Emerson UK Pension Plan (the Plan)

PENSION NEWS 2019

The newsletter for members of the defined benefit (DB) sections of the Emerson UK Pension Plan (the Plan)

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CHAIRMAN'S INTRODUCTION

Welcome to the latest edition of Pensions News in which we share with you a variety of articles to keep you informed and help you make pension-related decisions.

2018 was a busy year for the Plan. Following a successful Member Nominated Director (MND) selection held during the second half of 2018, we are pleased to announce that Sharon Love (active member), Ashley Munden (active member), Paul Smith (active member) and George Amabile (pensioner member) have been appointed as our new MNDs with effect from December 2018. At the same time, we said goodbye to MNDs Dennis Wells and David Noonan, two long-serving members of our Trustee team. We would like to say thank you to both Dennis and David for all their hard work and commitment on behalf of all members of the Plan. We wish them the very best for the future.

We also bid a fond farewell to Alan Burridge who, after many years, retired from his role as the Trustee Secretary during June 2018. We wish Alan a very happy retirement.

As usual you'll find a summary of the accounts, membership and fund investment performance for the year to 31 March 2018 including an update on the Plan's financial position within the Summary Funding Statement which can be found on pages 7-9 of this newsletter. You will note that the funding update relates only to the Plan's DB Segregated Section and excludes the EBCO Segregated Section.

The Trustee Board remains committed to running the Plan efficiently and in line with its rules and with legislation – whilst looking after its members' interests. We hope you enjoy reading this Trustee Newsletter and that it helps you stay up to date with your pension and the Plan. If there are any items that you would like to see covered in future issues, please let us know, via the Plan administrators, using the contact details on the back page.

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The Trustee and its advisers

The Plan is run by a corporate Trustee – Emerson UK Trustees Ltd. The Trustee's role is to act in the best interest of all members and beneficiaries and to ensure that the Plan is run properly and in accordance with the law. To do this the Trustee currently has 12 Trustee Directors:

Company-nominated	Member-nominated
David Meade, Chairman	George Amabile
Martin Fernandez	Sharon Love
John Gallagher	Ashley Munden
Phil Lamb	Paul Smith
David Rabe	
Jeremy Rowley	
David Shingler	
Willy Vandormael	

The Trustee Directors appoint various professional advisers to ensure the Plan is run to the highest possible standards:

Actuary	Edwin Sheaf, Willis Towers Watson Limited
Administrators	Capita Employee Benefits Limited and Buck Consultants Limited
Secretary to the Trustee	Willis Towers Watson, represented by Pam Sohi
Custodian	Northern Trust
Auditor	KPMG LLP
Investment managers	Aviva, BlackRock, Clerical Medical, The Equitable Life Assurance Society, Legal & General Investment Management, MFS International (UK) Limited and Royal London
Solicitor	Baker & McKenzie
Investment adviser	Willis Towers Watson Limited

Staying in touch

We are making a move towards paperless communications! If you would like to receive future newsletters in a digital format, we will need your email address. All you need to do is complete and return the postcard that has been enclosed with this newsletter. You can also go online to complete your information at: **www.oneemersoninfo.co.uk**

FINANCIAL REVIEW AND INVESTMENTS

Summary account for the year ended 31 March 2018 (DB section only):

Paid in	£000s
Company contributions	11,500
Transfers in	218,204
Total paid in	**229,704**
Paid out	**£000s**
Benefits paid or payable	(15,790)
Payment to and on account of leavers	(18,575)
Administration expenses	(1,146)
Total paid out	**(35,511)**
Net additions/(withdrawals) from dealings with members	**194,193**
Returns on investments	**£000s**
Investment income	1,448
Change in market value of investments	17,736
Investment management expenses	(599)
Net returns on investments	18,585
Net increase in the Plan during the year	212,778
Transfers between sections	(21)
Net assets of the Plan as at 1 April 2017	586,155
Net assets of the Plan at 31 March 2018	798,912

Membership statistics for the DB section:

	Active members	Deferred members	Pensioner members	Total
Members at 1 April 2017	-	2,002	1,916	3,918
Members at 31 March 2018	-	2,485	2,696	5,181

Please note that due to reporting deadline, the opening figures have been adjusted when compared to previous years.

