following types of information when you register on the Aon MasterTrust website, request services, manage your account, or access various content and features. This includes, but is not limited to:

- Contact information, such as name, e-mail address, postal address, phone number and mobile number;
- User name, password, password reminder questions and password answers;
- Communication preferences, such as which newsletters you would like to receive;

In some instances, **Aon** automatically collects certain types of information when you visit our websites and through e-mails that we may exchange. Automated technologies may include the use of web server logs to collect IP addresses, "cookies" and web beacons. Further information about our use of cookies can be found in our [Cookie Notice](#) on The Aon MasterTrust member website.

Mobile Devices

If you access our website on your mobile telephone or mobile device, **Aon** may also collect your unique device identifier and mobile device IP address, as well as information about your device's operating system, mobile carrier and your location information. **Aon** may also ask you to consent to providing your mobile phone number (for example, so that we can send you push notifications).

How do we use your personal information?

The following is a summary of the purposes for which we use personal information. More information about the personal information collected for each of our services, together with the purpose and legal basis for collecting the information is provided to you below.

	Aon	The Trustee
a) Provision of website: to make The Aon MasterTrust online platform available to you;	✓	x
b) Aon Retirement Service: to provide you with an account on the Aon Retirement Service and notify you to let you know it's available to use.	✓	✓
c) Plan Administration and Management: to administer, calculate and pay benefits due to or in respect of you under The Aon MasterTrust, to run or to help employers run their pensions arrangements, make disclosures to third parties where legally required to do so or as otherwise requested by you; and for other checks or administrative activities that may become necessary from time to time (like member tracing to ensure the data we use is complete);	✓	✓
d) Liability Management: to undertake activities to manage or help employers manage their pension liabilities, such as bulk annuity quotations, scheme mergers, and member option exercises, as well as obtaining appropriate insurance coverage as may be required;	✓	✓
e) Regulatory Compliance: for meeting on-going regulatory, legal and compliance obligations including sanctions screening and assisting with investigations or prevention of crime, providing you with updated versions of this Privacy Notice (where required);	✓	✓
f) Process and service improvement: to maintain and improve processes used in running the scheme (for example, automated benefit calculation routines), products or services and uses of technology, including testing and upgrading of systems;	✓	✓
g) Anonymisation: we will anonymise personal information (such that it can no longer be re-identified) in order that it can be used with other data for data analysis, modelling, benchmarking and research purposes. We may share aggregated and anonymised	✓	✓

	Aon	The Trustee
data with third parties provided that we shall not publish externally or otherwise disclose any information which might reasonably identify you;		
h) Benchmarking, Modelling & Analysis: personal information will (in some instances in identifiable form, in others anonymous form) be processed for data analysis, modelling, benchmarking, and research purposes in order to improve understanding of life expectancy and other demographic aspects relevant for assessing pensions and insured liabilities. We may share limited identifiable data with third party agencies such as existence tracing providers to support these purposes. We will not otherwise publish externally or otherwise disclose any information which might reasonably identify you.	✓	✓
i) If you choose to provide your bank account(s) and login details via the Money section of the Aon MasterTrust member website, this information will be used to set up a secure link with your bank account(s) in order that you view all your financial information in one place. This link will be set up by our third party provider, Moneyhub Financial Technologies Limited, and Moneyhub's sub-processor, Yodlee, Inc. Moneyhub and Yodlee, Inc. may use and share with third parties aggregated data (meaning data and usage information which has been stripped of all personally identifiable information). Moneyhub Financial Technologies Limited and Yodlee, Inc. have committed to not sharing your data with any third-party other than as aggregated data. Your banking and account details are not accessible by your employer, The Trustee or Aon . Likewise, if you choose to provide details of your assets and borrowings, these details are not accessible by your employer, The Trustee or Aon .	x	x

If we wish to use your personal information for a purpose which is not compatible with the purpose for which it was collected for, we will ensure that this is justified by an appropriate lawful basis for processing. In all cases, we balance our legal use of your personal information with your interests, rights, and freedoms in accordance with applicable laws and regulations to make sure that your personal information is not subject to unnecessary risk.

