

# Options

Uniper Trustee newsletter

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## Trustee's message

Welcome to the latest edition of Options, the Trustee newsletter for members of the Uniper Group of the Electricity Supply Pension Scheme (the Uniper Group).

25 May 2018 is a watershed date as more extensive data protection for individuals comes into force when the General Data Protection Regulation (GDPR) is implemented throughout the European Union.

You may already be aware of GDPR through companies asking for your permission to continue to send you information. Included in this newsletter is a privacy notice, which the Group Trustees are legally obliged to issue from our administrator RPMI EPAL and Aon, the actuary to the Group.

The Trustee Board has now been established for over 18 months. Howard Simmons, one of the originally elected Member Nominated Directors (MND), left the business at the end of 2017 and has resigned his position as an MND. I would like to thank Howard for his very valuable contribution to the Trustee Board.

As a result, there is now a vacancy on the Trustee Board which we are seeking to fill. Should you be interested, you will find some details about the process which the Trustees will follow to elect a new MND later in this newsletter.

Finally, the Trustee is pleased to announce that the Uniper UK Pensions website is now live at: [ukpensions.uniper.energy](http://ukpensions.uniper.energy).

This website has all the information you need about your Uniper Group pension so make sure you visit and bookmark it.

**Felix Lerch**  
Trustee Chairman

## Privacy laws are changing

How companies collect, use and distribute your personal data is high on the news agenda.

The Trustee wants to tell you about the new rules that are coming into effect from the middle of May 2018 and how they will affect you as a member of the Uniper Group of the Electricity Supply Pensions Scheme (the Uniper Group).

Right now, we are all protected by the Data Protection Act (DPA), which has been in place since 1998. But on 25 May 2018, the law protecting your personal information will change and the DPA will be replaced by a new Act, which will be based on the General Data Protection Regulation (GDPR).

The GDPR was introduced by the European Union (EU) as a way of making data protection rules more consistent across all member states. Considering how much the world has changed and how much more we use technology and social media, it's no surprise that the old DPA rules, which worked fine in 1998, were in need of an overhaul.

The new law will apply in all EU countries, not just in the UK, and will continue to apply in the UK post-Brexit. The GDPR defines how we, and other organisations, are allowed to collect, use and store the Uniper Group member's personal information. It not only covers anything that identifies you directly, but pieces of data that can be put together to paint a picture of who you are.

The GDPR means we have to tighten our processes to make sure that we collect, use and store data so that it complies with the new high standards.

### **The following is how the Trustees will use information about you to comply with the new GDPR legislation.**

We, the Trustee of the Uniper Group, will use your personal details to assess, deal with and pay any benefits you may be entitled to under the rules of the Uniper Group.

As part of the service we provide, we may share your information with other organisations for the purposes of identifying accurate information as to your whereabouts or for the purpose of paying any benefits that you may be entitled to. We will handle your data in compliance with all relevant data protection legislation, including from 25 May 2018 in compliance with the General Data Protection Regulation (GDPR). The Trustee of the Uniper Group is the

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data controller in respect of your personal information for the purposes of applicable data protection legislation.

### **Purpose of using information**

We process information or data for the reasons/ purposes above. This information may include:

- personal details
- family, lifestyle and social circumstances
- financial details
- employment and education details
- goods or services provided

We may also need to process sensitive classes of information, such as physical or mental health details, in order to administer ill-health retirement payments and applications.

This information may be obtained from your employer, ex-employer, government agencies, service providers or from yourself.

We will only collect and use your personal information where:

- there is a legal obligation for us to do so;
- it is for our legitimate business interests; or
- you have given us your consent to do so.

Our legitimate business interests include fulfilling our role in dealing with, assessing eligibility for, and paying any benefits you may be entitled to. We will not use your data for our legitimate business interests if they are overridden by your interests, rights or freedoms.

You do not have to provide the information requested from you, but there may be a delay in the payment of your benefits if that information is not provided.

If we are processing your data on the basis of your consent, you can withdraw your consent at any time by contacting RPMI EPAL (details shown under 'Further information'). The withdrawal of consent will not affect the processing of personal data carried out before consent was withdrawn.

### **Who the information may be shared with**

From time to time, we may need to share your information with other organisations. Where this is necessary, we are required to comply with all aspects of relevant data protection legislation.

Your information will be shared with RPMI EPAL in order for them to provide pension administration services in line with the reasons/purposes outlined earlier.

The types of other organisations we may need to share some of your information with are:

- claimants, beneficiaries, assignees and payees
- pension schemes with which the person whose personal information we are processing has an association
- trade and business associates and professional advisers
- healthcare, social and welfare organisations
- financial organisations and advisers
- central and local government
- service providers
- ombudsmen and regulatory authorities
- suppliers
- family, associates or representatives of the person whose personal data we are processing
- tracing agencies

Your data is also shared with the Scheme Actuary, Aon Hewitt Limited, who provide pensions advisory and calculation services to the Trustee of the Uniper Group. Further information regarding their privacy policy is detailed at the end of this notice.

