



Cookie policy

We (B&CE Holdings Ltd) use cookies on our websites to help give you the best experience we can.

If you'd like to remove or refuse cookies, you can learn how to below – see 'What to do about unwanted cookies or adverts'. However, this may mean our website won't work in the way you'd expect.

Warning: if you use your web browser settings to refuse all cookies, you won't be able to log in to your Online Account with us.

What are cookies?

Cookies are small text files that are placed on your device (such as a computer or mobile phone) when you browse websites. Almost all websites use them. They help us to distinguish you from other visitors. They also help us to customise our web pages by remembering your preferences, such as font size.

When you return to our websites, we use the information in the cookie to recognise your last session. This improves the quality of your experience on our websites.

Why do we use cookies?

We use cookies to make our websites work as you'd expect. They also help us to:

- continually improve our websites
- improve speed and security of our websites
- remember your search settings during and between visits
- let you share pages with social networks like Facebook and add comments to our site
- make our marketing more efficient so you should only see advertising or promotions that are relevant to you, eg via Google or Facebook.

We don't use cookies to:

- collect any personally identifiable or sensitive information
- send personally identifiable data to third parties.

What type of cookies do we use?

Area of website	Page
MyProducts (Member's Online Account)	2
The People's Pension	7
B&CE	11
Adviser Hub	14
Employer Online Services	17
Additional information	19

MyProducts (Member's Online Account)

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
Third-party cookie	_dc_gtm_UA-34386883-2	Google Tag Manager	An essential cookie associated with Google Tag Manager to enable us to track user behaviour on a page, this helps us to keep improving the website for users. Expires after 1 minute.	Essential
Third-party cookie	_dc_gtm_UA-37150123-1	Google Tag Manager	An essential cookie associated with Google Tag Manager to enable us to track user behaviour on a page, this helps us to keep improving the website for users. Expires after 1 minute.	Essential
First-party cookie	_dc_gtm_UA-83014567-1	Google Tag Manager	An essential cookie associated with Google Tag Manager to enable us to track user behaviour on a page, this helps us to keep improving the website for users. Expires after 1 minute.	Essential
Third-party cookie	_fbp	Facebook	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers. Expires after 3 months.	Marketing
First-party cookie	_ga	Google Analytics	Used by Google Analytics to calculate visitor, session, campaign data and to keep track of site usage for the site's analytics report. The cookies store information anonymously and assign a randomly generated number to identify unique visitors. Expires after 2 years.	Analytics
Third-party cookie	_gat_UA-34386883-2	Google Analytics	Allows Google to limit the collection of data on high traffic sites. Expires after 1 minute.	Analytics
First-party cookie	_gat_UA-83014567-1	Google Analytics	Allows Google to limit the collection of data on high traffic sites. Expires after 1 minute.	Analytics

MyProducts (Member's Online Account)

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
First-party cookie	_gcl_au	Google Analytics	Used by Google AdSense for experimenting with advertisement efficiency across websites using their services. Expires after 2 months.	Marketing
First-party cookie	_gid	Google Analytics	To distinguish different users by a non-personal random number, instead of using personal information. Expires after 24 hours.	Analytics
First-party cookie	_RequestVerificationToken	My Products	To stop unauthorised posting of content to a website. Expires after each visit.	Essential
Third-party cookie	_utma	Google Analytics	To identify users and sessions. Expires after 2 years.	Analytics
Third-party cookie	_utmb	Google Analytics	To determine new sessions and visits. Expires after 30 minutes.	Analytics
Third-party cookie	_utmc	Google Analytics	To determine new visits and sessions. This cookie is deleted when the user closes the browser. Expires after 30 minutes.	Analytics
Third-party cookie	_utmt	Google Analytics	Allows Google to limit the collection of data on high traffic sites. Expires after 10 minutes.	Analytics

MyProducts (Member's Online Account)

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
Third-party cookie	_utmz	Google Analytics	To record information about how the page was reached (for example via a search engine result or a direct link). Expires after 5 months.	Analytics
Third-party cookie	ANID	Google Analytics	To measure visitors' actions after they click through an advert. Expires after 1 year.	Analytics
Authentication cookie	ASP.NET_SessionId	My Products	To enable us to store data from each visitor session. Expires after 30 minutes.	Essential
First-party cookie	ASP.NET_SessionId	My Products	For security checks after login. Expires after each visit.	Essential
First-party cookie	.ASPXAUTH	MyProducts	For security checks after login. Expires after each visit.	Essential
Third-party cookie	1P_JAR	Google Analytics	To collect website statistics and track conversion rates. Expires after 1 year.	Analytics
Third-party cookie	Bcookie	LinkedIn	Used by the social networking service, LinkedIn, for tracking the use of embedded services. Expires after 24 months.	Marketing