Legal basis

All processing (i.e. use) of your personal information is justified by a "lawful basis" for processing. We rely on the following legal bases to process your information:

	Aon	The Trustee
a. Necessary to pursue our legitimate interests as set out above e.g. in Aon's case, to operate our business, provide the services and improve our products and services generally, in the Trustee's case, to administer and manage the Aon MasterTrust. Where we rely on	✓	✓

	Aon	The Trustee
this legal basis to collect and use your personal information we will take appropriate steps to ensure the processing does not infringe the rights and freedoms conferred to you under applicable data privacy law;		
b. Pursuant to legal or regulatory obligations , including requirements to make any disclosures to authorities, regulators or government bodies (including HMRC);	✓	✓
c. Necessary for performance of a contract : we will collect and use your personal information where necessary to enable us to take steps to fulfil our obligations in accordance with the terms of The Aon MasterTrust member website.	✓	x
d. In limited circumstances, necessary for statistical purposes e.g. to improve understanding of life expectancy and other demographic aspects relevant for assessing pensions and insured liabilities. Where we rely on this legal basis we will take appropriate steps to ensure that any output of our statistical analyses will not include personal information which might reasonably identify you.	✓	✓
e. In limited circumstances, processed with your consent , for example where we require you to provide sensitive information such as medical details that impact your retirement age, or where we are required to obtain your prior consent in order to send you marketing communications. Before collecting and/or using any personal information, or criminal record data, we will establish a lawful basis which will allow us to use that information. This basis will typically be: <ul style="list-style-type: none"> • your explicit consent; • the establishment, exercise or defense by us or third parties of legal claims; or • a context specific exemption provided for under local laws of EU Member States and other countries implementing the GDPR, such as in relation to the processing of personal data for insurance purposes, or for determining benefits under an occupational pension scheme. 	✓	✓
f. In limited circumstances, necessary for reasons of substantial public interest , for example, in certain circumstances if we need to process special categories of data in order to determine the benefits payable to your relatives under an occupational pension scheme, in a scenario where it is not reasonably possible to obtain those relatives' consent. Where we rely on this legal basis, we will take appropriate steps to safeguard the data subject's rights and interests.	✓	✓

How long do we retain your personal information?

How long we retain your personal information depends on the purpose for which it was obtained and its nature. We will keep your personal information for no more than the time required to fulfil the purposes described in this privacy notice unless a longer retention period is permitted by law. Typically

we would retain personal information for no more than twenty years beyond the life of the Scheme unless regulatory or legal obligations imposed on us require specific personal information to be retained for longer. We have implemented appropriate measures to ensure your personal information is securely destroyed in a timely and consistent manner when no longer required.

In specific circumstances we may store your personal information for longer periods of time so that we have an accurate record of your dealings with us in the event of any complaints or challenges, or if we reasonably believe there is a prospect of litigation relating to your personal information or dealings.

Do we disclose your personal information?

	Aon	The Trustee
a) Within Aon: We may share your personal information with other Aon entities, brands, divisions, and subsidiaries to serve you, including for the activities listed above. We do not rent, sell or otherwise disclose personal information with unaffiliated third parties for their own marketing use. We do not share your personal information with third parties except in the following circumstances discussed below.	✓	x
b) Your employer or other pension scheme trustees , and their service providers such as pension administrators and payroll providers;	✓	✓
c) Business Partners: We disclose personal information to business partners who provide certain specialised services to us, or who co-operate with us on projects. These business partners operate as separate <i>controllers</i> , and are responsible for their own compliance with data protection laws. You should refer to their privacy notices for more information about their practices. Examples may include: <ul style="list-style-type: none"> • <i>Banking and finance products</i> - credit and fraud reporting agencies, debt collection agencies, insurers, reinsurers, and managed fund organisations for financial planning, investment products and trustee or custodial services in which you invest • <i>Insurance broking and insurance products</i> - insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, medical service providers, fraud detection agencies, our advisers such as loss adjusters, lawyers and accountants and others involved in the claims handling process 	✓	x
d) Authorised Service Providers: We may disclose your information to service providers we have retained to perform services on our behalf (either in relation to services performed for The Trustee , or for Aon's clients, or information which Aon use for its own purposes, such as marketing). Some of these providers are <i>processors</i> , who are contractually restricted from using or disclosing the information except as necessary to perform services on our behalf or to comply with legal requirements. Some of them operate as separate <i>controllers</i> , and are responsible for their own compliance with data protection laws (for example they should issue their own privacy notices which you can refer to for more information about their	✓	✓

