

# **COOKIE POLICY**

"Website" means www.yourfinancialfuture.mercer.com.

This Website may use cookies to distinguish you from other users of this Website. This helps us to provide you with a good experience when you browse our Website and also allows us to improve the performance of our Website. By continuing to browse this Website, you are agreeing to our use of cookies in accordance with this Cookie Policy.

If you do not accept the use of these cookies, please disable them following the instructions in this Cookie Policy, by changing your browser settings so that cookies from this Website cannot be placed on your device.

## 1. WHAT IS A COOKIE?

A cookie is a small file of letters and numbers that are sent to and stored on your computer, smartphone or other device for accessing the internet, whenever you visit a website. Cookies are useful because they allow a website to recognise a user's device.

We use cookies for a variety of reasons, such as letting you navigate between pages efficiently, remembering your preferences (if an authenticated website) and generally improving the user experience.

You will find more information about cookies at www.allaboutcookies.org, which gives details on how to delete cookies from your computer.

## 2. HOW AND WHY WE USE COOKIES

The cookies we may use are completely safe. In fact, many of them are used purely to provide important security features such as protecting your data, if applicable.

We may use cookies to safeguard your privacy when you're browsing the Website. We also use them to give you the best experience when you visit this Website. By using cookies, we can make it easier for you to do many things, such as managing your account or login details (if applicable), and applying for further support (if applicable). Cookies can also allow us to tailor the content of this Website so we can show you services or content we think you may be interested in but this would only apply if the website required a username and password to access.

Finally, we may use 'analytics' cookies to help us make our Website better for those who visit it regularly. We use traffic log cookies to identify which pages are being used. This helps us analyse data about web page traffic and improve our Website and services in order to tailor it to Member needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

When we include links to other websites (if applicable), please bear in mind they will have their own privacy and cookie policies that will govern the use of any information you submit. We recommend you read their policies as we are not responsible or liable for their privacy practices.

Overall, cookies help us provide you with a better Website and service, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us. You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the Website.

Mercer Financial Planning is a trading name of Mercer Limited which is authorised and regulated by the Financial Conduct Authority (FCA). Registered in England and Wales No: 984275. Registered address: 1 Tower Place West, Tower Place, London, EC3R 5BU.

## 3. KEEPING YOUR PERSONAL INFORMATION SAFE (IF APPLICABLE)

Our cookies do not store personal information such as your name, address, phone number or email in a format that can be read by others. The cookies we may use cannot read or search your computer, smartphone or web-enabled device to obtain information about you or your family, or read any material kept on your hard drive.

We do use a small number of cookies that store encrypted versions of information where you have asked us to, such as the Login details to identify you as you navigate through pages whilst you are active on the Website. This only applies when you are required to enter Login details before you can access the Website.

### 4. WHAT COOKIES DO WE USE ON OUR WEBSITE?

**Essential Cookies**: as you might guess, essential cookies enable essential functionality of the Website to work, for example ensuring that you can move between pages on the Website securely. This category of cookies cannot be disabled. We use the following essential cookies:

Name	What does it do?
Login (if applicable)	The Website creates this cookie when you log in successfully. The cookie contains key information about the login account in a compressed and encrypted format. It is encrypted to ensure only the Website can read the data that it contains. The cookie is created to be valid for 15 minutes. Each time you navigate between pages the cookie is refreshed and valid for another 15 minutes. When you log out using the logout link, the cookie is deleted. If you close the browser without logging out, the cookie is automatically deleted.
Traffic Cookies	These cookies are used to identify which pages are being used. This helps us analyse data about web page traffic and improve our Website and services in order to tailor it to Member needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

### 5. HOW TO MANAGE COOKIES THROUGH THE BROWSER

The ability to enable, disable or delete cookies can be completed at browser level. In order to do this, follow the instructions provided by your browser (usually located within the "Help", "Tools" or "Edit" facility). Disabling a cookie or category of cookie does not delete the cookie from your browser; you will need to do this yourself from your browser.

If you have disabled one or more cookies, we may still use information collected from cookies prior to your disabled preference being set, however, we will stop using the disabled cookie to collect any further information.

Please note that if you activate the setting on your browser that allows you to refuse the setting of all or some cookies (including essential cookies) you may not be able to access all or parts of our Website. LAST UPDATED: NOVEMBER 2020

Mercer Financial Planning is a trading name of Mercer Limited which is authorised and regulated by the Financial Conduct Authority (FCA). Registered in England and Wales No: 984275. Registered address: 1 Tower Place West, Tower Place, London, EC3R 5BU.