MyProducts (Member's Online Account)

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
Third-party cookie	CONSENT	Google Analytics	Used to detect if the visitor has accepted the marketing category in the cookie banner. This cookie is necessary for GDPR-compliance of the website. No expiry.	Marketing
Third-party cookie	DV	Google Adwords	To measure the visitors' actions after they click through from an advert and to store user preferences. Expires after 24 hours.	Marketing
Third-party cookie	Fr	Facebook	To track advertising opt-outs on Facebook. Expires after 3 months.	Marketing
Third-party cookie	Lang	Ads.linkedin	LinkedIn uses this cookie to set the default locale or language for our adverts. This cookie expires after one session.	Marketing
Third-party cookie	lidc	LinkedIn	LinkedIn cookie used for routing from share buttons and ad tags. Expires after one session.	Marketing
Third-party cookie	Lissc	LinkedIn	These cookies are used by LinkedIn to deliver adverts from us that are more relevant to you and your interests. They are also used to limit the number of times you see our advertisements as well as to help measure the effectiveness of our advertising campaigns. Expires after 12 months.	Marketing
Third-party cookie	MUID	Bing	This cookie is widely used by Microsoft as a unique user identifier to allow user tracking. Expires after 12 months.	Marketing

MyProducts (Member's Online Account)

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
Third-party cookie	NID	Google	Google uses cookies, like the PREF cookie, NID and SID, to contribute to the personalization of the ads in Google properties, like Google search. Expires after 6 months.	Marketing
Third-party cookie	UserMatchedHistory	LinkedIn	This cookie is placed by LinkedIn to enable ad delivery or retargeting marketing activity. Expires after 3 months.	Marketing
Third-party cookie	UULE	Google	To geolocate search engine results pages. This helps us to better tailor our advertising to visitor's location. Expires after 24 hours.	Marketing

The People's Pension

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
First-party cookie	_dc_gtm_xxxxxx	Google Tag Manager	To identify visitors by age, gender or interests in Google Tag Manager. Expires after each visit.	Essential
First-party cookie	_ga	Google Analytics	To identify unique users. Expires after 2 years.	Analytics
First-party cookie	_gat	Google Analytics	To limit requests to Google Analytics. Expires after 1 minute.	Analytics
First-party cookie	_gid	Google Analytics	To distinguish different users by a non-personal random number, instead of using personal information. Expires after 24 hours.	Analytics
First-party cookie	Cusid	ClickDimensions	To uniquely identify visitors by a non-personal random number, instead of using personal information. Expires after 30 minutes.	Marketing
First-party cookie	Cuvon	Google Tag Manager	To identify the most recent page view. Expires after 30 minutes.	Essential
First-party cookie	_fbp	The People's Pension website	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers. Expires after 3 months.	Marketing

The People's Pension

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
First-party cookie	_gcl_au	The People's Pension website	Used by Google AdSense for experimenting with advertisement efficiency across websites using their services. Expires after 3 months.	Marketing
First-party cookie	lh_slider_103538	The People's Pension website	To track the session. It tracks user data, such as logged in credentials. Expires after 12 months.	Essential
First-party cookie	mf_user	The People's Pension website	This mouseflow cookie establishes whether the user is a returning or first time visitor. This is done simply by a yes/no toggle - no further information about the user is stored. Expires after 90 days.	Analytics
First-party cookie	PHPSESSID	The People's Pension website	To store a simple message when a form is submitted that can be displayed on a different page. Expires after each visit.	Functional
First-party cookie	rated_3680	The People's Pension website	To remember a user response when they rate an article on the website. Expires after 12 months.	Functional
First-party cookie	Recite.Persist	The People's Pension website	This stores a flag to indicate whether toolbar should persist between pages or not. Expires after each visit.	Functional
Third-party cookie	IDE	doubleclick.net	To measure visitors' actions after they click through from an advert. Expires after 1 year.	Marketing

