

GE Pension Plan

Personal information and what we do with it

The Trustee of the GE Pension Plan (the Plan) needs personal information about you to run the Plan and pay benefits. Similarly, other parties involved in running the Plan will sometimes need to make decisions jointly with the Trustee about how your personal information will be used for those purposes. These other parties (our '**Trustee Advisers**') include the Plan Actuary (currently Gareth Boyd of Willis Towers Watson).

In legal terms, the Trustee and the Trustee Advisers are 'joint controllers' in respect of this information. This means that we need to tell you some things about the personal information we have about you and what your rights are in relation to it.

In this notice, you will see information about what the Trustee does with your personal information, and also what the Trustee Advisers do with it. We describe who to contact if you wish to exercise your rights under data protection laws in relation to the joint use we make of your information.

Except where stated otherwise, 'we' means both the Trustee and the Trustee Advisers where they are acting as joint controllers in relation to your personal information (as described above).

Please note that this is the Trustee's notice which also describes what the Trustee Advisers do with data. You can see a more complete notice about what the Plan Actuary does with your data at www.willistowerswatson.com/personal-data. To be clear – this notice relates to Willis Towers Watson as the Plan Actuary and not in their role as the Plan administrator (see below).

What personal information we hold

We normally hold some or all of the following types of personal information:

- Your name, date of birth, National Insurance number and bank account information (where benefits are in payment).
- Your sex in order to understand the benefits payable to you and for the purposes of some actuarial calculations.
- Your gender as part of your addressee details if we write to you Contact details (including your address, phone number and email address).
- If your benefits from the Plan derive from your employment, details of your employer when you were building up benefits in the Plan, how long you worked for them and your salary from time to time.
- Whether you are married or in a civil partnership and other information we might need to pay any benefits due on your death.
- Any information you have provided about who you would like to receive any benefits due on your death.
- If your benefits from the Plan form part of a divorce settlement, details of that settlement.
- Details of any benefits earned in a previous pension arrangement, if you have transferred these into the Plan.
- Correspondence received about you from HMRC, relating to periods of service when you may have been contracted out of the upper tier of the state pension.
- Correspondence that we may have received about you from your appointed independent financial adviser.
- Other personal information which you voluntarily provide to us in your correspondence or communications and which is about yourself and other people (**please note**: we do not wish to collect additional and what might be unnecessary personal information in this way – please do only send us the categories of personal information we ask you for or which our administrator (details below) specifically asks you for on our behalf).

We may sometimes use other information about you. This could include information about your health where it is relevant to, for example, early payment of benefits from the Plan, or details about personal relationships to determine who should receive benefits on your death. We might also, very rarely, have information about criminal convictions and offences, but only where it is relevant to the payment of Plan benefits.

We also have a legal obligation to carry out due diligence checks in the event of a pension transfer request, which may mean that we are obliged to ask you for additional information. For instance:

- If you wish to transfer to an occupational pension scheme, we have to request evidence that demonstrates an "employment link". This could include a letter from your employer confirming your employment, a schedule of contributions, payslips and bank statements (the bank account detail on your payslip might be different from the bank details we hold for you).
- If you request a transfer to an overseas pension scheme, we are legally obliged to check that you are resident in the same country as that scheme. This evidence might include utility bills, TV subscriptions, insurance documents relating to your overseas home, address, bank account and credit card statements, evidence of local tax being paid and registration of address with local doctors.

Where we get personal information from

Some of the information the Trustee has comes directly from you. In addition, Willis Towers Watson, who also administer the Plan on behalf of the Trustee may have obtained information from you and passed it to us. The Trustee may then in turn pass information about you to the Trustee Advisers or may instruct the administrator to do so. The Trustee is the source of the personal information which the Trustee Advisers have about you.

Sometimes the Trustee gets information from other sources: for example, from your Plan employer (for information such as your salary and length of service); from another scheme if you have transferred benefits from that scheme; from government departments such as HMRC and DWP; and from publicly accessible sources (e.g. the electoral roll) if the Trustee has lost touch with you and is trying to find you. The Trustee may in turn pass this to the Trustee Advisers (as above).

