

How we use cookies

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What are cookies?

We want all of our services to be easy to use, useful and reliable. This includes the online services for the Single Financial Guidance Body and associated organisations:

- [The Money Advice Service](#)
 - [Financial Capability Strategy for the UK](#)
- [The Pensions Advisory Service](#)
- [Pension Wise](#)

A cookie is a small file of letters and numbers that is downloaded on to your computer when you visit a website. Cookies are used by many websites and can do a number of things, such as remembering your preferences, recording what you have put in your shopping basket, and counting the number of people looking at a website.

First-party cookies

First-party cookies are set by the website you are visiting, and they can only be read by that site.

Third-party cookies

Third-party cookies are set by a different organisation to the owner of the website you are visiting. For example, the website might use a third-party analytics company who will set their own cookie to perform this service. The website you are visiting may also contain content embedded from, for example, YouTube, and these sites may set their own cookies.

More significantly, a website might use a third-party advertising network to deliver targeted advertising on their website. These may also have the capability to track your browsing across different sites. It is important to note that advertising cookies are not set for visitors to the Single Financial Guidance Body group of organisations (The Money Advice Service, The Pensions Advisory Service and Pensionwise) website.

Session cookies

Session cookies are stored only temporarily during a browsing session and are deleted from the user's device when the browser is closed.

Persistent cookies

This type of cookie is saved on your computer for a fixed period (usually a year or longer) and is not deleted when the browser is closed. Persistent cookies are used where we need to know who you are for more than one browsing session. For example, we use this type of cookie to store your preferences, so that they are remembered for the next visit.

How can I control my cookies?

Browser controls

You can use your web browser (e.g. Internet Explorer) 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' session, and
- install add-ons and plug-ins to extend browser functionality.

Where to find information about controlling cookies

Browser	Guidance
Internet Explorer	Microsoft help – How to delete cookie files in Internet Explorer
Chrome	Chrome help – Manage cookies
Firefox	Firefox help – Give certain websites the ability to store passwords, set cookies and more
Safari	Safari 5.1 (OS X Lion): Manage cookies
Opera	Opera browser – Cookie tips

What type of cookies do we use?

First-party cookies

We use a number of cookies to support site functionality, and to analyse and compare who visits the sites within the SFGB group and which sort of device they use. From this, we can design better services and visitor experiences. The following table shows the cookies we use, their use, when they expire and their category:

Cookie name	Use	Typical content	Expiry
public-website_session	Session identifier	BAh7CEkiD3Nlc3Npb25faWQGOgZFRkkiJWY4MGQwN2Y5ZjNiZjBhZjNkMjYxZmExNjk0MDAzZmM0BjsAVEkiE3VzZXJfcmlV0dXJuX3RvBjsARilgL2VuL2FydGlibGVzL21hbmFnaW5nLW1vbmV5SSlQX2NzcmZfdG9rZW4GOwBGSSlxQ0s1Qmc4dGd1dzFDTVVxYUdXNkIFUk5QaURFVkd0SIJ2ellQczlqVnhJQT0GOwBG-21c1ddf4e19d067dcb30de32de40ea456ea1d9b5	Session
_web_tracking	Session identifier (cross session) sent to IPS for user tracking	b9f1f00ec4c8a00d47d0b133c9cf63bf	1 year
_jid	Session identifier	1335776339539805355	Session
cookietest	Tells the health check whether you have cookies and Javascript enabled in your browser	true	Session
js_enabled	Tells the health check whether you have cookies and Javascript enabled in your browser	true	Session
HasClickedExternalLink	Tells the health check if you have clicked on an external link. This is so we can warn you if you are leaving our website		Session
qHistory_temp	Temporarily remembers the answers to your questions while you are using the health check and allows us to give you your action plan. This cookie is automatically, so no-one else can see	17032	20120628

