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Chairman's introduction



Welcome to our 2022 Newsletter which includes information and articles that we hope you find useful and interesting.

We are aware that you might be concerned about reports of investment market turbulence as a result of the Russia-Ukraine conflict, and how this might affect the value of your pension savings. We want to assure you that the Trustee is monitoring the situation to try to limit any adverse effects on the Plan or its members.

The Pensions Regulator has highlighted the potential risk of increased scam activity as fraudsters look to prey on people's concerns, as a result of the conflict. You can find out how to spot a pensions scam as well as where to get more information in the Pension scams section.

You may also have some concerns around the rise in inflation, causing an increase in the cost of living. This is front of mind for the Trustee who is considering the impact of this on our members. The government recently announced the launch of an Energy Bills Support Plan, providing people with £400 off energy bills. Also, if you're at State Pension age or older and receive a winter fuel payment you'll receive an extra £300 on top of your annual payment. For more

information on these government initiatives, please visit the MoneyHelper website.

As communicated previously, Buck assumed the role of our new DB Plan administrator in September 2021. You can find more information about who Buck are as a Company and some of the new tools you'll have access to in the Take control of your pension section.

It's important to make sure the details we hold for you are correct and we encourage you to log on to your secure Member Portal, where we have added new functionality so you can update not only your email address, physical address but also your Expression of Wish online.

We hope you enjoy this newsletter. As always, we welcome your feedback, so please get in touch with us using the information in the contact details section.

I wish you and your families well for the rest of the year.

David Meade
Chair of the Trustee
Emerson Pension Plan

Take control of your pension



As mentioned at the start of this newsletter, Buck are now the pension administrators for the Plan.

Buck has been providing pension services across the globe for over 100 years and is a well-known and trusted provider.

We want to tell you about some of the great tools you have at your disposal to help you get the most out of your pension.

Your new online pension portal

Your Emerson Member Portal (the Portal), provides you with quick and simple online access to your pension held within the Plan. Once registered, you'll be able to log in to the portal anytime on a desktop computer, smartphone, or tablet.

What can you do on the Portal?

The Portal is the easiest and most secure way to manage your pension, you'll be able to:

- View your personal information and membership details;
- View your pension payment details (Pensioner members only);
- Update your Expression of Wish;
- Update your contact information; and
- View important Plan related documents.

Access the Portal now at www.buckhrsolutions.co.uk/emerson

Not Accessed the Portal Previously?

If you are yet to log in to the portal simply access the OneEmerson webpage and click first time user. Follow the onscreen instructions to register. If you have previously visited the site and registered, you will already have a Login ID and Password to access your details.

Your Plan website

The Plan website is full of content to help you better understand your pension and benefits, and give you insights into how the Plan is run.

Simply visit OneEmerson.co.uk to view the latest updates and useful information including:

- How the Plan works;
- Access to useful information and documents; and
- News and updates in relation to your pension.

Your new retirement modeller

You now have access to a new tool which aims to help you better understand how much money you will need for retirement.

All you need to do is input the values of your current retirement savings by following the on-screen instructions to get a clearer picture on whether you have enough to fulfil your retirement aspirations.

Access the modeller now at <https://oneemerson.co.uk/retirement-planning/budget-planner>

Summary Funding Statement



As someone with benefits held in The Emerson UK Pension Plan (“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 Plan 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 advisors. 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 Emerson UK Pension Plan for:

- the assets of the defined contribution 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 paid by members or other defined contribution investments (in the DB Segregated Section, the EBCO 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 the 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 2020. 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 2023.

Summary Funding Statement



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 any amounts Emerson must contribute to ensure that the Plan maintains a satisfactory funding level. In addition to the triennial valuation, the Plan Actuary also produces a yearly report.

When the Plan Actuary calculates the cost of providing the Plan benefits, a number of assumptions are made about what the Plan 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

EBCO Segregated Section

An actuarial valuation of the Plan as at 31 March 2020 was completed and approved by the Trustee at a meeting in December 2020. A new Schedule of Contributions was also approved under which no employer contributions are required to the Plan, at least until completion of the next actuarial valuation. The Plan's Technical

Provisions at 31 March 2020 totalled £14.9m, where the 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 £15.5m which resulted in the Plan having a surplus of £0.6m and a funding level of 104.0%.