### **Retention of data**

One of the key principles of the relevant data protection legislation, including the GDPR, is that the personal data we store and process shall be adequate, relevant and limited to what is necessary for the purpose it was originally collected. Our standard policy is for information or data to be kept for only as long as necessary. It is then disposed of in a managed and secure way. However, as pensions are a long-term saving vehicle, it may be necessary to retain your personal data for the remainder of your life and any dependants' lives in order to pay you the benefits you are entitled to, along with any dependant's benefits payable.

Our core systems, data, and administration services are all carried out and stored within the UK.

### **Completing forms on behalf of a child**

If you are completing forms on behalf of a child, we may also hold and use your personal information, which will be dealt with on the same basis as set out above.

## Your rights

You will have a number of rights under data protection legislation. These include the right to:

- see the information we hold about you;
- request personal data to be amended if it is inaccurate or incomplete;
- request the deletion or removal of personal data where there is no compelling reason for its continued use;
- block or restrict the processing of your personal data in certain circumstances; and
- object to the processing of your personal data in certain circumstances

There is also a right under the GDPR to receive your personal data (in a structured, commonly used and machine-readable format) and to transfer your data to another service provider or data controller. This right applies where your data is being processed on the basis of your consent or in line with a contract to which you are party. Please note that for the majority of members, this is not applicable as we rely on our legitimate business interest to collect and process your data rather than individual consent or contracts.

## Further information

If you wish to exercise any of your rights or have concerns about the processing of your personal data, or on behalf of the child in whose name this claim is made, or wish to raise any issues in relation to data protection, including in relation to the use of it by the Trustees or RPMI EPAL, please contact RPMI EPAL:

RPMI EPAL  
2 Rye Hill Office Park  
Birmingham Road  
Coventry  
CV5 9AB

**Tel: 02476 472 544**

**Email: [enquiries@rpmico.uk](mailto:enquiries@rpmico.uk)**

If you are unhappy with how your personal information is being handled, you also have the right to make a complaint to the Information Commissioner's Office, an independent body set up to uphold information rights, which will investigate your complaint.

In addition to the above, the Trustee also uses an external Company as their Scheme Actuary and pensions advisory services and they have asked the Trustee to provide the information, right, in relation to their involvement.

## Aon Hewitt Limited "quick read" privacy notice

Aon Hewitt Limited (and, where appointed, the Scheme Actuary – together "Aon") has been appointed to provide pensions advisory and calculation services that relate to your membership of the pension scheme. In doing so Aon will use personal information about you, such as your name and contact details, information about your pension contributions, age of retirement, and in some limited circumstances information about your health (where this impacts your retirement age) in order to be able to provide these services. The purposes for which we use personal information will include management of the pension scheme and your membership within it, funding the pension scheme (i.e. helping to ensure that the funds within the pension scheme are sufficient to cover the members who are party to it), liability management (that is to say providing advice on the different ways benefits could be determined, and drawn, from the pension scheme), scheme actuary duties (which include assessing individuals who are members of the pension scheme and assessing how the make-up of the membership may affect the amounts payable and when they become payable so as to manage the pension scheme appropriately), regulatory compliance, process and service improvement and benchmarking.

We may pass your personal information to third parties such as financial advisors and benefits providers, insurers, our affiliates and service providers and to certain regulatory bodies where legally required to do so. Depending on the circumstances, this may involve a transfer of data outside the UK and the European Economic Area to countries that have less robust data protection laws. Any such transfer will be made with appropriate safeguards in place.

More detail about Aon's use of your personal information is set out in our full Privacy Notice. We recommend that you review this notice, which is available online at <http://www.aon.com/unitedkingdom/products-and-services/human-capital-consulting/aon-hewitt-actuarial-services-privacy-statement.jsp>, or you can request a copy by contacting contact us, including reference to the scheme name, at: Data Protection Officer, Aon Hewitt Limited (Retirement and Investment UK), PO Box 730, Redhill, RH1 9FH.

## New website

The Uniper Pensions website went live on 13 March.

The website – [ukpensions.uniper.energy](http://ukpensions.uniper.energy) – is a useful source of information about your Uniper Group pension. You can find all the forms you need, plus the latest pension news updates, copies of newsletters and Scheme documents.

Please take a look at the site at [ukpensions.uniper.energy](http://ukpensions.uniper.energy) and bookmark it for future visits as it will be updated on a regular basis. If you have any comments or suggestions for the website, please contact [adrian.furnell@uniper.energy](mailto:adrian.furnell@uniper.energy).