If the Trustee asks you for other information in the future (for example, about your health), it will explain whether you have a choice about providing it and the consequences for you if you do not do so.

Why we hold personal information and how we share it

The Trustee must by law provide benefits in accordance with the Plan's governing documentation and must also meet other legal requirements in relation to the running of the Plan.

The Trustee will use your personal information to comply with these legal obligations, to establish and defend its legal rights, and to prevent and detect crimes such as fraud. The Trustee may need to share your personal information with other people for this reason, such as courts and law enforcement agencies, for this reason.

The Trustee also has a legitimate interest in properly administering the Plan. This includes: paying benefits as they fall due; purchasing insurance contracts; communicating with you; and ensuring that correct levels of contributions are paid, benefits are correctly calculated and the expected standards of Plan governance are met (including standards set out in Pensions Regulator guidance).

To achieve this, the Trustee may share your personal information with various people as necessary, including: any new trustees or trustee directors; the Plan employers; the Plan administrator; the Trustee Advisers; the Plan Secretary; the Trustee's other professional advisers; consultants; lawyers, investment consultants, auditors; insurers; HMRC; the Pensions Ombudsman; the Pensions Regulator; the Information Commissioner; IT and data storage providers and other service providers, such as printers who help us prepare communications which we send to members, and tracking and tracing services. In addition, the Trustee may share it with other service providers such as Health Partners Group who is a provider of occupational health services (see more details below about this). If your benefits are transferred to another scheme, the Trustee will also need to provide the administrators of that scheme with information about you.

When the Trustee needs to use information about your health (or other very personal information), it may ask for your consent. However, sometimes there may be reasons of public interest or law which enable the Trustee to use information about your health (or other very personal information, such as details about personal relationships relevant to who should receive benefits on your death) without consent, and it will do so where that is necessary to run the Plan in a sensible way. You can withdraw your consent at any time by contacting the Trustee using the contact details given below. This may affect what the Trustee can do for you, unless it has another lawful reason for using your information. For example, if you apply for ill health early retirement and consent to the

Trustee processing your health data for that, but then you withdraw that consent, the Trustee will usually be unable to consider your application. If you withdraw consent after our processing, this will not retrospectively affect the processing that has already happened.

Sometimes we need to use your personal data, including special categories of personal data, in order to establish, exercise or defend legal claims. The Trustee may also share your personal information with someone else where you have given your consent – for example, where you transfer your benefits out of the Plan.

The Plan's employers may also have a legitimate interest in contacting you about your benefits under the Plan, and any additional options which may be available to you in relation to those benefits. In such circumstances, the Trustee may share your personal information with the employers so that they can contact you for that purpose.

Plan Actuary

The Plan Actuary is appointed by the Trustee to value the Plan benefits and carry out other calculations in relation to your Plan benefits. He will use your personal information for this purpose and has a legitimate interest in doing so. The Plan Actuary will also use your personal information to comply with his own legal obligations and may need to share your details with other people, such as courts and law enforcement agencies, for legal reasons. They may also share it with their own professional advisers, auditors and insurers, IT and data storage providers and other service providers.

Sometimes, your information may be used by the Trustee and the Plan Actuary for statistical research, but only in a form that no longer identifies you. In some circumstances the Plan Actuary may also be able to fulfil the purpose mentioned above using information which the Trustee has anonymised before sharing with them.

How to contact the other people we give your personal information to

Some of the people mentioned above just use your personal information in the way we tell them. However, others (including the Trustee Advisers) may make their own decisions about the way they use this information to provide their services, perform their functions, or comply with their regulatory requirements. In such a case, they have responsibilities as controllers in their own right. This means that they are subject to the same legal obligations as us in relation to your information, and the rights you have in relation to your information apply to them, too.

If you want any more information from the Trustee Advisers or from any other people who receive your personal information from us, or to exercise any rights in relation to the information they hold, please contact the Trustee and it will put you in touch with them.