The estimated Technical Provisions of the Plan at 31 March 2022 totalled £13.9m, with the assets totalling £15.0m. This means that the Plan had an estimated surplus of £1.1m and an estimated funding level of 107.9%. The main factors affecting the improvement in the estimated funding level since 31 March 2020 are the buy-in executed in December 2021 and the strong asset performance over the period from 31 March 2020 to the date that the buy-in was completed.

The estimated funding level as at 31 March 2022 decreased from the estimated 31 March 2021 funding level (of 112.9%). The main factor contributing to this change is the buy-in executed in December 2021.

The above asset and liability figures exclude any AVCs and other DC benefits within the Plan.

Summary Funding Statement



DB Segregated Section

An actuarial valuation as at 31 March 2020 was completed and approved by the Trustee at a meeting in December 2020. A new Schedule of Contributions was also approved under which no employer contributions are required to the Plan at least until completion of the next actuarial valuation. The Plan's Technical Provisions at 31 March 2020 totalled £714.1m, where the 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 £774.1m which resulted in the Plan having a surplus of £60.0m and a funding level of 108.4%.

The estimated Technical Provisions of the Plan at 31 March 2022 totalled £769.4m, with the assets totalling £867.5m. This means that the Plan had an estimated surplus of £98.1m and an estimated funding level of 112.7%. The main factors contributing to the improvement in estimated funding level since 31 March 2020 were strong asset performance, which has been partially offset by an increase in inflation expectations and by a change in assumptions to reflect the Government's announcement of changes to RPI from February 2030.

The estimated funding level as at 31 March 2022 decreased from the estimated 31 March 2021 funding level of 116.0%. The main factors contributing to this decrease are an increase in inflation expectations

and a change in the discount rate (essentially, the allowance for future investment returns) to reflect a change in the investments held by the Plan.

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.

PLAN'S ESTIMATED FINANCIAL POSITION

Date	Funding Level	Date	Funding Level
1 April 2009	93%	31 March 2016	100%
1 April 2010	103%	31 March 2017	102%
1 April 2011	107%	31 March 2018	102%
1 April 2012	87%	31 March 2019	105%
1 April 2013	84%	31 March 2020	108%
31 March 2014	104%	31 March 2021	116%
31 March 2015	104%	31 March 2022	113%

Summary Funding Statement



WHAT WOULD HAPPEN IF THE PLAN WERE WOUND-UP?

At 31 March 2022, it is estimated that the Plan has sufficient assets to ensure that all members' benefits could be paid in full if the Plan started winding-up (full solvency). 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 any shortfall if this were to happen.

The Trustee has a statutory obligation to give you this wind-up information.

If Emerson became insolvent, the Pension Protection Fund (the "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.pensionprotectionfund.org.uk. Or you can write to the Pension Protection Fund at Renaissance, 12 Dingwall Road, Croydon, Surrey, CR0 2NA. However, currently no documents are being accepted by post.

OTHER MATTERS

We are obliged to inform you if any payment has been made from the Plan to Emerson since the previous Summary Funding Statement. The Trustee can confirm that no such payment has been made. Similarly, we are obliged to inform you if the Pensions Regulator 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 of the member data (such as date of birth) required for the running of the Plan, including for paying out the right benefits, is known as 'personal data'. The use of this data is regulated under the Data Protection Act (DPA) and the General Data Protection Regulation (GDPR), which place certain responsibilities on those who exercise control over the data (known as 'data controllers' under the DPA and GDPR). Data controllers would include the Trustee of the Plan and may also include the Plan Actuary and WTW, who have provided further details at: www.wtwco.com/en-GB/Notices/how-willis-towers-watson-uses-personal-data-for-actuarial-services-to-uk-pension-scheme-trustee

Summary Funding Statement



WHERE CAN I GET MORE INFORMATION?

If you have any questions, or would like any more information, please contact Buck, the Administrator of The Emerson UK Pension Plan. 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 Buck know.