	the answers you gave		
False#Q0A	17033	HAPPY	
20120628	17036#	Session	
ActionPlanState	Remember which parts of your action plan are currently expanded so if you register and come back to the health check later on it will be as you left it		30 days
cm_vid	Helps us track the effectiveness of our campaign advertising. They allow us to understand what visitors want to use and not to use, so we can improve the service you receive		Session
cm_medium	Helps us track the effectiveness of our campaign advertising. They allow us to understand what visitors want to use and not to use, so we can improve the service you receive		Session
cm_sid	Helps us track the effectiveness of our campaign advertising. They allow us to understand what visitors want to use and not to use, so we can improve the service you receive		Session
cd_campid	Help us track the effectiveness of our campaign advertising. They allow us to understand what visitors want to use and not to use, so we can improve the service you receive		Session
cm_mid	Help us track the effectiveness of our campaign advertising. They allow us to understand what visitors want to use and not to use, so we can improve the service you receive		Session
_cookie_notice	Stores that you have been presented with the cookie notice	y	1 day
_cookie_dismiss_newsletter (Inactive)	Indicates whether the sticky newsletter footer should be displayed or not. (Inactive)	hide	1 month (Inactive)
_cookie_submit_newsletter (Inactive)	Indicates whether the sticky newsletter footer should be displayed or not. (Inactive)	hide	Permanent (30 years) (Inactive)
UZ_TI_dc_value	Saves a message to remember if you've taken a survey or dismissed it		Session
UZ_TI_S_{id}	Identifies a survey you have been shown		Session
seen_cookie_message	Saves a message to let us know that you have seen our cookie message		1 month
_cfduid	Overrides security settings if your machine is trusted		Session
WT_FPC	Cookie set by WebTrends analytics service, used to track and report on visitor behaviour on a site for performance improvement		1 year
utmz	This is one of the four main cookies set by the Google Analytics service which enables website owners to track visitor behaviour measure of site performance.		6 months
__atuvc	This cookie is associated with the AddThis social sharing widget which is commonly embedded in websites to enable visitors to share content with a range of networking and sharing platforms. It stores an updated page share count.		2 years
tpas-accessibility-questionnaire			Permanent

Third-party cookies

We use a number of cookies to support site functionality, and to analyse and compare who visits our sites and which sort of device they use. From this, we can design better services and visitor experiences. The following table shows the cookies we use, their use, when they expire and their category:

#	Cookie name	Use	Typical content	Expiry
1	JSESSIONID	.nr-data.net	Used to track anonymous user sessions.	Never
2	AMP_TOKEN	Google Analytics	Contains a token that can be used to retrieve a Client ID from AMP Client ID service. Other possible values indicate opt-out, in-flight request or an error retrieving a Client ID from AMP Client ID service.	30 seconds to 1 year
3	_ga	Google Analytics	This helps us count how many people visit the site by tracking if you've visited before.	2 years
4	_gid	Google Analytics	This helps us count how many people visit the site by tracking if you've visited before.	24 hours
5	_gat	Google Analytics	Used to manage the rate at which page view requests are made.	2018-11-19T13:00:53.000Z
6	__utmb	Google Analytics	Used to determine new sessions/visits. The cookie is created when the javascript library executes and no existing utmb cookies exists. The cookie is updated every time data is sent to Google Analytics.	30 mins from set/update
7	__utma	Google Analytics	Used to distinguish users and sessions. The cookie is created when the javascript library executes and no existing utma cookies exists. The cookie is updated every time data is sent to Google Analytics.	2 years from set/update
8	__utmv	Google Analytics	Used to store visitor-level custom variable data. This cookie is created when a developer uses the _setCustomVar method with a visitor level custom variable. This cookie was also used for the deprecated _setVar method. The cookie is updated every time data is sent to Google Analytics.	2 years from set/update
9	__utmt	Google Analytics	Used to throttle request rate.	10 minutes
10	engaged	Google Analytics		Never
11	ajs_anonymous_id	Hotjar	Counts how many people visit the site by tracking if you have visited before.	1 year
12	_hjDonePolls	Hotjar	This cookie is set once a visitor completes a poll using the Feedback Poll widget. It is used to ensure that the same poll does not re-appear if it has already been filled in.	365 days
13	_hjClosedSurveyInvites	Hotjar	This cookie is set once a visitor interacts with a Survey invitation modal popup. It is used to ensure that the same invite does not re-appear if it has already been shown.	365 days
14	_hjMinimizedPolls	Hotjar	This cookie is set once a visitor minimizes a Feedback Poll widget. It is used to ensure that the widget stays minimized when the visitor navigates through your site.	365 days
15	_hjMinimizedTestersWidgets	Hotjar	This cookie is set once a visitor minimizes a Recruit User Testers widget. It is used to ensure that the widget stays minimized when the	365 days