	Aon	The Trustee
<p>practices). These activities could include any of the processing activities that we carry out as described in the above section, 'How we use your personal information.' Examples include:</p> <ul style="list-style-type: none"> • Pensions providers who administer services that The Trustee provides as part of The Aon MasterTrust • Pensions and auto-enrolment providers who administer services that Aon provides to your employer • IT service providers who manage our IT and back office systems and telecommunications networks; • Other professional advisers to The Trustee such as legal advisers, auditors, accountants, investment advisers • Insurers appointed to provide services to The Aon MasterTrust • marketing automation providers; • contact centre providers; • data tracing providers and other professional advisory agencies, where necessary to prevent and detect fraud in the pensions and insurance industry, or to assess and manage risk in relation to the Services; <p>These third parties appropriately safeguard your data, and their activities are limited to the purposes for which your data was provided.</p>		
<p>e) Authorised third parties: third parties you have authorised us to share information with such as your financial advisor or nominated beneficiaries or third party sites linked to this website;</p>	✓	✓
<p>f) Legal Requirements and Business Transfers: We may disclose personal information (i) if we are required to do so by law, legal process, statute, rule, regulation, or professional standard, or to respond to a subpoena, search warrant, or other legal request. (ii) in response to law enforcement authority or other government official requests, (iii) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, (iv) in connection with an investigation of suspected or actual illegal activity or (v) in the event that we are subject to a merger or acquisition to the new owner of the business, or if the Aon MasterTrust is transferred to another pension scheme, to the new trustees. Disclosure may also be required for company audits or to investigate a complaint or security threat.</p>	✓	✓

Do we transfer your personal information across geographies?

Aon, both in its capacity as a *controller* and where acting as a *processor* for **the Trustee** is a global organization and may transfer certain personal information across geographical borders to **Aon's** authorised service providers or business partners in other countries working on **Aon's** behalf in accordance with applicable law. **Aon's** affiliates and third parties may be based locally or they may be overseas some of which have not been determined by the European Commission to have an adequate level of data protection.

When **Aon** does, we use a variety of legal mechanisms to help ensure your rights and protections travel with your data:

- we ensure transfers within Aon are covered by agreements based on the EU Commission's standard contractual clauses, which contractually oblige each member to ensure that personal information receives an adequate and consistent level of protection wherever it resides within;
- where we transfer your personal information outside of Aon or to third parties who help provide our products and services, we obtain contractual commitments from them to protect your personal information. Some of these assurances are well recognized like the European standard contractual clauses; or
- where we receive requests for information from law enforcement or regulators, we carefully validate these requests before any personal information are disclosed.

Examples of countries we transfer personal information to include, but are not limited to, the United States of America, the United Kingdom, Ireland, Poland, Singapore, India and the Philippines.

If you would like further information about whether your information will be disclosed to overseas recipients, please contact us as noted below. You also have a right to contact us for more information about the safeguards we have put in place (including a copy of relevant contractual commitments, which may be redacted for reasons of commercial confidentiality) to ensure the adequate protection of your personal information when this is transferred as mentioned above.

Do we have security measures in place to protect your information?

The security of your personal information is important to us and we have implemented reasonable physical, technical and administrative security standards to protect personal information from loss, misuse, alteration or destruction. We protect your personal information against unauthorised access, use or disclosure, using security technologies and procedures, such as encryption and limited access. Only authorised individuals access your personal information, and they receive training about the importance of protecting personal information.

Our service providers and agents are contractually bound to maintain the confidentiality of personal information and may not use the information for any unauthorised purpose.

What choices do you have about your personal information?

We offer certain choices about how we communicate with you. When you provide us with personal details, if **Aon** intends to use those details for marketing purposes, **Aon** will provide you with the option of whether you wish to receive promotional email, SMS messages, telephone calls and postal mail from us.

You may also choose not to receive marketing communications from **Aon** by clicking on the unsubscribe link or other instructions in marketing emails, visiting the Profile section on The Aon MasterTrust member website, or contacting us as noted below.

How can you update your communication preferences?

Profile

You can update your contact information and communication preferences after you log into your account on The Aon MasterTrust member website.

