

Cookie Policy

Calculate My Pension — calculatemypension.co.uk
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We use cookies and similar technologies (including local storage) to make our website calculatemypension.co.uk (the "Website") work and to improve your experience. This Cookie Policy explains what cookies are, exactly which ones we use, and how you can control them.

This policy should be read alongside our Privacy Policy and our Terms and Conditions.

1. What Are Cookies?

Cookies are small text files stored on your device (computer, tablet or smartphone) when you visit a website. They are widely used to make websites work, or work more efficiently, and to provide information to website owners. We also use local storage, a similar technology built into your browser which stores information on your device until it is cleared. Where this policy refers to cookies, it includes local storage and comparable technologies.

Local storage matters more on this Website than conventional cookies do. Most of what we store on your device — including everything you enter into the planner — is held in your browser's local storage rather than in a cookie, and is never sent to us automatically with each page request.

2. Categories of Cookie We Use

- **Strictly necessary** — required for the Website to function. These include keeping you logged in, holding your planner inputs during and between sessions, and recording your cookie choices. These cannot be switched off, and we do not need your consent to set them.
- **Functionality** — remember choices you have made, such as your sound and notification preferences and your AI assistant settings.
- **Performance and analytics** — help us understand how visitors find and use the Website so we can improve it. Set only with your consent.

We do not use advertising or cross-site tracking cookies, and we do not sell data collected via cookies. Google Analytics is loaded with advertising, ad personalisation and ad user data storage set to *denied* at all times.

3. Cookies and Local Storage We Set

3.1 Strictly necessary

Name	Provider	Purpose	Duration
session	Calculate My Pension (first party, cookie)	Signed session cookie set by our application. Keeps you logged in and holds short-lived state such as flash messages and sign-in redirects.	Session — deleted when you close your browser
cookieConsentV2	Calculate My Pension (first party, local storage)	Records your cookie choices, and the date you made them, so we do not ask again	Until you clear your browser storage or change your choice

Planner inputs and assumptions — including <code>retirementAgeYears</code> , <code>retirementAgeMonths</code> , <code>selectedRetirementIncomeStandardOption</code> , <code>rlsSavedToggles</code> , <code>londonResident</code> and the other figures you enter	Calculate My Pension (first party, local storage)	Holds the figures and assumptions you have entered so the planner does not reset as you move between pages, and so your results can be recalculated in your browser	Until you clear your browser storage, or delete the values from your account
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3.2 Functionality

Name	Provider	Purpose	Duration
<code>notificationsAccepted</code>	Calculate My Pension (first party, local storage)	Remembers whether you have agreed to receive in-product notifications	Until you clear your browser storage
<code>sfxEnabled</code> , <code>sfxVolume</code>	Calculate My Pension (first party, local storage)	Remembers your sound effect and volume preferences	Until you clear your browser storage
<code>aiResponseHistory</code>	Calculate My Pension (first party, local storage)	Keeps the transcript of your AI assistant conversation visible on your device when you return to the page	Until you clear your browser storage or clear the conversation
<code>ericModel</code> , <code>ericEffort</code>	Calculate My Pension (first party, local storage)	Remembers your AI assistant settings	Until you clear your browser storage

3.3 Performance and analytics — set only with your consent

Name	Provider	Purpose	Duration
<code>_ga</code>	Google Analytics 4 (third party)	Distinguishes unique users	2 years
<code>_ga_239NWPS0HD</code>	Google Analytics 4 (third party)	Maintains session state for our GA4 property	2 years

If you reject analytics, or later withdraw your consent, we set Google's consent mode to *denied* and actively delete any `_ga` and `_ga_` cookies already present on your device.

What we do *not* set

Payment cookies. Card payments are handled entirely on Stripe's own hosted pages. No Stripe cookies are set on calculatemypension.co.uk. When you are redirected to Stripe to pay, Stripe sets its own cookies on its own domain under its cookie policy.

Advertising and cross-site tracking cookies. We set none, from any provider.

AI provider cookies. Our AI assistant features are called server-side from our own systems. Using them does not set cookies from OpenAI, Google or Anthropic on your device.

Signing in with Google. If you choose to sign in with your Google account, you are taken to Google's own sign-in pages. Google sets its own cookies on Google domains as part of that process, governed by Google's privacy policy. We do not set or read those cookies.

Third-party cookies are set by those providers and governed by their own privacy policies: Google, Stripe.

4. Your Choices

When you first visit, a banner asks you to accept or reject cookies. Rejecting is as easy as accepting: the Accept and Reject buttons sit side by side, and no analytics cookies are set unless and until you accept. Strictly necessary cookies and local storage are set either way, because the Website cannot work without them.

To change your mind at any time, use the Cookie settings link in the footer of every page. This reopens the banner and lets you change or withdraw your consent as easily as you gave it. Withdrawing consent does not affect anything done before you withdrew it.

Browser controls. You can also block or delete cookies and clear local storage through your browser settings. Note that browser settings alone are a blunt instrument: clearing local storage will erase any planner figures held on your device that you have not saved to your account, and blocking strictly necessary cookies will stop parts of the Website — including logging in — from working. Guidance is available for Chrome, Safari, Edge and Firefox.

5. Data Collected via Cookies

Information collected through analytics cookies is used to understand aggregate usage patterns. For details of how we handle personal data, including international transfers to Google in the United States, see our Privacy Policy.

6. Updates to This Cookie Policy

We may update this Cookie Policy to reflect changes in technology, legislation or our practices. The current version, with its version number and date, will always be available on this page. If we introduce a new category of cookie, we will ask for your consent again.

7. Contact Us

If you have any questions about our use of cookies, please contact support@calculatemypension.co.uk.

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