

How we use your personal information for the members and beneficiaries of benefits administered by the Rhondda Cynon Taf Pension Fund

The Council provides services for local communities and the people who live in them. Undertaking this work means that we must collect and use information about the people we provide services to and keep a record of those services. Because we collect and use personal information about individuals we must make sure that they know what we intend to do with their information and who it may be shared with.

We have summarised in this privacy notice some of the key ways in which we use your personal information for the administration of the Local Government Pension Scheme. This information should be read in conjunction with the [Councils corporate privacy notice](#).

1. Who we are, what we do.

As the Administering Authority of the Fund we hold certain information about you which we use to administer the Fund and to pay benefits from it. This includes the need to process your information to contact you, to calculate, secure and pay your benefits, for statistical and financial modelling and for reference purposes (for example, when we assess how much money is needed to provide members' benefits and how that money should be invested), and to manage liabilities and administer the Fund generally. Further information about how we use your personal data is provided below.

2. What and whose personal information we hold?

We hold information about past and present pension scheme members.

The types of information we hold and process will typically include:

- Contact details including; name, address, telephone numbers and email address.
- Your gender, date of birth, national insurance number and employee and membership numbers.
- Identifying Information such as your passport or driving licence to complete mortality checks.
- Information that is used to calculate and assess eligibility for benefits, for example, length of service or membership and salary information.
- Financial information relevant to the calculation or payment of benefits, for example, bank account and tax details.
- Information about your family, dependents or personal circumstances, for example, marital status and information relevant to the distribution and allocation of benefits payable on death.
- Information about your health, for example, to assess eligibility for benefits payable on ill health, or where your health is relevant to a claim for benefits following the death of a member of the Fund.

- Information about a criminal conviction if this has resulted in you owing money to your employer or the Fund and the employer or Fund may be reimbursed from your benefits.

Where we obtain information concerning certain “special categories” of particularly sensitive data, such as health information, there are special criteria we must meet to ensure our processing is lawful. Generally it will be lawful where it is necessary for the purposes of carrying out our official obligations and responsibilities regarding our administration and provision of Local Government Pensions.

3. Where does the service get my information from?

We obtain some of this personal information directly from you. We may also obtain information (for example, salary information) from:

- your current or past employer(s) or companies that succeeded them in business
- a member of the Fund (where you are or could be a beneficiary of the Fund as a consequence of that person’s membership of the Fund)
- a variety of other sources including public databases (such as the Register of Births, Deaths and Marriages), our advisers and government or regulatory bodies,

Where you have provided us with personal data about other individuals, such as family members, dependants or potential beneficiaries under the Fund, please ensure that those individuals are aware of the information contained within this notice.

4. What will we do with your personal information?

We will use this personal information to:

- Administer the Fund and to calculate and provide you (and, if you are a member of the Fund, your beneficiaries on your death) with benefits.
- For management and provision of Additional Voluntary Contributions by Prudential and Utmost Life, statistical and financial modelling and reference purposes (for example, when we assess how much money is needed to provide members’ benefits and how that money should be invested), and to comply with our legal obligations.

This can include the processing of your personal data for all or any of the following purposes, but not limited to;

- to contact you.
- to assess eligibility for, calculate and provide you (and, if you are a member of the Fund, your beneficiaries upon your death) with benefits.

- to identify your potential or actual benefit options.
- to allow alternative ways of delivering your benefits, for example, through the use of insurance products and transfers to or mergers with other pension arrangements.
- for statistical and financial modelling and reference purposes (for example, when we assess how much money is needed to provide members' benefits and how that money should be invested).
- to comply with our legal and regulatory obligations as the administering authority of the Fund.
- to request information relating to pension scam activity investigations as part of transfer requests
- to address queries from members and other beneficiaries and to respond to any actual or potential disputes concerning the Fund.
- the management of the Fund's liabilities, including the entering into of insurance arrangements and selection of Fund investments.
- in connection with the sale, merger or corporate reorganisation of or transfer of a business by the employers that participate in the Fund and their group companies.
- to take part in surveys/consultations regarding the pension/retirement scheme and how we can improve our services