ADDITIONAL DOCUMENTS AVAILABLE ON REQUEST

The **Statement of Investment Principles** for the Plan. This explains how the Trustee invests the money paid into the Plan.

The **Statement of Funding Principles** for the Plan. 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 2020. 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.

The **Actuarial Report** as at 31 March 2022. This provides an update on the Plan's funding position.

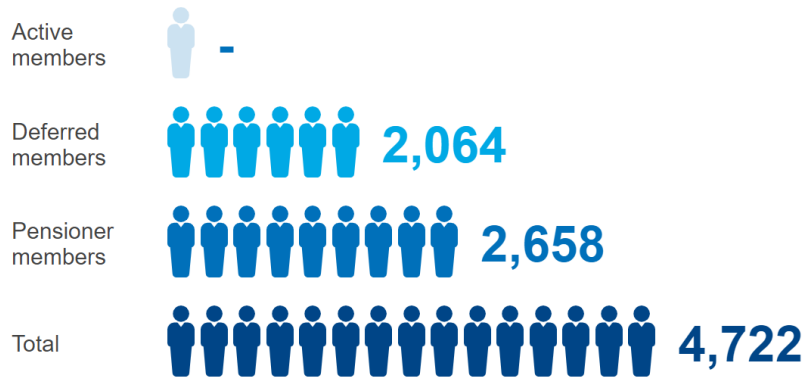
The **Schedule of Contributions** for the Plan. This shows the level of any contributions that are being paid into the Plan.

The **Annual Report and Accounts** of the Plan. These show the Plan's income and expenditure in the year up to 31 March 2022, as well as details of the Plan's investments as at 31 March 2022. Equivalent reports are also available covering the years to, and the position at, 31 March 2020 and 31 March 2021.

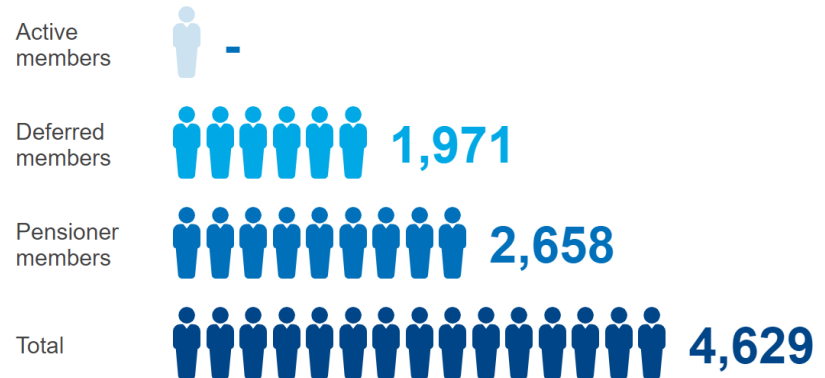
Plan membership – an update



Members at 1 April 2021



Members at 31 March 2022



Membership statistics for the EBCO Section:

Members at 1 April 2021



Members at 31 March 2022



Expression of Wish – update your wishes online (Important!)



As a member of the Plan you build up valuable benefits which you are able to access once you retire from the Plan. However, what happens if you were to die? Where would that money go?

No one likes to think or talk about death, but it's really important that you complete an Expression of Wish form. This form allows you to tell the Plan Trustees who you would like to receive your pension benefits in the event of your death.

If you've already completed an Expression of Wish, you should also make sure that the details are up to date to reflect your current circumstances.

How can I update my Expression of Wish?

We've made improvements so it's even easier to confirm your wishes to the Trustee.

You can update your Expression of Wish through the Portal. This is the most secure way to tell the Trustee your wishes.

If you'd prefer, you can still access a printable Expression of Wish form from the Library section of the Plan website.

Guaranteed Minimum Pension – an update



In October 2018, the High Court ruled in the Lloyds Banking Group case that the Guaranteed Minimum Pension (GMP) benefits for men and women should be equalised for benefits built-up between 17 May 1990 and 6 April 1997. There were however some matters that required clarification and further hearings were due.

The Emerson Pension Plan, like many others, was contracted-out of the government's State Earnings-Related Pension Scheme and will have members who may be affected by this ruling.