EMERSON

Over 2018 the value of both the Plan's assets and liabilities fell. It was a year of increased volatility in financial markets, particularly equities, which in a year of two halves saw strong gains to the end of September, only to be more than wiped out by a significant fall in Q4.

In the UK, where the Plan's liabilities and majority of its bond assets are based, government bond yields (which move inversely to bond prices) had fallen slightly over the 12 month period to end of 2018. Changes in bond yields throughout the year were driven by two main factors; the Bank of England began to restrict monetary policy (but stated that any future tightening is likely to be at a gradual pace and to a limited extent) and the uncertainty in UK markets around Brexit. Brexit uncertainty has similarly impacted Sterling over the 12 months to 31 December 2018, depreciating against other major currencies such as the US Dollar, Euro and Yen. The Trustee has considered the investment implications of Brexit from both an operational and return perspective; integrating portfolio positioning considerations with the recent investment strategy review.

Turning to overseas markets, to which the majority of the Plan's equity assets are exposed, the US Federal Reserve (the Fed) also restricted its monetary policy, whilst President Trump implemented $34 billion in tariffs on Chinese goods, prompting China to retaliate in equal measure. The tighter policy and the risk of trade war escalation created significant uncertainty and has been attributed as one of the reasons equity markets were spooked in Q4 2018, ending up broadly negative over the 12 month period, with the FTSE World Index returning -3.1% in sterling terms.

Brexit

It's understandable that members of the Plan might be worried about what Brexit will mean for the UK in the near future. The process of leaving the European Union still remains undecided, but you may still be concerned about the impact this might have on your pension over the short to long term.

If you have any further questions or need guidance about your investments, we recommend you contact an independent financial adviser (IFA). The Plan can only speculate and make plans for different eventualities in the coming years. There is a helpful article here: **https://www.lv.com/pensions-retirement/articles/brexit-and-your-pensions**

Investment returns

This section gives you a brief overview of the Plan's investments at 31 March 2018, including the distribution of investments across various asset classes.

The Plan experienced positive 4.3% investment returns over the 12 month period ended 31 March 2018 (compared to a benchmark return of 4.2%).

Taken over a three year period to 31 March 2018, the Plan produced positive returns of 8.4% which is broadly in line with its benchmark return of 8.1% for the same three year period.

	DB Segregated Section (excluding V&C sub section)			
	12 month returns to 31 March 2018			
	1 year return	1 year benchmark	3 year return	3 year benchmark
UK Equities	1.30%	1.30%	5.90%	5.90%
Global Equities	6.50%	6.20%	9.60%	9.50%
Bonds	2.10%	2.10%	8.10%	7.80%
Total	4.30%	4.20%	8.40%	8.10%

Investment figures are not included for the V&C sub section of the DB Segregated Section and the EBCO Segregated Section as these were only transferred to the Plan on 8 January 2018.

ASSET ALLOCATION

The Plan's asset allocation is well-diversified among passive UK Equities, Global Equities and corporate bonds. The actual allocation is reviewed monthly, in order to ensure the assets are allocated within the ranges stated above. To lessen currency risk from the increase in the investment in Global Equities, some of that investment is hedged against currency exposure back to Sterling.

At 31 March 2018, the Plan's strategic asset allocation was as follows:

DB Segregated Section		
Asset class	**Strategic allocation**	**Ranges by asset class**
UK Equities	10%	7.5% – 12.5%
Global Equities	50%	47.5% – 52.5%
Bonds	40%	37.5% - 42.5%
Total	**100%**	

V&C section of the DB Segregated Section		
Asset class	**Strategic allocation**	**Ranges by asset class**
Equities	50%	45.0% - 55.0%
Bonds	50%	45.0% - 55.0%
Total	**100%**	

EBCO Segregated Section		
Asset class	**Strategic allocation**	**Ranges by asset class**
Equities	20%	15.0% - 25.0%
Bonds	80%	75.0% - 85.0%
Total	**100%**	

Guaranteed Minimum Pension (GMP) Equalisation

A recent High Court judgment ruled that pension schemes are required to equalise pension benefits between men and women for the effect of GMPs which were accrued on or after 17 May 1990.

