

Munich Re Group UK Plan Trustee – Privacy Notice

The Trustees are committed to protecting and respecting your privacy and rights as a member of the Scheme. This Privacy Notice is to notify you of the Trustees obligations when using your personal data, how and why we will use personal data about you, how we will collect certain personal data, and who we may disclose this personal data to.

For the purposes of the data protection laws (Data Protection Act 2018, UK and EU General Data Protection Regulation (GDPR) and the Data Use and Access Act 2025 (DUAA), the Trustees are the “data controllers”. The Scheme’s actuarial advisors, Cartwright Group Limited, including the individual Scheme Actuary are a data controller along with the Trustees. The contact details for the data controllers can be found below.

This notice covers any personal data that we collect and use to operate the Scheme.

| The Data Controller for Munich Re Group UK Plan Trustees is: |
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| Munich Re Group UK Plan Trustees 1 Fen Court London EC3M 5BN Tel: +44 (0) 20 3003 7000 |

| The Data Controller for Cartwright is: |
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| Cartwright Group Limited 250 Fowler Avenue Farnborough Business Park Farnborough Hampshire GU14 7JP Tel: +44 (0) 1252 894883 Email: pension.admin@cartwright.co.uk |

The Data Protection Officer for Munich Re Group UK Plan Trustee is:

Munich Re UK Services Limited
1 Fen Court
London
EC3M 5BN
Tel: +44 (0) 203 003 7275
Email: kchandler@munichre.com

Please contact the Data Protection Officer (“DPO”) (details above) if you have questions concerning this Privacy Notice.

Please contact Cartwright (details above) to exercise your Data Subject Rights. These include:

- Data Subject Access Request: To request access to your personal data and information around its processing.
- Data Portability: The transfer of your personal data to another Data Controller (where applicable).
- Erasure: To have your personal data removed or deleted (this right is not absolute, there must be a valid reason for this request which will be assessed by the DPO).
- Rectification: To have your personal data corrected if it is inaccurate.
- Restrict Processing: To restrict processing where your personal data is inaccurate or the processing is unlawful.
- To object to processing based on legitimate interest.
- To object to direct marketing, profiling and automated decision making (NOTE: these rights do not apply to this Scheme).
- The right to complain to the Data Controller.

If you are unhappy with any response or have a complaint, you can raise this with:

The Information Commissioner
 Wycliffe House
 Water Lane
 Wilmslow
 Cheshire
 SK9 5AF

Tel: +44 (0) 303 123 1113

What information about you do we collect and process

Personal Data

| Categories of data | Type of information processed (some or all of the following types of data may be processed) | Where the data may come from | Who we may disclose the data to | Purpose of processing | Lawful basis of processing |
|------------------------|---|---|--|--|---|
| Individual information | Name, address including post code, gender, date of birth, membership number, telephone / email details, national insurance number, marital status, DOB of spouse / civil partner, pension debit details, pension credit details, educational course, address of educational establishment, date education ceases. | Pension scheme members, pension trustees, past pension scheme members, nominated beneficiaries of pension scheme members. | Scheme Actuary, Scheme administrators, Auditors, Banking Advisers, Investment Advisers, Legal Adviser, Associated Employers, Additional Voluntary Contributions Provider, Insurer(s). Payroll processing services and HR information system provider. Government agencies. Regulatory bodies. | To maintain your pension scheme membership. For the management and administration of the benefits provided by the Scheme. For auditing purposes. | To support your occupational pension scheme membership. Processing is necessary for the purposes of obligations conferred by law in connection with the pension scheme (legal obligation). |

| Categories of data | Type of information processed (some or all of the following types of data may be processed) | Where the data may come from | Who we may disclose the data to | Purpose of processing | Lawful basis of processing |
|-----------------------------------|--|---|--|--|--|
| Employment and Scheme information | Name and address of current employer, job title, history of your employers who participate(d) in the scheme, member category, pensionable service dates, normal retirement date, scheme specific benefit bases. | Principal employer, pension trustees, pension scheme members, past pension scheme members, nominated beneficiaries of pension scheme members. | Scheme Actuary, Scheme administrators, Auditors, Banking Advisers, Investment Advisers, Legal Adviser, Associated Employers, Additional Voluntary Contributions Provider, Insurer(s). Payroll processing services and HR information system provider. Government agencies. Regulatory bodies. | To maintain your pension scheme membership. For the management and administration of the benefits provided by the Scheme. For auditing purposes. | To support your occupational pension scheme membership. |
| | | | | | Processing is necessary for the purposes of obligations conferred by law in connection with the pension scheme (legal obligation). |
| Pension and Benefit information | Salary / remuneration details, pension contributions, additional voluntary contribution details, other benefit details, investment details (avc), pension tax allowances, protected benefit details, preserved member and pension/benefit details, pensioner member and pension/benefit details, spouse/civil partner/dependent member and pension/benefit details, beneficiaries, payroll data, pension increase details. | Pension trustees, pension scheme members, past pension scheme members, nominated beneficiaries of pension scheme members. | Scheme Actuary, Scheme administrators, Auditors, Banking Advisers, Investment Advisers, Legal Adviser, Associated Employers, Additional Voluntary Contributions Provider, Insurer(s). Payroll processing services and HR information system provider. Government agencies. Regulatory bodies. | To maintain your pension scheme membership. For the management and administration of the benefits provided by the Scheme. For auditing purposes. | To support your occupational pension scheme membership. |
| | | | | | Processing is necessary for the purposes of obligations conferred by law in connection with the pension scheme (legal obligation). |

Special Categories of Personal Data

| Categories of data | Type of information processed (some or all of the following types of data may be processed) | Where the data may come from | Who we may disclose the data to | Purpose of processing | Lawful basis of processing |
|---|---|---|---|--|--|
| Individual information Pension and Benefit information | Health information of members and family, sexual orientation, divorce details, earmarking orders, pension sharing orders, details of Power of Attorney, benefit nomination details. | Pension scheme members, pension trustees, past pension scheme members, nominated beneficiaries of pension scheme members. | Scheme Actuary, Scheme administrators, Auditors, Legal Adviser, Associated Employers, Additional Voluntary Contributions Provider, Insurer(s). Payroll processing services and HR information system provider. Government agencies. Regulatory bodies. | To maintain your pension scheme membership. For the management and administration of the benefits provided by the Scheme. For auditing purposes. | To support your occupational pension scheme membership. |
| | | | | | Processing is necessary for the purposes of obligations conferred by law in connection with the pension scheme (legal obligation). |

Protection of your information

Your privacy is important to us and we follow strict security and organisational procedures in the processing, storage, destruction and disclosure of your information. This is to prevent unauthorised access or loss of your information.

Data Retention

Your personal data will only be kept for as long as it is necessary for the purpose it was collected for.

Pensions are a long term commitment, members build up benefits over long periods of time and can be drawing them for thirty years or more. Therefore, it is the Trustee policy to hold data in respect of you after you leave the Scheme and after all obligation to pay benefits to you and/or any of your dependent's under the Scheme, has been extinguished.

We review personal data held in relation to the Scheme on a regular basis in accordance with our data retention/destruction policy. If it is concluded that certain personal data is no longer needed, that personal data will be destroyed.

Transfer of Data

We do not transfer your personal data to any countries outside of the UK or EEA. In the event that we do have to transfer your personal data to a country outside of the UK or EEA, we will ensure that appropriate safeguards are in place to protect your data.

Changes to this Privacy Notice

Any changes made to this privacy notice will be published on the website (<https://www.munichre.com/en/general/privacy.html>) and sent to pension scheme members in paper format.