Other

Contact us by e-mail or postal address as noted below. Please include your current contact information, the information you are interested in updating and your requested changes.

Other rights regarding your data

Subject to certain exemptions, and in some cases dependent upon the processing activity we are undertaking, you have certain rights in relation to your personal information.

We may ask you for additional information to confirm your identity and for security purposes, before disclosing the personal information requested to you. We reserve the right to charge a fee where permitted by law, for instance if your request is manifestly unfounded or excessive.

You can exercise your rights by contacting us. Subject to legal and other permissible considerations, we will make every reasonable effort to honour your request promptly or inform you if we require further information in order to fulfil your request.

We may not always be able to fully address your request, for example if it would impact the duty of confidentiality we owe to others or if we are legally entitled to deal with the request in a different way.

Right to Access

You have right to access personal information which we hold about you. You can access some of that information by visiting your account using The Aon MasterTrust member website.

Right to Rectification

You have a right to request us to correct your personal information where it is inaccurate or out of date.

Right to be Forgotten (Right to Erasure)

You have the right under certain circumstances to have your personal information erased. Your information can only be erased if your data is no longer necessary for the purpose for which it was collected, and we have no other legal ground for processing the data.

Right to Restrict Processing

You have the right to restrict the processing of your personal information, but only where:

- its accuracy is contested, to allow us to verify its accuracy; or
- the processing is unlawful, but you do not want it erased; or
- it is no longer needed for the purposes for which it was collected, but you still need it to establish, exercise or defend legal claims; or
- you have exercised the right to object, and verification of overriding grounds is pending.

We may still process your personal information without your consent to establish, exercise or defend legal claims, or in some other circumstances.

Right to Data Portability

You have the right to data portability, which requires us to provide personal information to you or another controller in a commonly used, machine readable format, but only where the processing of that information is based on (i) consent; or (ii) the performance of a contract to which you are a party.

Right to Object to Processing

You have the right to object to the processing of your personal information at any time, but only where that processing has our legitimate interests as its legal basis. If you raise an objection, we have an opportunity to demonstrate that we have compelling legitimate interests which override your rights and freedoms.

Withdrawing consent

Where your use of your personal information is only justified because you have given your consent to it, you can withdraw that consent at any time. However, this will not affect the processing of your personal information carried out before you withdrew consent.

International Transfers

As noted above, you can ask to obtain a copy of, or reference to, the safeguards under which your personal information is transferred outside of the United Kingdom and the European Economic Area.

Contact Us

If you have questions about this Privacy Notice or the privacy and security of your information, or if you would like further information about our privacy and information handling practices, would like to discuss opt-outs or withdrawing consent, or would like to make a complaint about a breach of the law or this Privacy Notice, please

- send an email to: theaonmt.admin@aon.co.uk, requesting that the question be referred to:
 - Aon's Data Protection Officer if your enquiry relates to Aon's use of your personal information; and/ or
 - the Trustee if your enquiry relates to the Trustee's use of your personal information; or
- write to The Aon MasterTrust Contact Centre, SUNDERLAND, SR43 4DF.

Alternatively, you have the right to complain to your local Data Protection Authority. Our Data Protection Authority is the Information Commissioner's Office (www.ico.org.uk).

Changes to this Notice

We may update this Notice from time to time. When we do, we will post the current version on this website, and we will revise the version date located at the bottom of this page.

We encourage you to periodically review this Notice so that you will be aware of our privacy practices. If you would like a printed copy of the current Notice, please contact us at the details above and we will send one to you.

This Notice was last updated on 26th April 2021.

Cookie Notice

By using the Website, you agree that we can place cookies on your device as described in our Privacy Notice and this Cookies Notice.

What are cookies?

A cookie is a piece of information contained in a very small text file that is stored in your Internet browser or elsewhere on your hard drive. Cookies allow a website to identify a user's device whenever that user returns to the website and are commonly used in order to make websites work more efficiently and enrich the user experience, as well as to provide information to the owners of the site.

Aon's use of cookies

Aon collects information during your visit to an Aon website through the use of cookies. We use these cookies for a variety of reasons, most commonly to distinguish you from other users of our websites and to help us compile aggregate statistics about usage of our websites. We also use cookies to help us provide you with a positive experience when you browse our website, help improve our content, and to personalize your visit.