A GMP is an amount which broadly represents the benefit you would have received under the historical additional State Pension. Previously, it was possible for pension schemes to 'contract out' of the additional State Pension and instead provide the GMP directly from the scheme. GMPs ceased to build up on 5 April 1997.

The Trustee is aware of this High Court ruling and is currently considering how to proceed with this complicated area of legislation. There were a number of issues not covered by the High Court in the initial ruling. It is expected there will be another hearing during 2019 and the government may provide guidance on this matter in due course. Therefore, at the moment, it is unclear how equalisation will be achieved and what impact, if any, it may have on your pension benefits.

When implementation of GMP equalisation is completed by the Plan (which may take many months or even years), this may potentially result in an adjustment to your benefits. It is important to note that if an adjustment is applicable, this would be an increase in benefit – there would be no reduction to your benefits. Unfortunately, it is not currently possible to confirm what, if any, adjustment will be made to your benefits or when any adjustments are likely to be made.

As someone with benefits held in the Plan, you are entitled to certain information about the funding of the Plan. The Pensions Act 2004 also requires that the Trustee provides information to members each year about the financial position of the Plan.

As you may know, the Plan is administered by a Trustee group independent of Emerson, whose role is to ensure that the Plan maintains adequate funding to meet its benefit obligations to its members.

How your benefits are secured

Security of your benefits is provided principally by the assets held by the Plan, Emerson's continuing support and future contributions. Contributions are paid into the Plan by Emerson, so that it can pay benefits to members when they retire. These contributions are generally held in a common fund, rather than a fund for each individual member. This common fund is invested in line with the decisions taken by the Trustee, in conjunction with its professional advisers. All stocks and bonds are lodged with Northern Trust bank, the appointed official custodian for the Plan who will only deal with properly authorised instructions.

However, separate funds are held for each individual in the Plan for:

- The assets of the defined contribution (DC) sections of the Plan (in the DC Segregated Section);
- The assets of the Fisher Controls Personal Retirement Accounts (in the DB Segregated Section); and
- Any additional voluntary contributions (AVCs) paid by members or other DC investments (in the DB Segregated Section and the DC Segregated Section, as appropriate).

How the funding level is calculated

When looking at the funding level for the Plan, the cost of providing the benefits promised is compared to the value of the investments held in the Plan.

The Trustee commissions a Plan actuary to perform an in-depth analysis of the Plan's finances, called an 'actuarial valuation'. The latest actuarial valuation of the Plan was carried out as at 31 March 2017. Actuarial valuations must be undertaken every three years to provide a report on the status of the Plan. This means that the next valuation of the Plan is expected to be carried out as at 31 March 2020.

Valuations show the status of the Plan's funding at that date. Valuations are important to the Plan as they allow the Trustee to develop a new Schedule of Contributions which details the amounts Emerson must contribute to ensure that the Plan maintains a satisfactory funding level. In addition to the triennial valuation, the actuary also produces a yearly report.

When the actuary calculates the cost of providing the Plan benefits, a number of assumptions are made about what the actuary and the Trustee think will happen in the future with, for example, future investment returns, price inflation and life expectancy.

Actuarial valuation of the Plan

An actuarial valuation as at 31 March 2017 was completed and approved by the Trustee at a meeting in December 2017. A new Schedule of Contributions was also approved. The Plan's Technical Provisions at 31 March 2017 totalled £562.3 million, where Technical Provisions is a measure which reflects the amount that may be needed to pay members' pensions as they fall due. The Plan's assets totalled £573.8 million which resulted in the Plan having a surplus of £11.5 million and a funding level of 102.0%.