The People's Pension

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
Third-party cookie	Fr	Facebook	To track advertising opt-outs on Facebook. Expires after 3 months.	Marketing
Third-party cookie	TP_JAR	Google Analytics	Used by Google to collect website statistics and track conversion rates. Expires after 30 days.	Analytics
Third-party cookie	Bcookie	LinkedIn	Used by the social networking service, LinkedIn, for tracking the use of embedded services. Expires after 2 years.	Marketing
Third-party cookie	Bscookie	LinkedIn	Used by the social networking service, LinkedIn, for tracking the use of embedded services. Expires after 2 years.	Marketing
Third-party cookie	CONSENT	Google Analytics	Used to detect if the visitor has accepted the marketing category in the cookie banner. This cookie is necessary for GDPR-compliance of the website. Expires after 18 years.	Marketing
Third-party cookie	Lidc	LinkedIn	LinkedIn cookie used for routing from share buttons and ad tags. Expires after 24 hours.	Marketing
First-party cookie	mf_d80daa54-ad56-420b-a91c-01c0ff0cd730	The People's Pension website	A mouseflow cookie for identifying the browser session. Expires after each visit.	Analytics

The People's Pension

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
Third-party cookie	NID	Google	Google uses cookies, like the PREF cookie, NID and SID, to contribute to the personalization of the ads in Google properties, like Google search. Expires after 6 months.	Marketing
Third-party cookie	PREF	YouTube	To allow YouTube to collect usage information for YouTube hosted videos. Expires after each visit.	Analytics
Third-party cookie	Recite_Session	ReciteMe	These are a form of session-ID that is used for API requests to validate users, there is no data transferred other than a true or false value. Expires after each visit.	Functional
Third-party cookie	test_cookie	DoubleClick	To measure the visitors' actions after they click through from an advert. Expires after each visit.	Marketing
Third-party cookie	VISITOR_INFO1_LIVE	YouTube	To allow YouTube to collect usage information for YouTube hosted videos. Expires after 179 days.	Analytics
Third-party cookie	YSC	YouTube	To allow YouTube to collect usage information for YouTube hosted videos. Expires after each visit.	Analytics

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
First-party cookie	browserupdateorg	B&CE website	Notifies users to update their browsers. Expires after each visit.	Essential
First-party cookie	_dc_gtm_xxxxxx	Google Tag Manager	To identify visitors by age, gender or interests in Google Tag Manager. Expires after each visit.	Essential
First-party cookie	_ga	Google Analytics	To identify unique users. Expires after 2 years.	Analytics
First-party cookie	_gat	Google Analytics	To limit requests from the web page to Google Analytics. Expires after 1 minute.	Analytics
First-party cookie	_gid	Google Analytics	To distinguish different visitors by a non-personal random number, instead of using personal information. Expires after 24 hours.	Analytics
First-party cookie	_gcl_au	Google AdSense	Used by Google AdSense for experimenting with advertisement efficiency across websites using their services. Expires after 3 months.	Marketing
First-party cookie	_vwo_uuid_v2	Visual Web Optimiser	To ensure visitors see the same version of the page when we're testing different versions. Expires after 1 year.	Analytics

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
First-party cookie	cb-enabled	B&CE website	To control the display of the cookie notice. Expires after 1 year.	Essential
First-party cookie	Cusid	ClickDimensions	To uniquely identify visitors by a non-personal random number, instead of using personal information. Expires after 30 minutes.	Marketing
Third-party cookie	Bcookie	LinkedIn	Used by the social networking service, LinkedIn, for tracking the use of embedded services. Expires after 2 years.	Marketing
Third-party cookie	Bscookie	LinkedIn	Used by the social networking service, LinkedIn, for tracking the use of embedded services. Expires after 2 years.	Marketing
Third-party cookie	IDE	doubleclick.net	To measure the visitors' actions after they click through from an advert. Expires after 1 year.	Marketing
Third-party cookie	Cusid	ClickDimensions	To uniquely identify visitors by a non-personal random number, instead of using personal information. Expires after 30 minutes.	Marketing
Third-party cookie	Cuvid	ClickDimensions	To identify the first visit from a web browser. Expires after 2 years.	Marketing

