

## Data protection information for clients and prospective clients

### Information on data protection concerning our data processing in accordance with Article (Art.) 13, 14 and 21 of the General Data Protection Regulation (GDPR)

We take data protection seriously and hereby inform you about how we process your data and what claims and rights you are entitled to according to the statutory data protection regulations. Valid from 25 May 2018

#### 1. Responsible bodies and contact details for data processing

##### Responsible body at Swiss Life Asset Managers:

Swiss Life Investment Management Holding AG  
- Data Protection –  
General-Guisan-Quai 40  
CH-8022 Zurich  
[Dataprotection@swisslife-am.com](mailto:Dataprotection@swisslife-am.com)

##### Responsible bodies and contact details in the countries:

##### Switzerland:

Swiss Life Asset Management Ltd  
- Data Protection -  
General-Guisan-Quai 40  
CH-8022 Zurich

E-mail: [DataprotectionAM@swisslife.ch](mailto:DataprotectionAM@swisslife.ch)

##### Germany:

Swiss Life Asset Management GmbH  
- Data Protection -  
Zeppelinstrasse 1  
D-85748 Garching b. München

E-mail: [DataprotectionAM@swisslife.de](mailto:DataprotectionAM@swisslife.de)

##### France:

Swiss Life Asset Managers France  
- Data Protection -  
153 rue Saint-Honoré  
FR-75001 Paris

Mail: [dataprotection-france@swisslife-am.com](mailto:dataprotection-france@swisslife-am.com)

#### 2. Purposes and legal basis on which we process your data

We process personal data in accordance with the provisions of the General Data Protection Regulation (GDPR) and other applicable data protection provisions (details below). Which specific data are processed and the way in which they are used essentially depends on the individual services requested or agreed. Further details or supplements to the purposes of data processing can be found in the relevant contract documents, forms, a declaration of consent and/or other information provided to you (e.g. within the scope of use of our website or in our terms and conditions). This data protection information can also be updated from time to time as announced on our website [www.swisslife-am.com](http://www.swisslife-am.com).

##### 2.1 Purposes of contract fulfilment or pre-contractual measures (Art. 6 cl. 1 b GDPR)

The processing of personal data is carried out to implement our contracts with you and execute your orders as well as to implement measures and activities within the scope of pre-contractual relationships, e.g. with prospective clients. Such processing in particular serves to facilitate the provision of services in accordance with your orders and wishes and comprises the measures and activities necessary for this. These primarily include contract-related

communication with you, the corresponding invoicing and associated payment transactions, the traceability of transactions, orders and other agreements as well as quality control by means of corresponding documentation, goodwill procedures, measures for managing and enhancing business processes as well as for meeting general due diligence obligations, management and control by affiliated companies (e.g. parent company); statistical evaluations for corporate management, cost recording and controlling, reporting, internal and external communication, emergency management, settlement and fiscal evaluation of operational benefits, risk management, assertion of legal claims and defence in case of legal disputes; safeguarding of IT security (including system and plausibility tests) and general safety, including building and equipment safety, upholding and exercise of domiciliary rights (e.g. by means of access controls); safeguarding of the integrity, authenticity and availability of data, prevention and investigation of criminal offences; monitoring by supervisory boards or authorities (e.g. audit).

##### 2.2 Purposes in the event of a legitimate interest on our part or that of a third party (Art. 6 cl. 1 f GDPR)

We may process your data beyond the actual fulfilment of the contract or preliminary contract if this is necessary for upholding our own legitimate interests or those of third parties, in particular for the purpose:

- of marketing or market and opinion research as long as you have not revoked the use of your data;
- of obtaining information and exchanging data with information bureaux as long as this exceeds our economic risk;
- of reviewing and enhancing needs analysis procedures;
- of further developing products and services as well as existing systems and processes;
- of disclosing personal data within the scope of due diligence during company sale negotiations;
- of matching against European and international anti-terror lists as long as this exceeds the statutory obligations;
- of enriching our data, for example through the use or research of publicly accessible data;
- of statistical evaluations or market analysis;
- of benchmarking;
- of asserting legal claims and defending ourselves in the event of legal disputes that are not directly attributable to the contractual relationship;
- of limited data storage if deletion is not possible or only possible with a disproportionately high outlay owing to the specific type of storage;
- of developing scoring systems or automated decision-making processes;
- of preventing and investigating criminal offences as long as this is not exclusively for the fulfilment of statutory requirements;
- of building and equipment safety (e.g. by means of access controls and video surveillance) as long as this exceeds the general due diligence obligations;
- of internal and external investigations and security checks;
- of potentially listening into or recording telephone conversations for quality control and training purposes;
- of obtaining and upholding certifications of a private law or regulatory nature;
- of upholding and exercising domiciliary rights through both corresponding measures and video surveillance for the protection of our clients and staff and the securing of evidence in the event of criminal offences and their prevention as well as for access controls.

