



COOKIE STATEMENT XL FUND

Last modified on 9 November 2020.

XL Fund uses “cookies” whenever you use the Website.

In this cookie statement, we would like to inform you about our use of cookies.

We emphasize that certain functionalities of the Website will not be available when you do not accept the cookies involved.

Our use of cookies is subject to this cookie statement. Given that cookies may contain personal data, their processing is also governed by our privacy statement.

For questions and/or comments, please contact privacy@life.be.

1. Definitions

“**XL Fund**” means XL Fund, a public limited liability company under Belgian law, having its registered office at 2018 Antwerp (Belgium), Mechelsesteenweg 34 bus 108, registered with the Crossroads Bank of Enterprises under number 0748.517.128.

“**Website**” means the website of XL Fund and Affilites Companies: www.ilovelife.be.

2. About cookies

A “cookie” is a piece of information sent to your device via the server of the Website and stored on the device’s hard drive when you visit the Website. Cookies help us to recognize your device when you use the Website. The Website’s server can only read the cookies it has placed itself and has no access to other files stored on your device.

This enables XL Fund to make processing user-friendly and to provide you with a personalized service.

Cookies also include so-called ‘scripts’. A script is a programming code used in order to make the Website function optimally and interactively.

Finally, cookies also include ‘webbeacons’, ‘pixeltags’ or ‘social media cookies’. These cookies are used for the integration of social media websites in the Website, such as YouTube.

3. Types of cookies

There are different type of cookies:

Origin

First party cookies are cookies that are placed directly on the Website by us.

Third party cookies are cookies placed on the Website by third parties. This means that elements originating from other websites are incorporated in the Website.



Lifetime

Persistent cookies remain on your device for the lifetime of the cookie. They are activated each time you visit the Website.

Session cookies simplify and link the user's actions during the browser session. Each time you open the browser, these cookies are placed temporarily. Session cookies are deleted as soon as the browser is closed.

Function/purpose

Functional cookies ensure that all components of the Website function optimally. These cookies can be installed without your consent.

These cookies allow you, for example, to navigate between different parts of the Website and to use certain functionalities. These cookies do not make it possible to identify you as an individual.

If you do not accept these cookies, certain parts of the Website may not function or may not function optimally.

Non-functional cookies are installed for statistical, social and marketing purposes. Your explicit consent is required to install these cookies.

Analytical cookies display the way you use the Website. Based on this collected information a statistical analysis is made in order to make the structure, navigation and content of the Website user-friendly and to improve it.

Marketing cookies are used to personalize online marketing offers. Based on a profile, drawn up on the basis of you surfing behavior on the Website, both we and third parties gain insight into campaign performance.

If social media websites install *social media cookies* through the Website to collect (your) data, we have no influence on the use of and the way in which the social media websites handle this data. More information in this respect can be found in the privacy statements of the social media website, which are each indicated in the list of active cookies in article 5 hereunder. Please note that these privacy statements may be modified at any time by the social media websites involved.

4. Legal grounds

The processing of functional cookies is based on our legitimate interest as functional cookies are required for the proper functioning and security of the Website.

The Processing of other cookies is based on your prior consent to do so.

5. What cookies are used on the Website?

Below you will find a detailed list and description of the cookies used by XL Fund on the Website:

Frontend language

- Type: first party
- Function: functional cookie
- Lifetime: 2 months
- Description: Stores the user's preferred language.



Track

- Type: first party
- Function: analytical cookie
- Lifetime: 12 months
- Description: Unique ID for each user for tracking the users flow.

PHPSESSID

- Type: first party
- Function: necessary cookie
- Lifetime: session
- Description: Creating PHP. Contains no personal data.

Cookiebar status

- Type: first party
- Function: functional cookie
- Lifetime: 7 days
- Description: Cookie not to show the cookie-notification again on a next visit.

Google Analytics

- Type: third party
- Function: analytical cookie
- Lifetime: 2 months
- Privacy: <https://policies.google.com/privacy>
- Description: Gathering information about how you use our Website. We use the information to compile reports to help us improve the Website.

_ga (Google Analytics)

- Type: third party
- Function: analytical cookie
- Lifetime: 38 months
- Privacy: <https://policies.google.com/privacy>
- Description: To differentiate users.

_gat (Google Analytics)

- Type: third party
- Function: analytical cookie
- Lifetime: 38 months
- Privacy: <https://policies.google.com/privacy>
- Description: To limit the number of requests to be made to doubleclick.net.

datr (Facebook)

- Type: third party
- Function: marketing cookie
- Lifetime: 24 months
- Privacy: <https://www.facebook.com/policies/cookies>



- Description: When a web browser visits facebook.com and the cookie helps us to identify suspicious login activity and to keep users safe.

dpr (Facebook)

- Type: third party
- Function: marketing cookie
- Lifetime: 2 months
- Privacy: <https://www.facebook.com/policies/cookies>

fr (Facebook)

- Type: third party
- Function: marketing cookie
- Lifetime: 3 months
- Privacy: <https://www.facebook.com/policies/cookies>

sb (Facebook)

- Type: third party
- Function: marketing cookie
- Lifetime: 24 months
- Privacy: <https://www.facebook.com/policies/cookies>

6. Authorization

It is only permitted to store cookies on your device without your permission if it is impossible to visit the Website without using the cookie or if the cookie is necessary for the service provided by the Website. If these conditions are not met, we will only place the cookies in question after we have obtained your permission.

Consent is given by clicking on the button "All cookies allowed" to accept all cookies or "Minimal cookies allowed" to only accept the functional cookies when you visit the Website for the first time. Furthermore, you have the possibility to set your preferences by clicking the button "Set preferences", where you can choose to use only certain cookies.

You can withdraw your consent at any time by clicking on the button "[●]" in the "Manage Cookies" section.

7. Turn on/off

In the footer of the Website you can delete cookies automatically or manually and you can specify whether or not certain cookies may be placed.

If all cookies are disabled, the Website may not function or not function optimally.