Following the valuation, on 8 January 2018, the main section of the Emerson Valves & Controls UK defined benefit pension scheme (V&C scheme) was merged into the Plan. Additionally, as part of the merger, the EBCO Segregated Section of the Plan was formed which contains all of the assets and liabilities formerly of the EBCO section of the V&C scheme. The funding position shown above, at 31 March 2017, relates to the Plan at that date, which was before this merger, and so excludes all assets and liabilities of the V&C scheme.

The estimated funding position of the Plan at 31 March 2018 includes allowance for the assets and liabilities of the main section of the V&C scheme following the merger.

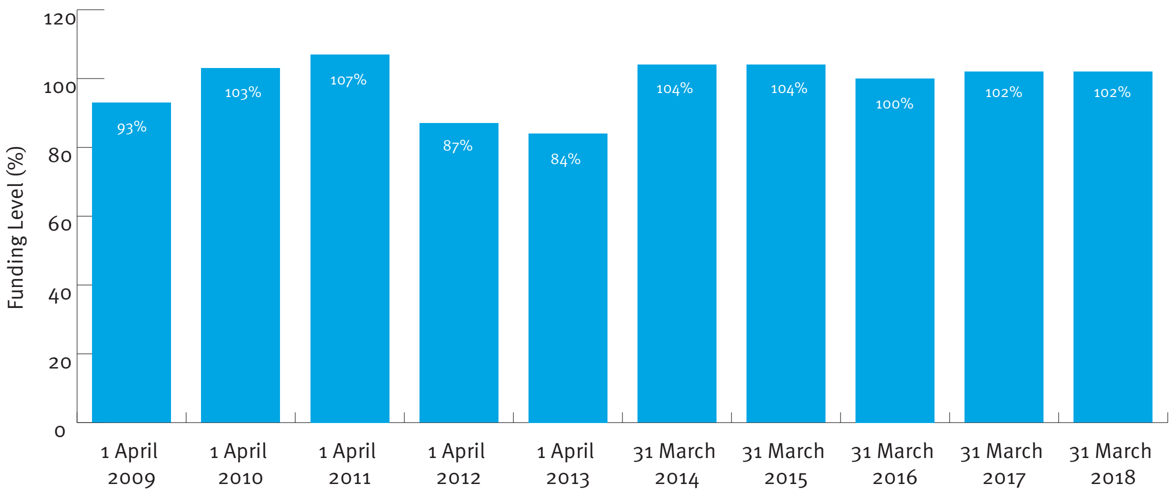
The estimated Technical Provisions of the Plan at 31 March 2018 totalled £753.6 million, with the assets totalling £769.6 million. This means that the Plan had an estimated surplus of £16.0 million and an estimated funding level of 102.1%.

The funding level as at 31 March 2018 is estimated to have remained broadly the same as the 31 March 2017 funding level. The main factors contributing to this were a greater than expected return on the legacy Emerson Plan assets over the period and a Company contribution paid to the Plan in March 2018 partially offset by the merger with the main section of the V&C scheme. In addition, a decrease in corporate bond yields, which are used to determine the Technical Provisions, was largely offset by a decrease in expected price inflation leading to a slight decrease in the legacy Emerson Plan Technical Provisions.

The above asset and liability figures exclude all benefits provided in respect of the DC Segregated Section and the EBCO Segregated Section and also exclude any AVCs and other DC benefits within the Plan.

SUMMARY FUNDING STATEMENT 2018

The Plan's estimated financial position at:



Please note that the funding level at 31 March 2017 and dates prior to that relate to the Plan before the merger of the main section of the V&C scheme into the Plan on 8 January 2018.

The change in the estimated funding level from 94% at 1 June 2017 (the approximate estimate included in the previous summary funding statement) to 102% at 31 March 2018 is largely due to the following factors (with the estimated impact of the factor on the funding level):

Change in interest rates	+1.3%
Change in mortality assumptions	+1.4%
Change in inflation assumptions	+4.0%
Emerson contributions to clear the Plan deficit	+1.8%
Investment performance	+2.9%
Effect of merger with the V&C scheme	-3.4%

What would happen if the Plan were wound-up?