Aon's use of web beacons

Aon may also use tracking technologies called web beacons to collect information about your visit to Aon sites. These are small images embedded in web content and HTML-formatted email messages and are ordinarily not visible to users. Like cookies, this technology enables us to track pages and content accessed and viewed by users on Aon sites. Also, when we send HTML-formatted (as opposed to plain text) emails to our users, this technology may be embedded in such emails. Using web beacons allows us to determine whether emails have been opened or links were accessed, and identify aggregate trends, individual usage, and generate statistics about how our site is used. This enables us to provide our users with more relevant content or additional information about our services.

Web beacons are often used in combination with cookies; however unlike cookies, web beacons cannot be declined when delivered via a regular web page. However, they can be refused when delivered via email. If you do not wish to receive this technology via email, configure your email software to disable HTML images or refuse HTML emails (selecting the option for text only viewing). Setting your browser to decline cookies or to prompt you for an opt-in response before cookies are set will also reduce web beacons' functionality.

Main Aon cookies

The table below is a list of the main cookies set by Aon websites, including the Aon MasterTrust Website. We also are providing both the purpose and the name of each cookie. Please note that we may from time to time modify or update our cookies. When that happens, we will update this list accordingly.

Category of Cookies	Purpose	Name
<p>Analytics Cookies - These cookies are used to estimate our audience, identify usage patterns, and speed up searches.</p>		
<p>Omniture Site Catalyst Cookies</p>	<p>At Aon, these cookies are "first party cookies." This marks all Omniture cookies as permanently belonging to Aon.com and they are unable to be read by other websites. This cookie is set and read by JavaScript code to determine if cookies are enabled (simply set to "True")</p>	<p>s_cc s_vi [ID]</p>
<p>Google Analytics Cookies</p>	<p>These cookies are used to collect information about how visitors use our site. We use the information to compile reports and to help us improve the site. The cookies collect information in an anonymous form, including the number of visitors to the site, where visitors have come to the site from and the pages they visited.</p> <p>Google stores the information collected by the cookie on servers in the United States. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other data held by Google. By using the Website, you consent to the processing of</p>	<p>cmp_cookie intcmp_cookie utm_source utm_medium utm_channel utm_term utm_content utmc utmz utma utmb WRUID</p>

	<p>data about you by Google in the manner and for the purposes set out above.</p> <p>Click here for an overview of privacy at Google.</p>	
Session Cookies	<p>These cookies are used to maintain your transaction. Generally your session cookies expire when your browser is closed. The use of the session cookies reduces the need for Aon to transfer your information over the Internet.</p>	ASP.NET_SessionId
Web Beacons	<p>Web beacons are clear picture files (clear .gif files) that allow Aon to track user interactions. Aon may use web beacons in e-mail messages or newsletters in order to determine whether messages have been opened or links were accessed. They also allow Aon to track customer actions on the Website in order to tailor our services to you. Customized content is influenced by your interaction with Aon, including the pages viewed, offers that you show an interest in, and responses provided to survey questions.</p>	EloqGUID
<p>Functionality Cookies - These cookies are used to recognize repeat visitors to the site and allow the website to remember the choices you make (such as user name, language or the region you are in). They are often used to record specific browsing information (including the way you arrive on the site, the pages you view, options you select, information you enter and the path you take through the site) against an individual customer profile.</p>		
Country Preference Cookies	<p>These cookies are used to record your country preference. They allow the selected country page to be presented to the visitor without re-entry of country preference during each visit to the website.</p>	CMSPreferredCulture
Language Preference Cookies	<p>These cookies are used to record preferred language.</p>	CMSPreferredCulture

	They allow the preferred language to be displayed to the visitor without re-entry of language preference during each visit to the website.	
Content Management System Cookie	Denotes the way the site is being viewed (Live Site/Design Mode, etc.)	ViewMode CMSPreferredUICulture
Authentication Management	Contains your authentication ticket information.	ASPXFORMSAUTH
<p>Third-Party Cookies - We have also developed relationships with carefully selected and monitored partners to assist in the delivery of a quality website. Some of these partners may set cookies during your visit to track the performance of marketing campaigns and/or meet contractual obligations with Aon. While these cookies do not store any personal details relating to you, we do not have access or control over the cookies and similar technologies that our partners use.</p>		
Tracking Cookies	Cookies are used by these partners to track the performance of recruitment marketing campaigns.	fls.doubleclick.net
Oracle Taleo Enterprise Cookies	Cookies are used by this partner to ensure that the Taleo recruiting service is maintained, and the end user's correct information is retrieved and stored accurately. These cookies are created when the Taleo session is started at login and will expire as soon as the end-user logs out or the session expires.	JSESSIONID <i>Data collected by the cookie:</i> HTTP Session ID and the JBOSS ID. ARG_SESSIONID <i>Data collected by the cookie:</i> Encoded user session ID.