5. What is the legal basis for the use of this information?

The legal basis for our use of your personal information will generally be one or more of the following:

- a) we need to process your personal information to satisfy our legal obligations as the Administering Authority of the Fund;
- b) we need to process your personal information to carry out a task in the public interest or in the exercise of official authority in our capacity as a public body;

6. Does the service share my personal information with any other organisation?

As detailed below and in order for the Service to undertake its duties in relation to the administration of the Fund, we are required share your personal data with advisers and service providers so that they can help us carry out our duties, rights and discretions in relation to the Fund. Some of those organisations will simply process your personal information on our behalf and in accordance with our instructions. Other organisations will be responsible to you directly for their use of personal information that we share with them. These organisations may include but not limited to;

Other Council departments:

- Human Resources

- Payroll
- Internal audit
- Accounting services

Other public bodies:

- Scheme Employers
- Other Administrative Authorities
- LGPS National Insurance database – South Yorkshire Pensions Authority
- Wales Audit Office
- The Department for Work and Pensions
- The Government Actuary's Department
- The Cabinet Office – for the purposes of the National Fraud Initiative
- HMRC
- The Courts of England and Wales
- Pensions Regulator
- Pensions Ombudsman

Other organisations:

- Scheme Employers
- Fund Actuary - Aon
- Pensions software provider – Aquila Heywood
- Legal Adviser - Eversheds
- AVC Provider – Prudential, Utmost Life
- Tracing bureaus for mortality screening and locating members – ATMOS Data Services
- Printing company – MPS,
- Employer Interface Portal provider – I Connect Software Limited
- Tell Us Once
- Proof of Life Online System – Crown Agents Bank

In addition, where we make Fund investments or seek to provide benefits for Fund members in other ways, such as through the use of insurance, then we may need to share personal information with providers of investments, insurers and other pension scheme operators. In each case we will only do this to the extent that we consider the information is reasonably required for these purposes.

From time to time we may provide some of your information to your employer and their relevant subsidiaries (and potential purchasers of their businesses) and advisers for the purposes of enabling your employer to understand its liabilities to the Scheme. Your employer would generally be a controller of the personal information shared with it in those circumstances. For example, where your employment is engaged in providing services subject to an outsourcing arrangement, the Administering Authority may provide information about your pension benefits to your employer and to potential bidders for that contract when it ends or is renewed.

In some cases these recipients may be outside the UK. If this occurs, we will make sure that appropriate safeguards are in place to protect your information in

accordance with applicable laws. Please use the contact details below if you want more information about this.

We do not use your personal data for marketing purposes and will not share this data with anyone for the purpose of marketing to you or any beneficiary.

7. How long will my information be kept?

We will only keep your personal information for as long as we need it to administer the Fund and to deal with any questions or complaints that we may receive about this, unless the law requires us to keep it for a longer period.

In practice, this means that your personal information may be retained for as long as you (or any beneficiary who receives benefits after your death) are entitled to benefits from the Fund and for a period of 15 years after those benefits stop being paid. For the same reason, your personal information may also need to be retained where you have received a transfer, or refund, from the Fund in respect of your benefit entitlement.

For more information please see the Councils Retention and Disposal Policy and Schedule (insert link).

8. Your information, your rights

The General Data Protection Regulation (GDPR) gives you important rights, including the right to access the personal information the services hold about you.

Click here (insert link) for further information on your information rights and how to exercise them.

9. Contact us

If you have any concerns or would like to know more about how the service using your personal information please contact us in one of the following ways:

By email : pensions@rctcbc.gov.uk

By telephone : 01443 680611

In writing : RCTCBC, Pensions Service, Oldway House, Porth, RCT CF39 9ST

This document is also available in Welsh.