##### 2.3 Purposes within the framework of your consent (Art. 6 cl. 1 a GDPR)

The processing of your personal data for specific purposes (e.g. the use of your e-mail address for marketing purposes) may also take place subject to your consent. You can normally revoke this at any time. This also applies to the revocation of declarations of consent granted to us prior to the entry into force of the GDPR, i.e. prior to 25 May 2018. You will be informed separately in the

text of the declaration of consent about the purposes and the consequences of revocation or not granting consent. Any revocation of consent fundamentally only applies to the future. Any processing taking place prior to the revocation is not affected by this and remains lawful.

**2.4 Purposes for the fulfilment of statutory requirements (Art. 6 cl. 1 c GDPR) or in the public interest (Art. 6 cl. 1 e GDPR)**

Like all parties participating in economic affairs, we are also subject to a large number of statutory obligations. While these primarily comprise legal requirements (e.g. regulatory provisions as well as company, commercial and tax law), they also include regulatory and other official requirements. The purposes of processing include, for example, identity and age checks, the prevention of fraud and money laundering, the prevention, combating and investigation of terrorism financing and asset-endangering offences, matching with European and international anti-terror lists, the fulfilment of inspection and reporting obligations under tax law and the archiving of data for the purposes of data protection and data security and review by tax and other authorities. The disclosure of personal data can also become necessary within the scope of official/judicial measures for the purposes of evidence collection, criminal prosecution or the enforcement of civil claims.

**3. The data categories processed by us for data we do not receive directly from you and their origin**

To the extent that this is necessary for the provision of our services, we process personal data permissibly received from other companies or third parties (e.g. information bureaux, address publishers). We also process personal data that we have permissibly obtained, received or acquired from publicly accessible sources (such as telephone directories, commercial registers and registers of associations, civil registers, debtor registers, land registers, the press, Internet and other media) and are permitted to process.

Relevant personal data may in particular include:

- Personal details (name, date of birth, place of birth, nationality, marital status, profession/sector and comparable data)
- Contact details (address, e-mail address, telephone number and comparable data)
- Address details (registration details and comparable data)
- Payment confirmation/cover note for bank and credit cards
- Information about your financial situation (creditworthiness data including scoring, i.e. data for assessing the economic risk)
- Client history
- Data about your use of the telemedia we offer (e.g. time of retrieval of our websites, apps or newsletter, sites/links clicked on, entries and comparable data)
- Video data

**4. Recipients or categories of recipients of your data**

Within our Group, those internal departments or organisational units receive your data that require them to fulfil our contractual and statutory duties or for the handling and implementation of our legitimate interests. Any forwarding of your data to external bodies takes place **exclusively**

- in connection with contract conclusion;
- for the purpose of fulfilling statutory requirements according to which we are obliged to disclose, report or forward data or the forwarding of data lies in the public interest (see section 2.4);
- to the extent that external service providers processing orders or assuming functions process data on our behalf (e.g. external data centres, support/maintenance of IT applications, archiving, document processing, call centre services, compliance services, controlling, data screening for anti-money laundering purposes, data validation and plausibility check, data destruction, purchasing/procurement, client administration, letter-shops, marketing, media technology, research, risk controlling, invoicing, telephone services, website management, audit services, credit institutions, printers or data disposal companies, courier services, logistics);
- on the basis of our legitimate interests or the legitimate interests of third parties for the purposes stated in section 2.2 above (e.g. to authorities, information bureaux, debt collection agencies, lawyers, courts, experts, Group companies, committees and supervisory authorities);
- if you have granted us your consent to the transmission of your data to third parties.

**We will not forward your data to third parties beyond this.** To the extent that we commission service providers within the scope of processing an order, your data will be subjected there to the same security standards as with us. In all other cases the recipients may only make use of the data for the purposes for which they have been transmitted to them.

**5. Duration of the storage of your data**

We process and store your data for the duration of our business relationship. This also includes the initiation of a contract (pre-contractual legal relationship) and the conclusion of a contract.

We are also subject to various statutory and regulatory retention and documentation obligations resulting, inter alia, from company and commercial law, regulatory provisions and tax law. The periods specified there for retention and/or documentation amount to ten years following the end of the business relationship or pre-contractual legal relationship.

Furthermore, special statutory provisions can entail a longer period of retention, such as the safeguarding of evidence within the framework of statutory periods of limitation.

Data no longer required for the fulfilment of contractual or statutory obligations and rights are deleted at regular intervals unless their further processing (for a limited period) is necessary in order to fulfil the purposes derived from an overriding legitimate interest listed in section 2.2. Such an overriding legitimate interest also exists, for instance, if deletion is not possible or only possible with a disproportionately high outlay owing to the specific type of storage and any processing for other purposes is ruled out by suitable technical and organisational measures.