The estimated additional amount needed to ensure that all members' benefits could be paid in full if the Plan started winding-up (full solvency) was £135.9 million as at 31 March 2017. This cost arises because the benefits would have to be secured with an insurance company if the Plan were to wind-up. By winding-up, we mean Emerson being unwilling (or unable) to continue to run the Plan and contribute to it on an ongoing basis. Emerson has a legal obligation to fund the shortfall if this were to happen.

The Trustee has a statutory obligation to give you this information. It does not imply that Emerson is considering winding-up the Plan. Emerson has demonstrated its willingness to support the Plan by making contributions to the Plan that are significantly larger than it was required to make. Since 2005, Emerson has paid in contributions totalling £177.0 million in relation to the DB sections of the Plan compared with a contribution requirement of £111.0 million over the same period.

If Emerson became insolvent, The Pension Protection Fund (PPF) might be able to take over the Plan and pay compensation to members, should there be a shortfall between the Plan's assets and the PPF's measure of Plan liabilities. Further details on the operation of the PPF are available on the PPF's website at: **www.ppf.co.uk** Or you can write to them at the following address:

The Pension Protection Fund
Renaissance
12 Dingwall Road
Croydon
Surrey
CR0 2NA

Other matters

We are obliged to inform you if any payment has been made from the Plan to Emerson since the previous statement. The Trustee can confirm that no such payment has been made. Similarly, we are obliged to inform you if The Pensions Regulator (TPR) has made modifications to the Plan or given specific directions on the funding of the Plan. Again, the Trustee can confirm that no such modifications or directions have been made.

Looking after your data

Some personal data for Plan members (such as date of birth and salary) is required for the running of the Plan, including paying out the right benefits. The General Data Protection Regulation (GDPR) came into effect from 25 May 2018 and the use of this personal data is regulated under the GDPR, which places certain obligations on those who exercise control over the data (known as 'controllers' under the GDPR). Controllers would include the Trustee of the Plan, and, in certain circumstances, professional advisers to the Plan. These may include the Plan actuary and Willis Towers Watson who have provided further details at: **www.willistowerswatson.com/personal-data**

Where can I get more information?

If you have any questions, or would like any more information, please contact Capita, the Plan administrator by using the details on the back page. A list of more detailed documents which provide further information is shown below. If you would like us to send you any of these documents, please let Capita know.

Additional documents available on request

- **Statement of Investment Principles** - this explains how the Trustee invests the money paid into the Plan.
- **Statement of Funding Principles** - this explains how the cost of providing benefits is calculated and the Trustee's policy for ensuring that the cost is adequately met.
- The full report on the **Actuarial Valuation** following the actuary's check of the financial situation of the Plan as at 31 March 2017. This report gives detailed information on the Plan's funding position and on the many factors that will influence the development of the Plan in the future.
- **Actuarial Report as at 31 March 2018** - this provides updates on the Plan's funding position.
- **Schedule of Contributions** - this shows the level of contributions that are being paid into the Plan.
- **Annual Report and Accounts** - these show the Plan's income and expenditure in the year up to 31 March 2018, as well as details of the Plan's investments as at 31 March 2018.

RETIREMENT PLANNING AND REMINDERS

This section explains things to think about no matter where you are on the road to retirement. You should read this carefully and act where necessary. It's never too early to organise yourself by having your affairs in order. Make sure that your loved ones do not struggle if you're no longer around.

Whether you are counting down the days to retirement or if the thought of it is just starting to appear on the horizon, it is likely that you will have some important questions:

- When can I retire?
- What are my choices?
- How do I inflation proof my income?
- How do I claim my State Pension?
- How much income will I need?
- What other things do I need to think about?

You can find answers to questions regarding general pension information at: **www.moneyadviceservice.org.uk/en**

Your Will

A formal Will is often one of the simplest ways of ensuring that your estate will be dealt with according to your wishes. It is important that you keep it up to date and inform your chosen executors of its existence. A Will is especially useful if you have a large family, a large estate or a series of bequests.

