

## PRIVACY POLICY

**THE LIFE AND LONGEVITY MARKETS ASSOCIATION (“OUR”, “US” AND “WE”) ARE COMMITTED TO RESPECTING YOUR PRIVACY AND TO COMPLYING WITH APPLICABLE DATA PROTECTION AND PRIVACY LAWS. “USER”, “YOU”, “YOUR” AND SIMILAR EXPRESSIONS REFER TO EACH NATURAL OR LEGAL PERSON WHO USES OUR WEBSITE AND EACH NATURAL OR LEGAL PERSON OR ENTITY ON WHOSE BEHALF THAT USER ACTS. THIS PRIVACY POLICY SETS OUT THE BASIS ON WHICH ANY PERSONAL DATA WE COLLECT FROM YOU, OR THAT YOU PROVIDE TO US, WILL BE PROCESSED BY US. PLEASE READ THE FOLLOWING CAREFULLY TO UNDERSTAND OUR VIEWS AND PRACTICES REGARDING YOUR PERSONAL DATA AND HOW WE WILL TREAT IT.**

**FOR THE PURPOSES OF THE DATA PROTECTION ACT 1998, THE DATA CONTROLLER IS THE LIFE AND LONGEVITY MARKETS ASSOCIATION (COMPANY NUMBER 07081717), WHOSE REGISTERED OFFICE IS AT 38 WIGMORE STREET, LONDON, W1U 2HA.**

### **1. Scope of this Policy**

- 1.1 Certain areas of the website, including the 'Index Pages' (the “**Restricted Areas**”), require you to register as a user. This Privacy Policy applies to the website [www.llma.org](http://www.llma.org), including these Restricted Areas, (the “**Site**”).
- 1.2 If you do not agree with the content of this Privacy Policy, please do not register yourself as a user of the Restricted Areas or use the Site. Once you use the Site, you will be deemed to have read and accepted this Privacy Policy.

### **2. IP Addresses and Cookies**

- 2.1 We may use technology to collect anonymous information about your use of our Site. For example, our web server may automatically log which pages of our Site you view. We may collect information about your computer, including where available your IP address, operating system and browser type, for system administration. This is statistical data about our users' browsing actions and patterns, and does not identify any individual. This technology does not identify you personally, it simply enables us to compile statistics about our visitors and their use of our Site.
- 2.2 Our Site may contain hyperlinks to other pages on our Site and the Internet. We may use technology to track how often these links are used and which pages on our Site our visitors choose to view. Again this technology does not identify you personally - it simply enables us to compile statistics about the use of these hyperlinks.
- 2.3 For the same reasons and for the reasons described below, we may obtain information about your general Internet usage by using a cookie file which is stored on the hard drive of your computer. Cookies contain information that is transferred to your computer's hard drive. A cookie enables the server to collect information from the browser. They help us to improve our Site and to deliver a better and more personalised service.
- 2.4 On our Site we use the following cookies:

| Cookie           | Name  | Purpose  |
|------------------|---|--|
| PHP Session ID   | PHPSESSID   | This cookie is essential for our Site to determine the right content for the visitor's specific browser type. For users accessing the Member's area or "Index Pages", this cookie is also used to maintain the logged-in status of the user, and those areas will not function without it. |
| Google Analytics | <ul style="list-style-type: none"> <li>• utma (expires "now")</li> <li>• utmb (expires in 30 minutes)</li> <li>• utmc (session cookie)</li> <li>• utmz (expires in 6 months)</li> </ul> | This cookie is essential for our Site to estimate our audience size and usage pattern  |

2.5 Find out more about the use of cookies on <http://www.allaboutcookies.org/>.

2.6 You may refuse to accept cookies by activating the setting on your browser which allows you to refuse the setting of cookies. Please refer to your browser instructions or help screen to learn more about how to do this. However, switching off cookies will restrict your use of our Site and, if you select this setting, you may be unable to access certain parts of our Site. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you access our Site.

2.7 IF YOU DO NOT CHANGE YOUR BROWSER SETTINGS TO REFUSE THE SETTING OF COOKIES, THEN BY USING OUR SITE YOU GIVE CONSENT TO US OBTAINING INFORMATION FOR THE PURPOSES SET OUT IN PARAGRAPHS 2.1, 2.3 AND/OR 2.4 OF THIS PRIVACY POLICY BY SETTING COOKIES.