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
Third-party cookie	Cuvon	ClickDimensions	To identify the most recent page view. Expires after 30 minutes.	Essential
Third-party cookie	__cfduid	Browser-update.org	To optimise the use of the content delivery network and provide faster web page load speeds. Expires after 1 year.	Essential
Third-party cookie	Lang	Twitter	Used by Twitter for marketing purposes. Expires after each visit.	Marketing
Third-party cookie	Lidc	LinkedIn	LinkedIn Share button and advertising tags. Expires after 24 hours.	Marketing
Third-party cookie	PREF	YouTube	To allow YouTube to collect usage information for YouTube hosted videos. Expires after each visit.	Analytics
Third-party cookie	test_cookie	DoubleClick	To measure the visitors' actions after they click through from an advert. Expires after each visit.	Marketing
Third-party cookie	VISITOR_INFO1_LIVE	YouTube	To keep track of user preferences for YouTube videos embedded in sites. It can also determine whether the website visitor is using the new or old version of the YouTube interface. Expires after 6 months.	Analytics
Third-party cookie	YSC	YouTube	To track views of embedded videos. Expires after each visit.	Analytics

Adviser Hub

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
First-party cookie	_dc_gtm_UA-83014567-1	The People's Pension website – Adviser Hub	To identify visitors by age, gender or interests in Google Tag Manager. Expires after each visit.	Analytics
First-party cookie	_ga	The People's Pension website – Adviser Hub	To identify unique users. Expires after 2 years.	Marketing
First-party cookie	_gat	The People's Pension website – Adviser Hub	To limit requests to Google Analytics. Expires after 1 minute.	Analytics
First-party cookie	_gat_UA-83014567-1	The People's Pension website – Adviser Hub	To limit requests to Google Analytics. Expires after 1 minute.	Analytics
First-party cookie	_gid	The People's Pension website – Adviser Hub	To distinguish different users by a non-personal random number, instead of using personal information. Expires after 24 hours.	Analytics
Third-party cookie	IDE	The People's Pension website – Adviser Hub	To measure the visitors' actions after they click through from an advert. Expires after 1 year.	Marketing
Third-party cookie	NID	The People's Pension website – Adviser Hub	Google uses cookies, like the PREF cookie, NID and SID, to contribute to the personalization of the ads in Google properties, like Google search. Expires after 6 months.	Marketing

Adviser Hub

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
Third-party cookie	IP_JAR	The People's Pension website – Adviser Hub	To collect website statistics and track conversion rates. Expires after 30 days.	Analytics
First-party cookie	wordpress_logged_in_	The People's Pension website – Adviser Hub	To help us keep you logged in to our site. Expires after each visit.	Essential
First-party cookie	wordpress_sec_	The People's Pension website – Adviser Hub	To help us keep you logged in to our site. Expires after each visit.	Essential
First-party cookie	wordpress_test_cookie	The People's Pension website – Adviser Hub	To help us keep you logged in to our site. Expires after each visit.	Essential
First-party cookie	wp-settings-time-	The People's Pension website – Adviser Hub	Wordpress also sets a few wp-settings-{time}-{UID} cookies. The number on the end is your individual user ID from the users database table. This is used to customize your view of admin interface, and possibly also the main site interface. Expires after each visit.	Essential
First-Party cookie	catAccCookies	The People's Pension website – Adviser Hub	Cookie set by the UK cookie consent plugin to record that you accept the fact that the site uses cookies. Expires after 1 month.	Essential

Adviser Hub

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
Third-party cookie	CONSENT	The People's Pension website – Adviser Hub	To detect if the visitor has accepted the marketing category in the cookie banner. This cookie is necessary for GDPR-compliance of the website. Expires after 18 years.	Marketing
First-party cookie	_gcl_au	The People's Pension website – Adviser Hub	Used by Google AdSense for experimenting with advertisement efficiency across websites using their services. Expires after 3 months.	Marketing

Employer Online Services

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
Authentication cookie	.ASPXFORMSAUTH	The People's Pension - Employer Online Services	To enable visitors to log in to the site, and for us to check who they are. This cookie is essential for our site. Expires after 30 minutes.	Essential
Authentication cookie	ASP.NET_SessionId	The People's Pension - Employer Online Services	To enable us store data from each visitor session. The site may function incorrectly without it. Expires after 30 minutes.	Essential
First-party cookie	ASP.Net_SessionId	The People's Pension - Employer Online Services	For security checks after login. Expires on window closing.	Essential
First-party cookie	_dc_gtm	Google Tag Manager	To identify visitors by age, gender or interests in Google Tag Manager. Expires after use.	Essential
First-party cookie	_fbp	Employer Online Services	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers. Expires after 3 months.	Marketing
First-party cookie	_gcl_au	Employer Online Services	Used by Google AdSense for experimenting with advertisement efficiency across websites using their services. Expires after 3 months.	Marketing
Third-party cookie	IP_JAR	Employer Online Services	Used by Google to collect website statistics and track conversion rates. Expires after 30 days.	Analytics