Grant of Probate

Your loved ones may need to apply for a Grant of Probate if you have a Will, or letters of administration, if a Will does not exist in order to legally deal with your estate. There are occasions when Probate may not be required for example; if you have an asset, like a bank account, valued less than £5,000 or if you only own joint assets, Probate should not be required.

RETIREMENT PLANNING AND REMINDERS

Bank accounts

Whether you have a joint account or an account, in just your name, the bank will need to be informed of your death. If you have a joint account this will usually be transferred over into the surviving holder's name. Any account just in your name will normally be frozen so that no more money can be removed from it.

Paying the bills

The Utility and insurance companies also need to be informed so that they can continue to supply to your home and bill your survivors.

Life insurance

You have spent a long time paying towards these policies for this exact reason so make sure someone knows about them.

Expression of wish form

In the event of your death, the Trustee is responsible for deciding to whom any discretionary death benefits should be paid. You can help the Trustee with this decision by completing an expression of wish form. This is the most effective way to ensure your loved ones receive your benefits when you die.

Your personal circumstances may change over time and who you would like to receive your pension when you die may also change. Therefore, it is important that you keep your expression of wish form up to date at all times. The form also allows you to add any additional information you feel would be relevant for the Trustee to know when determining your beneficiaries.

Out of date forms, that do not match up with the member's wishes when they die, can cause lengthy investigations by the Trustee into who should receive their death benefits. This can in turn cause delays in paying these benefits.

It is important to make sure all your personal information is up to date, so we can ensure you are provided with accurate information about your pension and to help us to pay your benefits on time.

Pension scams – cold calling

In January 2019, pension cold calls became illegal. If anyone calls you about your pension, it could be an attempt to steal your savings. New data has revealed that pension scam victims have lost £91,000 on average to criminals. It is our responsibility to make sure you are ScamSmart aware. If would like more information, visit: **www.fca.org.uk/scamsmart**

The new changes to pensions that represent freedom, choice and flexibility can also represent confusion and vulnerability, which inevitably leads to honest people not realising what is happening and this is where the scammers will take advantage. We urge you to please take care to protect yourself against pension scams.

If you are approached with any of the following, then it is highly likely you are dealing with a scammer:

- Free pension review
- One-off investment opportunity
- Legal loopholes
- Pension loans
- Early pension release
- Pension selling
- Cashing in your pension
- Pension liberation

The Pensions Regulator (TPR) has listed some common tactics used by scammers which include:

- A cold call (now illegal), text messages, website pop ups, or door salesmen offering any of the above opportunities
- Convincing marketing materials promising over 8% returns
- Paperwork delivered to your door by courier that requires immediate signature
- A proposal to put your money in a single investment
- Claiming that you can access your pension before age 55
- Transfers of your money overseas

They recommend four top tips to avoid being caught in a scam:

1. Never be rushed into a decision
2. Check the adviser is approved by the Financial Conduct Authority (FCA) at: **https://register.fca.org.uk**
3. If you have already accepted an offer, speak to Action Fraud on **0300 123 2040**
4. Understand what is available to you. Use the free resource, Pension Wise, if you are over 50: **www.pensionwise.gov.uk**

Remember: if it sounds too good to be true, it probably is!

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The Annual Allowance (AA)

This is the amount you can add to your pension benefits each year without incurring a tax charge.

For the 2019/20 tax year, most people will have an AA of £40,000.

If you are a high earner (e.g. if your income excluding pension costs is over around £110,000 per year), you may have a lower, tapered AA. You can check if this applies to you at: **www.tax.service.gov.uk/pension-annual-allowance-calculator**

You can also carry forward any unused AA for up to three years. This allows you to have pension savings in excess of the AA in a certain year and pay no tax. The AA for the current tax year must be used before any previous years' AA is carried forward.

Please contact Capita, whose details can be found on the back page if you would like to arrange this.

The Lifetime Allowance (LTA)

This is the total amount of retirement savings you can build up over your working life without incurring an LTA charge.

