

# Cookie policy

Like many companies, Punter Southall Defined Contribution Consulting Limited (“**Pension Potential**”, “**we**”, “**us**” or “**our**”) use technology on our website to collect information that helps us enhance your online experience, discover how you use our website and measure the effectiveness of our marketing communications.

## What are cookies?

A cookie is a text file containing information which is downloaded to your desktop or laptop computer, tablet or mobile device when you visit our website. Cookies are then sent back to our website each time you visit, enabling the website to “remember” you or your device. A cookie cannot read data off your hard drive or read cookie files created by other sites.

When we refer to cookies throughout this Policy, we intend to cover all similar devices including web beacons and log files. You can find more information about cookies at [All About Cookies](#), [Your Online Choices](#) or [About Cookies](#)

## The information we collect and why

Part of creating an enjoyable and lasting experience for our website visitors is to use cookies to process information in order to better understand what you want from our site. For the same reason, we may obtain information about your general internet usage by using a cookie file which is stored on your device.

Examples of the types of information we collect via cookies are:

- How often you visit our website, the pages you visited on our website, your click-through on our website and the total time you spent on our website;
- The website you visited before our website;
- Whether you have visited our website before or if you are a new visitor;
- Your viewing preferences (e.g. layout, sizing preferences, language, etc.); and
- Your IP address, browser type and operating system.

Please note: we do not collect your name or email address via cookies.

Cookies help us to improve our site and to deliver a better and more personalised service. They enable us to:

- Estimate our audience size and usage pattern;
- Store information about your preferences, and so allow us to customise our site according to your individual interests;
- Speed up your searches;
- Recognise you when you return to our site and improve your next visit; and
- Look at customer trends: we compile information from thousands of visits and analyse it as a whole. This kind of study focuses on identifying trends among the many visitors to our site rather than analysing information about any individual visitor.

We also use cookies for system administration and to report aggregate information to our advertisers.

## The cookies we use on this website

Cookie Name	Source	Purpose	Type	Expires
ASP.NET_sessionId	Journey.pensionpotential.co.uk	General purpose platform session cookie, used by sites written with Microsoft.NET based technologies. Used to maintain an anonymised user session by the server. It holds no information about the user and is destroyed on closing the browser.	Session	At the end of the session
_RequestVerificationToken	Journey.pensionpotential.co.uk	This is an anti-forgery cookie set by web applications built using ASP.NET MVC technologies. It is designed to stop unauthorised posting of content to a web site, known as Cross-Site Request Forgery.	Session	At the end of the session
_ga	Google Analytics	To enhance and improve your experience on our website, ensure the security of our website facilities	Persistent	2 Years
cookie_notice_accepted	PSG Website	To store information about your cookie policy acceptance	Persistent	1 Month
__hstc	Hubspot	It contains the domain, utk (see below), initial timestamp (first visit), last timestamp (last visit), current timestamp (this visit), and session number (increments for each subsequent session).	Persistent	2 years
Hubspotutk	Hubspot	This cookie is used to keep track of a visitor's identity. This cookie is passed to HubSpot on form submission and used when de-duplicating contacts.	Persistent	10 years
__hssc	Hubspot	This cookie keeps track of sessions. This is used to determine if we should increment the session number and timestamps in the	Persistent	30 mins

Cookie Name	Source	Purpose	Type	Expires
		__hstc cookie. It contains the domain, viewCount (increments each pageView in a session), and session start timestamp.		
__hssrc	Hubspot	Whenever HubSpot changes the session cookie, this cookie is also set. We set it to 1 and use it to determine if the user has restarted their browser. If this cookie does not exist when we manage cookies, we assume it is a new session.	Session	At the end of the session
__Hs_opt_out	Hubspot	This cookie is used by the <a href="#">opt-in privacy policy</a> to remember not to ask the user to accept cookies again. This cookie is set when you give users the choice to <a href="#">opt out of cookies</a> .	Persistent	2 years
__hs_do_not_track	Hubspot	This cookie can be set to prevent the tracking code from sending any information to HubSpot. Setting this cookie is different from <a href="#">opting out of cookies</a> , which still allows anonymized information to be sent to HubSpot.	Persistent	2 years
__hs_testcookie	Hubspot	This cookie is used to test whether the visitor has support for cookies enabled.	Session	At the end of the session
Hspagesviewedthissession	Hubspot	This cookie is used to keep track of page views in a session	Session	At the end of the session
_utma	Google	Identify unique users	Persistent	2 years
_utmb and _utmc	Google	Session cookies – calculate visit length and exit time	Session	At end of session

