



Protection - For advisers only

How we use your personal information

As a financial adviser working with Royal London we use your information in a number of ways. This is a notice which we're required to give you under the data protection laws. We may update this notice from time to time and we'll tell you about important updates. It's not a legal contract between you and Royal London and doesn't affect your rights under data protection laws.

In this notice we've included the information that we feel would be most important to you. You'll find all the details in our [full privacy notice on our website](#).

How do you use my information?

We receive your information from:

- you
- your company or network, or
- your service or industry providers, such as Origo.

We use it to create and service your agency and meet our legal obligations, when:

- Setting up and administering your agency.
- Processing your client applications, amendments or requests.
- Verifying your identity and preventing fraud. This is usually where we have a legal obligation.
- Fulfilling any other legal or regulatory obligations.

We also use your information for activities other than agency administration or to comply with legal obligations. When we do this we need to have a 'legitimate interest'. Activities are assessed and your rights and freedoms are taken into account to ensure nothing we do is too intrusive or beyond your reasonable expectations.

We use legitimate interests for:

- **Researching advisers' opinions and exploring new ways to meet your needs** – we may conduct research before we launch new products or make changes or improvements to existing products. We may also carry out research to ask advisers what they think of Royal London, our products and services.

- **Assessing and developing our products, systems, prices and brand** – we combine customers' records, which include your information, to create segments to identify groups of advisers who might be interested in new products and services. We also do this to develop our products, making sure they're priced fairly and remain suitable for our customers.
- **Sending you marketing information** – we market products to you so you're able to provide the right advice to your clients.
- **Monitoring the use of our websites** – our cookies policy can be seen at royallondon.com/cookies.

If we lose touch we may source information through a trusted third party to find your contact details so we can get back in touch.

We may also monitor and record phone calls for training and quality purposes. This means we've got an accurate record of what you tell us to do.

If you'd like further information about how we use your information for our legitimate interests, you can contact us using the details below.

You also have the right to object to any processing done under legitimate interests. This means we may stop using your information in some circumstances.

Who sees and uses my personal information?

Employees of Royal London who need to see or work on your agency are given access to your personal information in order to support you. For example, our call centre staff will access your details if you call us.

In addition to our own staff, we share your information with other companies so we can administer your agency and provide a full range of services to you. We only use trusted third parties, such as:

- Service providers, for example Underwrite Me who provide our automated underwriting technology.
- ID authentication and fraud prevention agencies.
- Auditors.
- Legal advisers and legal/regulatory bodies.
- HM Revenue & Customs.
- Regulators such as the Financial Conduct Authority (FCA) or the Information Commissioner's Office (ICO).
- External market research agencies.
- The Association of British Insurers (ABI).
- Credit reference agencies such as Experian or data brokers, such as Equifax, Matrix Solutions or CRIF Decision Solutions.
- Your network or service provider.

We make sure the use of your information is subject to the appropriate protection and we'll never sell your information.

Overseas transfers

We sometimes use third parties located in other countries to provide support services. As a result, your personal information may be processed in countries outside the European Economic Area (EEA). We take specific steps to ensure your data is treated securely and has the appropriate legal safeguards.

If you want to know more read our full privacy notice at royallondon.com/adviserprivacy.

What are my rights?

Access – You have the right to find out what personal information we hold about you.

Rectification – If any of your details are incorrect or incomplete, you can ask us to correct them for you.

Erasure – You can also ask us to delete your personal information in some circumstances.

Object – If you have concerns about how we're using your information, you have the right to object in some circumstances.

Direct marketing – You have a specific right to object to direct marketing, which we'll always act upon.

Restriction – You have the right to ask us to restrict the processing of your personal information in some circumstances.

Data Portability – You can ask us to send an electronic copy of the personal information you've provided us, either to you or to another organisation, in some circumstances.

More information can be found at royallondon.com/adviserprivacy.

If you wish to exercise any of these rights please contact us in writing using the contact details below.

How can I find out more?

Our full privacy notice contains more detail on how we use your information, how long we keep it for, our 'lawful basis' and your rights under data protection laws.

You'll find the full notice at royallondon.com/adviserprivacy.

How to contact our Data Protection Officer (DPO)



GDPR@royallondon.com



Royal London
Royal London House
Alderley Park
Congleton Road
Nether Alderley
Macclesfield
SK10 4EL



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1 Thistle Street, Edinburgh EH2 1DG
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**We're happy to provide your documents in a different format,
such as Braille, large print or audio, just ask us when you get in touch.**

All of our printed products are produced on stock which is from FSC® certified forests.

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