It includes the value of the benefits you build up in all registered pension schemes, and not just the benefits in your current pension scheme. The State Pension does not count towards the LTA.

In the 2019/20 tax year, the standard LTA is £1.05 million. If your pension savings exceed the LTA, this could result in a tax charge of 55% on the excess (25% if you take the excess as regular income). Not many people are affected by this, but if you think you are, you can find out more at the HM Revenue and Customs website: **www.hmrc.gov.uk**

Alternatively, you may wish to consider taking advice from a professional financial adviser.

Remember: it is your responsibility to monitor your position against the pension tax allowances.

Money Purchase Annual Allowance (MPAA)

This applies to defined contribution (DC) savings only, including DC additional voluntary contributions (AVCs). If you have started to access any DC retirement benefits flexibly elsewhere, such as through flexible drawdown, and want to continue paying contributions to the Plan, your AA will reduce to £4,000. You will need to notify Capita that you have flexibly drawn benefits elsewhere and they will provide information about your AA.

The new Money and Pensions Service

In January 2019, three existing providers of government-sponsored financial guidance merged to form the single financial guidance body which has now been named the Money and Pensions Service. You may already be familiar with the likes of the Money Advice Service, Pensions Advisory Service and Pension Wise who already deliver debt advice, money guidance and pensions information online.

Having the Money and Pensions Service is great news as it provides you with a 'one-stop shop' that houses everything in one place. You'll have access to various topics such as workplace pensions, day-to-day money management and overall financial education. Best of all, the information will be free and impartial for anyone that needs it.

The new body will work alongside the government and the FCA to ensure the information is regulated to protect you.

The Money and Pension Service's main aims are:

- To develop people's financial capability
- To improve debt management among UK citizens
- To provide financial education to children and young people

When you are making important financial decisions, it is essential that you have easy access to the information before making an informed decision. If you need some extra help, you can find some from an independent financial adviser at:
www.fca.org.uk/consumers/finding-adviser

You can visit: **moneyandpensionsservice.org.uk** for more information.

Capita move - Leeds to Glasgow

Capita has moved! If you have any queries, you can contact them at their new address:

Emerson DB Segregated Section
Capita Building
48 Finnieston Square
Sky Park 4
Glasgow
G3 8ET

Telephone: **0345 601 0607**

Email: **emerson@capita.co.uk**

OTHER USEFUL WEBSITES

	Age UK — www.ageuk.org.uk Information about pensions as well as a free advice line.
	Citizens Advice — www.citizensadvice.org.uk Free, independent and confidential guidance online as well as your local Citizens Advice centre.
	Financial Conduct Authority (FCA) — www.fca.org.uk The FCA regulates financial service firms and financial markets in the UK. They aim to make markets work well – for individuals, businesses and for the economy as a whole.
	Money Saving Expert — www.moneysavingexpert.com Founded by journalist Martin Lewis, this website aims to provide information and articles that could save you money and includes areas such as pensions and finance.

WHERE TO GET HELP

If you have any questions about anything in this newsletter, or your benefits in general, please contact the Plan Administrator, Capita Employee Benefits Limited and Buck Consultants Limited.

You can also contact the Plan Administrator if you would like to see the full Report and Accounts, from which the summary on page four is taken.

Emerson DB Segregated Section
Capita Building
48 Finnieston Square
Sky Park 4
Glasgow
G3 8ET

Telephone: **0345 601 0607**

Email: **emerson@capita.co.uk**

Emerson EBCO Segregated Section
Buck
Forty-four/Peter Street
Manchester
M2 5GP

Telephone: 0207 429 1098

Email: **emerson.pensions@buck.com**

Hartlink Online portal

You can log on to Hartlink Online here at: **www.hartlinkonline.co.uk/emerson**

Here you can securely view and check your pension information in respect of the Plan. The portal also provides you with access to further details regarding the Plan, the option for you to update information. If you have forgotten your details, you can request a reminder here as well. There is also a pension fund modeller that you can check out.

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