Cookie Name	Source	Purpose	Type	Expires
_utmt	Google	Throttles request rate	Persistent	10 minutes
_utmv	Google	Visitor segmentation	Persistent	2 years
_utmz	Google	Website optimization	Persistent	2 years
_utmz	Google	Campaign cookie – monitors where the website visitor arrived from	Persistent	6 months
LuckyOrange analytics cookies - <a href="#">full list available here</a>	LuckyOrange	Website usage information	Persistent	12 months
wistia-http2-push-disabled	Wistia	Video viewing tracking	Session	At end of session
Local storage	Wistia	Video viewing tracking	Session	At end of session
_cfduid (various types)	Hubspot	Website functionality and usage tracking	Persistent	1 year
_distillery	puntersouthall.com	User behaviour tracking	Persistent	1 year
muxData	puntersouthall.com	Video viewing tracking	Persistent	20 years
Local storage	puntersouthall.com	Website functionality and usage tracking	Persistent	1 year
Channel ID (various types)	Google	Website usage tracking	Session	At end of session
NID	Google	Website usage tracking	Session	At end of session
_cfduid	Hubapi.com	Website functionality and usage tracking	Persistent	1 year
_cfduid	hsforms.com	Website functionality and form submissions	Persistent	1 year

Cookie Name	Source	Purpose	Type	Expires
_cfduid	hsforms.net	Website functionality and form submissions	Persistent	1 year
Local storage	platform.twitter.com	User behaviour tracking	Persistent	1 year
_distillery	puntersouthall.wistia.com	Video viewing tracking	Persistent	1 year
muxData	puntersouthall.wistia.com	Video viewing tracking	Persistent	20 years
Local storage	puntersouthall.wistia.com	User behaviour tracking	Persistent	1 year
_w_session	Wistia	user behaviour tracking	Session	At the end of the session
mp_8e806db62ec25dd1e81478b8bb80e1bf_mixpanel	Wistia	user behaviour tracking	Session	At the end of the session
_cfduid	hsappstatic.net	user behaviour tracking	Session	At the end of the session

## Social media plug-ins

We have integrated components of LinkedIn and Twitter on this website. Each individual page that you visit, where the social media plug-in is integrated, your information will be collected by, transmitted to and stored by the provider of that social media plug-in.

The information collected and transmitted includes your IP address, the address of the website the social media plug-in is located, your browser information and operating system used, and the data and time the website was accessed or activated.

## How to manage cookies

We will only set cookies on your device that are not strictly necessary to allow you to use the website if you have provided consent. If you are concerned about having cookies on your device, you can use your browser settings to:

- delete all cookies;
- block all cookies;
- allow all cookies;
- block third-party cookies;

- clear all cookies when you close the browser;
- open a 'private browsing' / 'incognito' session, which allows you to browse the internet without storing local data;
- notify you each time new cookies are placed on your device; and
- install add-ons and plug-ins to extend browser functionality.

You can find out more information about controlling cookies from:

- [Internet Explorer](#)
- [Chrome](#)
- [Firefox](#)
- [Safari](#)
- [Opera](#)

In addition, if you use [Firefox](#) or [Internet Explorer 11](#) there is an option to turn on the Do Not Track functionality, which allows you to tell websites not to track you. Google has also published a browser add-on to allow you to choose what information about your websites you visit is sent to Google Analytics, this can be downloaded [here](#). Full details on the cookies set by Google Analytics are published on the Google website.

Please note: if you choose to disable some or all cookies, you may not be able to access or make full use of our website and some useful features will not work.

## Changes to the policy

If you have any questions or concerns regarding our use of cookies, or if you want to exercise your right to access your data and/or have any information we hold about you rectified, you can [contact us](#). You will also find more information about how we process your information in our [Privacy Policy](#).