How long we keep your personal information for

We need to keep your personal information for long enough to make sure that we have enough information to:

- pay any benefits due to or in respect of you;
- answer any queries you (or others acting on your behalf) may have about your benefits;
- respond to any complaints or other claims; and
- satisfy our legal obligations in relation to the Plan.

To meet this aim, the personal information that we hold will be kept for however long we sensibly think we need it to deal with queries from you or your beneficiaries/other persons who might ask us if they are entitled to payments, complaints (from you or them) and our legal obligations mentioned above.

Your rights in relation to your personal information

You have rights in relation to the personal information we hold about you. You have the right to:

- make a request to have your personal information corrected if it is inaccurate, and completed if it is incomplete;
- in particular circumstances, restrict the processing of your information;
- in particular circumstances, ask to have your information erased;
- request access to your information and to obtain information about how we process it;

- in particular circumstances, move, copy or transfer your information;
- in particular circumstances, object to us processing your information;
- not be subject to automated decision-making including profiling where it produces legal or other significant effects on you.

You can exercise all of these rights free of charge except in some very limited circumstances, and we will explain these to you where they are relevant.

To exercise these rights, please use Plan administrator's contact details, which are set out below. The Plan administrator can also supply more information about these rights to you, on request. If you are a former member of the DI UK Pension Plan, the Plan administrator's details are different – all this is explained below.

The Trustee has agreed with the Trustee Advisers that the Trustee will be responsible for dealing with requests from you in respect of your rights if those requests relate to the joint use of your personal information described in this notice. This means if you wish to exercise rights against the Trustee and the Trustee Advisers for what they do jointly with your personal information, you should contact the Trustee via the Plan administrator using the contact details set out below.

Keeping your information safe

When we pass your information to a third party, we seek to ensure that they have appropriate security measures in place to keep your information safe and to comply with general principles in relation to data protection.

Some of the people we share your information with may process it overseas. This means that your personal information may on occasion be transferred outside the UK. Some countries already provide adequate legal protection for your personal information, but in other countries, additional steps will need to be taken to protect it.

You can contact us for more information about the safeguards we use to ensure that your personal information is adequately protected in these circumstances (including how to obtain copies of this information).

Other service providers

Aon is a controller separate and distinct from the Trustee for the secretarial services it provides specifically in relation to handling member correspondence and complaints under the internal disputes resolution process.

Please note that Aon is not what is described above as 'Trustee Advisers' and that is why you will need to contact Aon directly if you wish to exercise rights against it. Aon is not acting jointly with the Trustee when it makes decisions using personal information about you. This means that you will need to read the Aon privacy notice available here: <http://www.aon.com/unitedkingdom/products-and-services/human-capital-consulting/aon-hewitt-actuarial-services-privacy-statement.jsp> to find out about how it processes your personal information and you will need to contact Aon directly using the details in its own privacy notice (Data Protection Officer, Aon Limited (Retirement and Investment UK), PO Box 730, Redhill, RH1 9FH RI.UK.PrivacyChampions@aon.com) if you wish to exercise rights under data protection laws against Aon.

Health Partners Group, who is a provider of occupational health services, has its own privacy notice for what it does as controller independent of the Trustee is in the "data protection guide" which is issued on its portal and with each appointment. It will be shared with you directly by Health Partners Group when relevant.

Queries and further information

If you want more information about what we do with your information and what your rights are, please contact the Trustee via the Plan administrator at:

Email: GEPensions@willistowerswatson.com

Phone: 01737 227566 (lines are open 9am to 5pm, Monday to Friday)

Write to: GE Pensions, Willis Towers Watson, PO Box 545, Redhill, Surrey RH1 1YX.

If you are a former member of the DI UK Pension Plan, please contact the current administrator, JLT Employee benefits:

Email: matthew_pickett@jltgroup.com

Phone: 0161 931 4582 (lines are open 9am to 5pm, Monday to Friday)

Write to: JLT Employee Benefits, St James' Tower, 7 Charlotte Street, Manchester, M1 4DZ

If you have concerns about the way we handle your personal information, you can contact the Information Commissioner's Office or raise a complaint at www.ico.org.uk/concerns, or call its helpline on 0303 123 1113.