## Opting out of digital communications

This will be the last paper version of the Options newsletter produced by the Group Trustee.

In future, they will only be available online at [ukpensions.uniper.energy](http://ukpensions.uniper.energy). Signposting will be via Ping for active employees and for deferred and pensioner members, if email addresses are held, an email will be sent advising that updates are available.

However, if you do not wish to receive communications digitally, and would prefer to receive paper copies, please contact [adrian.furnell@uniper.energy](mailto:adrian.furnell@uniper.energy).

## Group Trustee changes

Howard Simmons, who has served on the Board since its inception, left the business at the end of 2017 and has resigned from the Board.

As Howard was a Member Nominated Trustee (MNT), this leaves a vacancy and the Trustees will be implementing procedures over the next few weeks for members of the Group to elect a new MNT. Details, once finalised, will be sent to members' home addresses.

## Keep your details up to date

Have you moved house?  
Remember to keep the Scheme informed so you can continue to get important information about your pension.

If you're currently paying into the Scheme, please give any new contact details to your employer. They'll then pass the information on to the Scheme's administrator, RPMI EPAL.

If you're no longer paying into the Scheme, or if you're already receiving your pension, please contact RPMI EPAL using the contact details on the back page.

## Stay scam-smart

Please be on your guard against a growing number of pension scams.

Scammers' tactics are becoming ever more sophisticated. They will try to flatter, tempt and pressure you into an illegal pension transfer. Once the transfer has gone through, it's too late and you may never see your pension again. And you could face large tax bills as well!

Be vigilant against offers of 'one-off pension investments', 'pension loans', legal loopholes, upfront cash or promises to help you access your pension funds early. These offers are unlikely to be genuine. If you're under age 55 (or age 50 if being made redundant), you cannot release your pension, unless you are too ill to work.

Here are just a few of the warning signs of pension scams...

### Red flags

- Cold calls.
- PO Box addresses or serviced offices.
- Mobile phones as contact numbers.
- Recommendation from friends.
- 'Deals' such as overseas investments, guaranteed returns, or limited offers.

### What to do...

- Call the Pensions Advisory Service for help on 0300 123 1047 or visit [www.thepensionsadvisoryservice.org.uk](http://www.thepensionsadvisoryservice.org.uk).
- Check the advisor is registered with the Financial Conduct Authority at [www.FCA.org.uk/register](http://www.FCA.org.uk/register).
- Study details of any transfer carefully yourself.
- Visit [www.pensionwise.gov.uk](http://www.pensionwise.gov.uk) to learn about your retirement options.
- See if the deal is a known scam at [www.scamsmart.fca.org.uk](http://www.scamsmart.fca.org.uk).

Further information is available on the Pension Regulator's website, [www.thepensionsregulator.gov.uk/pension-scams](http://www.thepensionsregulator.gov.uk/pension-scams).

## Useful contacts

There's a lot to think about when it comes to your pension and retirement. But don't worry, impartial guidance is available.

### Unbiased.co.uk

You can find Independent Financial Advisers (IFAs) in your local area who will help you understand your pension, options, and how to manage your finances.

[www.unbiased.co.uk](http://www.unbiased.co.uk) (web chat available)

### HMRC

Her Majesty's Revenue & Customer (HMRC) can answer any tax queries you may have.

**Telephone: 0300 200 3300**

### Gov.uk

If you're confused about any pensions, tax, or National Insurance issues, you can search the government's website for clear, jargon-free explanations.

[www.gov.uk](http://www.gov.uk)

### Money Advice Service

This free and impartial advice service works with other organisations to help you manage your money.

**Tel: 0800 138 7777**

[www.moneyadvice.org.uk](http://www.moneyadvice.org.uk)

(web chat available)

### The Pensions Advisory Service

You can get free, impartial guidance on a wide range of pensions-related topics (both workplace and personal pensions) from this non-profit-making organisation.

**Tel: 0300 123 1047**

[www.thepensionsadvisoryservice.org.uk](http://www.thepensionsadvisoryservice.org.uk)

(web chat available)

### Pension Wise

If you're aged 50 or over and have any savings in defined contribution pension schemes, you can get free guidance about the different options available to you.

**Tel: 0800 138 3944**

[www.pensionwise.gov.uk](http://www.pensionwise.gov.uk)

## Further information

If you need specific information about your pension, contact the pension scheme administrator:

RPMI EPAL, 2 Rye Hill Office Park, Birmingham Road, Coventry CV5 9AB

Email: [enquiries@rpmico.uk](mailto:enquiries@rpmico.uk)

Telephone: **0247 6472 544** (Mon-Fri 8am to 5pm)

If you have a question for the Trustees, please write to RPMI EPAL, or you can email Adrian Furnell, Uniper's Pensions Manager, at: [adrian.furnell@uniper.energy](mailto:adrian.furnell@uniper.energy).