### 3. Information we collect from you

3.1 In order to access and use the Restricted Areas, you must register as a user. If you register as a user, and access and use the Restricted Areas, we may collect and process the following types of information relating to, or created by, you:

3.1.1 the information that you will be required to submit to register as a user of the Restricted Areas, being your name, contact details, email address and entity or organisation on whose behalf you are accessing the Restricted Areas.

3.1.2 information about the organisation with which you are associated; and

3.1.3 details of your visits to the Site including traffic data, weblogs and other communications data and the resources that you access.

3.2 We may use or disclose your information whether collected on-line via the Site or through any other means within the terms of this Privacy Policy.

#### **4. Where we store your information**

- 4.1 The information we collect from you may be transferred to, and stored at, a destination outside the European Economic Area (the “EEA”). It may be processed by us or by our service providers, in each case operating outside the EEA, but we will take all reasonably necessary steps to ensure that your information is treated securely and in accordance with this Privacy Policy. By submitting or providing information to us, you consent to us transferring and storing your data in this way.
- 4.2 We have implemented security policies, rules and technical measures to protect the information that we have under our control from unauthorised access, improper use or disclosure, unauthorised modification and unlawful destruction or accidental loss.
- 4.3 Unfortunately, the transmission of information via the Internet is not completely secure. Although we do our best to protect your information, we cannot guarantee the security of your information transmitted to our Site and any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.
- 4.4 We ensure that your information will not be disclosed to regulators or authorities except where required by law or other regulation.
- 4.5 We retain your information for as long as is required, allowed or we believe it useful, but we are not otherwise obligated to retain your information for any period of time. Subject to applicable law, we may dispose of your information in our discretion without notice.

#### **5. How we use your information**

- 5.1 We may use the information held about you in a variety of ways. The following list gives examples of the types of use we may make of your information:
- 5.1.1 to keep a record of access to the Site;
  - 5.1.2 to send you periodic newsletters giving you updates from our organisation;
  - 5.1.3 technical administration of the Site and to personalise our services;
  - 5.1.4 to ensure that content from our Site is presented in the most effective manner for you and for your computer;
  - 5.1.5 data cleansing to ensure that the information we hold is kept accurate and up to date; and
  - 5.1.6 to notify you about changes to our services on the Site.
- 5.2 We may contact you by post, e-mail, SMS text messages or telephone or other appropriate means in relation to the Site.

#### **6. Disclosure**

- 6.1 We may disclose your information to third parties:
- 6.1.1 including to service providers that process information on our behalf and assist in providing the Site to you, including hosting the Site;

- 6.1.2 if we or substantially all of our assets are acquired by a third party, in which case personal data held by us about you will be one of the transferred assets;
- 6.1.3 in the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets;
- 6.1.4 if we are under a duty to disclose or share your information in order to comply with any legal obligation, or in order to protect the rights, property or safety of our business or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection; and

## **7. Your rights**

- 7.1 You are entitled to ask us whether we are keeping information about you and if so to ask to have access to this information. In order to receive a copy of any information that we currently hold about you, please send your contact details including address, proof of identification (such as a copy of your passport, driving licence or other documentation confirming your name and address, for example a utility bill) and enclosing a cheque for £10 payable to the Life and Longevity Markets Association, to cover administration expenses, to the following address: Company Secretary, Life and Longevity Markets Association, 38 Wigmore Street, London, W1U 2HA.
- 7.2 We allow you to challenge the information that we hold about you and, where appropriate, you may have information erased, rectified, amended or completed. We reserve the right to refuse to provide you with a copy of your information, but will give reasons for our refusal. We do, however, allow you to challenge our decision to refuse to provide you with a copy of your information.
- 7.3 You have the right to ask us not to process your personal data for marketing purposes. We will usually inform you (before collecting your data) if we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your data. You can also exercise the right at any time by contacting us at: Company Secretary, Life and Longevity Markets Association, 38 Wigmore Street, London, W1U 2HA
- 7.4 Our Site may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

## **8. Children Under the Age of 13**

The LLMA is concerned about the privacy protection of children who access the Internet. Accordingly, the Site is not intended for use by anyone under the age of 13, and we do not knowingly collect personal information from anyone under 13 years of age without the consent of a parent or guardian. If you are under the age of 13, please do not use the Site or submit any personal information to us.

## **9. Changes to our Privacy Policy**

Any changes that we make to our Privacy Policy will be detailed on the Site or otherwise notified to you.

## **10. Contact**

Questions, comments and requests regarding this Privacy Policy are welcomed and should be addressed to: Company Secretary, Life and Longevity Markets Association, 38 Wigmore Street, London, W1U 2HA