**6. Processing of your data in a third-party country or by an international organisation**

Data transmission to entities in countries outside the European Union (EU) or European Economic Area (EEA) (so-called third-party countries) takes place if this proves necessary for the execution of an order from or contract with you, if it is legally prescribed (e.g. reporting obligations under tax law), it lies within the framework of a legitimate interest of ours or a third party or you have granted us your consent for this.

The processing of your data in a third-party country can also take place in connection with the commissioning of service providers within the scope of order processing. Should there be no resolution of the EU Commission for the country in question concerning an adequate existing level of data protection there, we undertake to guarantee through corresponding agreements according to EU data protection provisions that your rights and freedoms are adequately protected and safeguarded. Detailed information about this can be obtained on request.

Information about the suitable and adequate guarantees and the possibility of receiving a copy of these can be obtained on request from the individual units responsible.

**7. Your data protection rights**

**You can assert your data protection rights towards us under certain conditions:**

- You are entitled to receive **information** from us about your data stored with us in accordance with the provisions of Art. 15 GDPR (possibly with restrictions under national law).
- At your request we will **correct** the data stored about you in accordance with Art. 16 GDPR if they are inapplicable or erroneous.
- If you wish, we will **delete** your data in accordance with the principles of Art. 17 GDPR unless prevented from doing so by other statutory regulations (e.g. statutory retention obligations or any restrictions under the data protection law of the applicable country) or an overriding interest on our part (e.g. for the defence of our rights and claims).
- Subject to the requirements of Art. 18 GDPR, you can request us to **restrict the processing of your data**.
- **You can also register an objection to the processing of your data** in accordance with Art. 21 GDPR requiring us to cease processing your data. However, this right of objection only applies if very special circumstances pertain with regard to your personal situation and the rights of our Group may obstruct your right of objection.

- You are also entitled to **receive** your data subject to the provisions of Art. 20 GDPR in a structured, conventional and machine-readable **format** or to **transmit them to third parties**.
- You are furthermore entitled to **revoke consent** granted to us for the processing of personal data at any time with future effect (see section 2.3).
- You also have recourse to a **right of complaint to a data protection supervisory authority** (Art. 77 GDPR). **However, we recommend always initially addressing such complaints to our data protection officers.**

**Your requests concerning the exercise of your rights should wherever possible be addressed in writing to the aforementioned local data protection officers in the countries.**

**8. Scope of your obligations to supply us with your data**

You only need to supply the data that is required for initiating and implementing a business relationship or for a pre-contractual relationship with us or that we are legally obliged to collect. Without these data we will normally be unable to conclude or execute the contract. This can also apply to data required at a later stage within the scope of the business relationship. Should we request any further data from you above and beyond this, we will notify you separately of the voluntary nature of such disclosures.

**9. Existence of automated decision-making in each case (including profiling)**

Under certain circumstances we may partially process your data with the aim of assessing specific personal aspects (profiling). To enable us to inform and advise you about products in a targeted manner, we make use of evaluation tools. These facilitate needs-based product design, communication and publicity including market and opinion research.

Such procedures can also be used to assess your solvency and creditworthiness and to combat money laundering and fraud. So-called "score values" can be used to assess your solvency and creditworthiness. Scoring uses mathematical procedures to calculate the probability of a client meeting his or her payment obligations in accordance with the contract. Such score values accordingly support us, for example, in assessing creditworthiness and making decisions regarding the sale of products and are incorporated in our risk management. The calculation is based on mathematically and statistically recognised and proven procedures and carried out on the basis of your data, in particular your income situation,

outgoings, existing liabilities, profession, employer, length of employment, experience from existing business relationships, timely contractual repayment of previous loans and information from credit agencies.

**Information about your right of objection Art. 21 GDPR**

1. You are entitled at any time to register an objection to the processing of your data taking place on the basis of Art. 6 cl. 1 f GDPR (data processing for the purposes of legitimate interests) or Art. 6 cl. 1 e GDPR (data processing in the public interest) if there are reasons for this arising from your specific situation. This also applies to a profiling based on this provision within the meaning of Art. 4 cl. 4 GDPR.

Should you register an objection, we will no longer process your personal data unless we are able to provide evidence of compelling legitimate grounds for such processing that outweigh your interests, rights and freedoms, or processing serves the assertion, exercise or defence of legal claims.

2. We may also process your personal data to conduct direct advertising. If you do not wish to receive any advertising, you are entitled at any time to register an objection to this; this also applies to any profiling connected with such direct advertising. We will observe this objection in the future.

We will no longer process your data for the purposes of direct advertising if you object to its processing for these purposes.

Objections can be registered informally and should wherever possible be addressed to the aforementioned local data protection officers of the countries.

Status of data protection information as at 25 May 2018