			visitor navigates through your site.	
16	_hjDoneTestersWidgets	Hotjar	This cookie is set once a visitor submits their information in the Recruit User Testers widget. It is used to ensure that the same form does not re-appear if it has already been filled in.	365 days
17	_hjIncludedInSample	Hotjar	This session cookie is set to let Hotjar know whether that visitor is included in the sample which is used to generate funnels.	365 days
18	_hjShownFeedbackMessage	Hotjar	This cookie is set when a visitor minimizes or completes Incoming Feedback. This is done so that the Incoming Feedback will load as minimized immediately if they navigate to another page where it is set to show.	365 days
19	iz_uh_ps	Informizely	History data is stored in the persistent cookie.	2019-11-19T12:54:26.000Z
20	iz_sd_ss	Informizely	Session data is stored in the session cookie.	Never
21	iz_uh_ps and_iz_sd_ss_	Informizely	The Informizely's survey widget stores anonymous data about a visitor that is needed for making decisions about when to show a survey, like the number of site visits and survey views. History data is stored in the persistent cookie "iz_uh_ps" and session data is stored in the session cookie "iz_sd_ss".	
22	ajs_anonymous_id	New Relic	Counts how many people visit the site by tracking if you have visited before.	1 year
23	jessionid	New Relic	Used to store a session identifier so that New Relic can monitor session counts for an application.	Never
24	OptanonAlertBoxClosed	Optimizely	It enables the website not to show a specific message more than once to a user.	1 year
25	OptanonConsent	Optimizely	Enables prevention of cookies in each category from being set in the user's browser, when consent is not given.	1 year
26	optimizelyBuckets	Optimizely	Used to store the page variants assigned to a user for A/B performance testing, to ensure the user gets a consistent experience.	6 months
27	optimizelySegments	Optimizely	Holds audience segmentation information for a visitor.	6 months
28	optimizelyEndUserId	Optimizely	This cookie is a unique user identifier.	6 months
29	optimizelyPendingLogEvents	Optimizely	Used as a cache of a user's actions between tracking calls. When the tracking call is made the cookie will be wiped.	7 months
30	whoson	Whoson	Enables websites to engage with visitors via text-based chat whilst they are on the site.	31/12/2020
31	CONSENT	YouTube	These cookies allow YouTube to collect usage information for YouTube hosted videos.	20 years
32	GPS	YouTube	These cookies allow YouTube to collect usage information for YouTube hosted videos.	1 day
33	PREF	YouTube	These cookies allow YouTube to collect usage information for YouTube hosted videos.	2 years
34	VISITOR_INFO1_LIVE	YouTube	Allow YouTube to collect usage information for YouTube hosted videos used to collect anonymous statistics and performance data for	6 months

			embedded YouTube videos on our website.	
35	YSC	YouTube	These cookies allow YouTube to collect usage information for YouTube hosted videos.	Never

We use a number of suppliers who may also set cookies on their websites on its behalf. The Single Financial Guidance Body or organisations within this group do not control the dissemination of these cookies. You should check the third-party websites for more information about these.

If you want us to stop using personal information we've collected via cookies on our websites, you should change your cookie settings. In some cases, we might decide to keep information, even if you ask us not to. This could be for legal or regulatory reasons, so that we can keep providing our products and services. We will always tell you why we keep the information.

Other useful information

A number of websites provide detailed information on cookies, including:

- [AllAboutCookies.org](#) and [What are cookies.com](#).
- The Internet Advertising Bureau website [Your Online Choices](#) allows you to install opt-out cookies across different advertising networks.
- Google has developed a browser add-on to allow users to [opt out of Google Analytics](#) across all websites which use this popular analytics product.
- New technologies such as Mozilla's [Do Not Track](#) allow you to tell websites not to track you.
- Internet Explorer has a feature called [Tracking Protection Lists](#) which allows you to import a list of websites you want to block.
- You can also find more information on [Wikipedia](#) opens in new window.