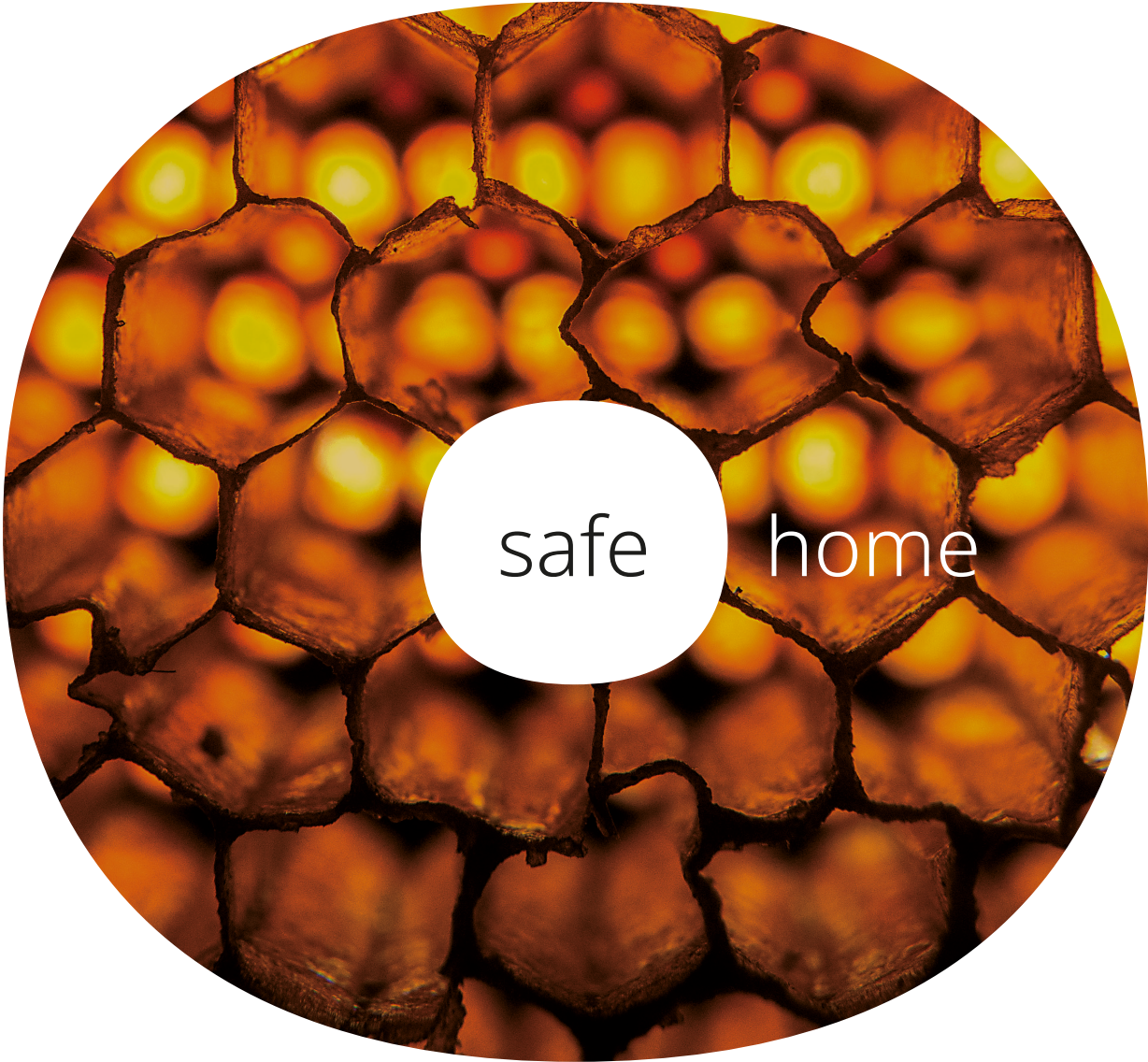


Rothesay

Protecting Pensions



safe home

An Introduction



Securing your pension

Rothesay is a safe home for defined benefit pensions like yours.

We are delighted to work with the trustees of your pension scheme to secure your pension.

Rothesay is the UK's largest pensions insurance specialist, managing over £70bn of assets and securing pensions for over one million people. We secure pensions associated with more than 200 companies, including British Airways, Cadbury's, the Civil Aviation Authority, the Co-operative Group, Morrisons, National Grid, NatWest, and telent.

We are dedicated to financial security and keep a solvency buffer comfortably above what is expected of us. We have a cautious investment strategy, investing in predictable, long-term and secure investments. We proactively monitor and adjust our investments daily to protect the security of your pension benefits.

To find out more about us go to our website:

 **rothesay.com**



What happens next?

Under our agreement with the trustees, we will help to secure your pension financially, but they will remain responsible for your benefits. The same team will continue to administer your pension.

If you have any queries about our agreement with the trustees or your pension benefits, you should contact the scheme's administrators.

To find their details, search for your scheme in the section on our contact webpage headed "Scheme members":

➤ **rothesay.com/contact**

Protecting your data

In order for us to work together to keep your pension secure the trustees provided us with personal data. This may include your date of birth and National Insurance number. It may also include details of anyone who may receive benefits on your death. We take the security of your data very seriously. Please see the back cover for further details.

If you want to exercise your rights under data protection you can contact the scheme's administrators or us.

Data Protection

In order for us to fulfil our obligations under the agreement we have with the trustees, Rothesay and the trustees of your pension scheme will exchange personal data concerning you and your benefits under the scheme. In some circumstances, we will control the processing of your personal data.

In broad terms, these circumstances are where we process your personal data for the following purposes:

1. To ensure that we are paying the right amounts under the agreement. This involves us sharing personal data with our service providers and professional advisers.
2. To manage our risks associated with the agreement. In particular, we may provide information about the individuals insured under the agreement to third party insurance companies who reinsure some of the risks associated with the benefits we have insured.
3. To fulfil our legal and regulatory obligations.
4. To operate our business. In particular, we provide personal data to third parties who collate such data from a wide variety of sources and publish reports on how long people in the UK live and other demographic trends which we use to understand our liabilities in respect of our current and future policyholders.
5. To prepare to issue an individual pension annuity policy directly to you in the event that the trustees of your scheme ask us to do so in the future.
6. To enable us to exercise our legal rights and defend ourselves against potential legal claims, should we need to do so.

For full details about how and why we process personal data and an explanation of your rights under data protection laws go to:

➤ www.rothesay.com/data-protection/privacy-notice-for-scheme-members

Please note that we may change our privacy notice from time to time. The latest version will always be available on our website.

Rothesay

¹Rothesay¹ is the trading name for Rothesay Life Plc, an insurance company established in the UK with company registration number 6127279.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference Number 466067.