



# Cookies & Privacy Policy

**This policy describes how the scheme Trustees collect and use information via this “Site”.**

This Site is operated and maintained by Mercer Limited (“Mercer”) on behalf of your scheme Trustees.

By accessing, browsing, or using this Site, you acknowledge that you have read, understood, and accepted the practices described in this policy. Please read this policy carefully and be aware that we may change it at any time. As a result, we recommend that you check back regularly to this page to be apprised of any updates or changes. The date we last revised this policy can be found at the end of this document.



# Cookies

This Website uses cookies to distinguish you from other users of this Site. This helps us to provide you with a good experience when you browse this Site and also allows us to improve our Site. By continuing to browse this Site, you are agreeing to our use of cookies in accordance with this Cookie policy.

You will find more information about cookies at [www.allaboutcookies.org](http://www.allaboutcookies.org), which also gives details on how to disable or delete cookies from your computer. Please note that disabling or deleting cookies will prevent all or parts of this Site from working correctly.

## 1. What are Cookies?

Cookies are text files containing small amounts of information which are downloaded to your device when you visit a website. Cookies do lots of different jobs, like letting you navigate between pages efficiently, remembering your preferences and generally improving your user experience.

## 2. How and why we use Cookies

The cookies we use are completely safe. In fact, many of them are used purely to provide important security features. The cookies that we use on this Site are either “strictly necessary” cookies, “performance cookies” or “functional” cookies.

We use strictly necessary cookies because these cookies are essential for the operation of the Site. These cookies enable you to move around the Site and use its features, such as the ability to log on securely and use online tools. Without these cookies, such services can’t be provided.

Performance cookies allow us to recognise and count the number of visitors who visit our Site and to see how the visitors move around the Site when they are using it. This helps us improve the way our Site works and to see how visitors move around the Site.

We also use functionality cookies. Functionality cookies remember the choices you make to improve your user experience of the Site (for example, your acceptance to our use of cookies).

There are also various different types of cookies. Some cookies are deleted when you close down your browser. These are known as session or transient cookies. Others remain on your device until they expire or you delete them from your cache. These are known as permanent or persistent cookies and are used to remember things about you as a returning visitor.

## 3. Third party websites

When we include links to other websites, please bear in mind they will have their own privacy and cookie notices that will govern the use of any information you submit. We recommend you read their privacy and cookie notices as we are not responsible or liable for their privacy practices. We suggest contacting those sites directly for information on their privacy, security, data collection and distribution policies.

## 4. Keeping your personal information safe

A cookie in no way gives us access to your computer or any information about you. You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you do decline cookies this may prevent you from taking full advantage of our Site.

Finally, our cookies do not store personal information such as your name, address, phone number or email. The cookies we use cannot read or search your computer, smartphone or web-enabled device to obtain information about you or your family, or read any material kept on your hard drive.

## Security

This Site is maintained with technical, administrative, and physical safeguards to protect against loss, unauthorised access, destruction, misuse, modification, and improper disclosure. However, no computer system or information can ever be fully protected against every possible hazard. Mercer is committed to providing reasonable and appropriate security controls to protect this Site and its information against foreseeable hazards.