Employer Online Services

Cookie type	Name	Where we use it	Why we use it and how long it lasts	Cookie category
Third-party cookie	CONSENT	Employer Online Services	To detect if the visitor has accepted the marketing category in the cookie banner. This cookie is necessary for GDPR-compliance of the website. Expires after 18 years.	Marketing
Third-party cookie	Fr	Employer Online Services	To track advertising opt-outs on Facebook. Expires after 3 months.	Marketing
First-party cookie	_ga	Google Analytics	To identify unique visitors. Expires after 2 years.	Analytics
First-party cookie	_gat	Google Analytics	To limit requests to Google Analytics. Expires after 1 minute.	Analytics
First-party cookie	_gid	Google Analytics	To distinguish different users by a non-personal random number, instead of using personal information. Expires after 24 hours.	Analytics
Third-party cookie	IDE	Employer Online Services	To measure the visitors' actions after they click through from an advert. Expires after 1 year.	Marketing
First-party cookie	MSAUTH	Employer Online Services	To enable visitors to log in to the site, and for us to check who they are. This cookie is essential for our site. Expires after 30 minutes.	Essential
Third-party cookie	NID	Employer Online Services	Google uses cookies, like the PREF cookie, NID and SID, to contribute to the personalization of the ads in Google properties, like Google search. Expires after 3 months.	Marketing

Additional information

First-party cookies

We set first-party cookies on behalf of the website you are visiting.

Third-party cookies

Third-party cookies collect and use anonymous information about your visits and interactions with our websites. We use third-party cookies to serve and personalise advertisements for our products and services. They also ensure we implement opt-outs made via the third party.

Necessary cookies

Cookies in this category are necessary for the site to function normally, so cannot be turned off.

Analytics cookies

These cookies are used to help us improve the performance of some or all pages on our website. For instance, we use Google Analytics to look at how people navigate through our website and use this to make improvements.

Functional cookies

These cookies are used to enable certain functionality on our site such as personalisation. Disabling may lead to a poorer browsing experience.

Marketing cookies

These cookies will be used to track your preferences and only show adverts relevant to your interests.

Social website cookies

So you can easily 'Like' or share our content on social networks (such as Facebook and Twitter) we've included sharing buttons on our websites. These are set by ShareThis, AddThis and Twitter.

The privacy implications will vary from social network to social network. They depend on the privacy settings you've chosen on these networks.

Anonymous visitor statistics cookies

We use cookies to compile visitor statistics – such as how many people have visited our website, how long they spend on the site and what pages they look at.

We use Google Analytics to provide these statistics, which help us to continuously improve our website. They also tell us, on an anonymous basis, how people reached our websites (for example from a search engine) and whether they've visited before.

You can opt out of Google Analytics by using [Google's opt-out tool](#)

What to do about unwanted cookies

Deleting cookies. Some web browsers allow you to delete cookies. If your browser allows this, you'll be able to change your settings so that whenever you close your browser, it will delete any cookies that have been put on during that session of browsing.

Refusing cookies. Just remember that if you change your browser settings to refuse all cookies – in other words, websites won't be able to put them on your device at all – you won't be able to access your Online Account with us. If you're worried about 'spyware', then rather than refusing all cookies, you may find you can use anti-spyware software to achieve the same goal by automatically deleting cookies it thinks are invasive.

Getting a warning about cookies. You can change your browser settings to warn you before cookies are used (and get the option of using them or not). You can do this by following the instructions in your browser. These are normally in the Help, Tools, or Edit menus.

How to stop unwanted adverts

Opting out of online adverts. To stop getting online interest-based advertisements from Facebook and other participating companies, visit the [European Interactive Digital Advertising Alliance](#). You'll need to opt out separately with each browser you use.

Where to go for more information about cookies

Visit allaboutcookies.org

Or check out the [Information Commissioner's Office website](#)