Moneyhub Cookies

Below is a description of the main cookies that Moneyhub on “**Money**” may use. Please note that from time to time these may be modified or updated. When that happens, we will update this list accordingly.

1. Strictly necessary cookies. These are cookies that are required for the operation of the Service. They include, for example, cookies that enable you to log into secure accounts, use interactive features and Service.
2. Analytical/performance cookies. These allow us to recognise and count the number of visitors and users and see how they use the Service. This helps us to improve the way our Service works, for example, by ensuring that users are finding what they are looking for easily.

3. **Functionality cookies.** These are used to recognise you when you return to our Service. This enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region).
4. **Targeting cookies.** These cookies record your visit to our Service, the pages you have visited and the links you have followed. We will use this information to make our Service and the information displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.
5. **Intercom cookies.** Moneyhub use third-party analytics services to help understand your usage of our services. In particular, Moneyhub provide a limited amount of your information (such as sign-up date and some personal information like your email address) to Intercom and utilize Intercom to collect data for analytics purposes when you visit our website or use our product. As a data processor acting on our behalf, Intercom analyzes your use of our website and app and tracks our relationship by way of cookies and similar technologies so that we can improve our service to you. For more information on Intercom's use of cookies, please visit <https://www.intercom.com/terms-and-policies#cookie-policy>.

Please note that third parties (including, for example, Third Party Members, providers of external services like web traffic analysis services) may also use cookies, over which Moneyhub have no control. You should refer to their Privacy Policies or Cookie Policies for the relevant information about those cookies.

TargetPlan Cookies

The table below is a list of the main cookies set on “**TargetPlan**”. We also are providing both the purpose and the name of each cookie. Please note that from time to time these may be modified or updated. When that happens, we will update this list accordingly.

Category of Cookies	Purpose	Name
Session	<p>This cookie is HTTP only is set to be secure.</p> <p>It expires when browsing session ends.</p> <p>It does not contain any user information & is simply used to link up to the sever session.</p> <p>This cookie is critical – removal of the cookie (or no permissions to create) will stop TargetPlan working.</p>	JSESSIONID

How to control cookies

You can control acceptance of cookies by modifying your Internet browser preferences. You have the ability to accept all cookies, to be notified when a cookie is set or to reject all cookies. Please note

that, if you choose to block all cookies (including essential cookies) you may not be able to access all or part of our site and may be unable to use those services or engage in activities that require the placement of cookies.

To disable cookies:

- **If you are using Internet Explorer 8.0+:**
 - Go to "Tools" in the menu bar and then click on "Internet Options"
 - Click on "Privacy" Tab on top
 - Move the slider up to the "Block all the Cookies" setting
- **If you are using Firefox 4.0+:**
 - Go to "Tools" in the menu bar
 - Click on "Options"
 - Click on the "Privacy Tab"
 - Disable the box that says "Tell websites I do not want to be tracked"
- **If you are using Google Chrome:**
 - Go to "Tools Menu"
 - Click on "Settings"
 - Click on "Advanced Settings"
 - Click on "Privacy/Content Settings"
 - "Cookies" should be selected. Once done select "Block third party cookies and site data"
- **If you are using Safari 5.0:**
 - Choose Safari > Preferences and click "Security."
 - In the "Accept Cookies" section, specify if and when Safari should accept cookies from websites. To see an explanation of the options, click the Help button (looks like a question mark). If you have set Safari to block cookies, you may need to temporarily accept cookies to open a page. Repeat the above steps, selecting Always. When you're done with the page, turn off cookies again and remove the page's cookies.

For more detailed information on how to control cookies you may wish to visit www.allaboutcookies.org