On 20 November 2020, the High Court made a further determination on this matter, specifically to confirm that past transfers out of pension

schemes were potentially in scope of the GMP equalisation requirements.

The Trustee will be considering the detail of all the judgments with its advisers to assess how they may impact the Plan and some members' pension benefits, however this will take some time. The Trustee is not currently in a position to confirm any impact, but as and when the position is known, the Trustee will communicate directly with any affected members.

Pension scams – don't become their next victim (Important!)



If you are considering transferring your benefits out of the Plan check carefully that you're not falling victim to a 'Pension Scam'.

The Plan administrator is required to undertake several checks before it can approve a transfer and these checks are there to help protect you. The checks may change over time, as pension scams evolve, but are likely to include:

- Checking that the receiving arrangement is registered with HMRC and is approved to receive pension savings. This check is designed to ensure you are not falling victim to a 'Pension Scam';
- Checking that the company or individual who has advised you to transfer is duly authorised to do so (applicable to transfer values greater than £30,000); and
- Confirming your identity.

New transfer regulations

At the end of last year, The Pensions Regulator (TPR) published new regulations, that will require the Trustee and administrators of pension

schemes to, in some cases, do more checks on a transfer, to make sure it's not a scam.

The regulations, arising from the Pension Schemes Act 2021, introduce a system of red and amber flags, giving Trustees the power to refuse transfers where there's a heightened risk it may be part of a scam.

Both the regulations and guidance were drafted with close co-operation between the Department for Work and Pensions (DWP), TPR, the Money and Pensions Service (MaPS) and the Pension Scams Industry Group (PSIG).

Most pension transfers are legitimate and can proceed with minimum intervention. However, PSIG estimates 5% of all transfer requests give trustees and scheme managers cause for concern.

Therefore, new conditions will apply on transfers out of the Plan and the Trustee may not be allowed by law to proceed with your transfer (or you may be required to take further advice from the government's MoneyHelper service before the Trustee can implement your transfer request).

Pension scams – don't become their next victim (Important!)



How to spot a scam

To help you spot the signs and protect yourself from a scam, the Financial Conduct Authority (FCA) and The Pensions Regulator (TPR) suggest following four simple steps:

Step 1 – Reject Unexpected Offers:

If you're contacted out of the blue about a pension opportunity, chances are it's a scam. Pension cold calling is illegal, and you should be very wary. An offer of a free pension review, from a firm you've not dealt with before, is possibly a scam.

Step 2 – Don't be rushed or pressured

Take your time to make all the checks you need — even if this means turning down what seems to be an 'amazing deal'.

Step 3 – Get impartial information or advice

You should seriously consider seeking financial advice before changing your pension arrangements.

Step 4 – Check who you're dealing with

Visit the ScamSmart page on the FCA website to help you avoid investment and pension scams. This interactive page will take you step by step through how to check an investment or pension opportunity

For more information on how to avoid being scammed, visit FCA ScamSmart.

What do I need to know about ESG?



Environmental, social, and governance (ESG) criteria are a set of standards to ensure a company's operations that are socially responsible and cover many different factors.

Environmental impact is perhaps the most obvious and talked about factor. It covers fossil fuels, single-use plastic, palm oil plantations and the many other activities that threaten our climate and ecosystems.

Social responsibility addresses considerations such as the opioid crisis, gambling addiction, gender discrimination and human rights abuses.

Governance standards consider the systems in place to manage cyber security, accuracy of reported accounts, gender diversity on boards, executive pay and many other indicators of how well a company is being run.

How can fund managers influence these issues when deciding how to invest our money?

The most obvious way is to avoid investing in companies with poor ESG performance, but there are other tools at their disposal. As shareholders in a company, they can and do vote on resolutions at Annual General Meetings and require the company's management to meet them to discuss corrective actions. In the last few years, the 'E' in ESG has taken on a more positive slant too. Many fund managers now seek out companies whose activities will have a positive environmental impact, such as renewable energy and new approaches to water management.

The Trustee is continuing to consider how best to further incorporate the principles of ESG within the Fund's investment strategy.

Changes to when you can take your pension



A new normal minimum pension age (NMPA)

The NMPA is the minimum age at which most pension savers can access their pensions without incurring an unauthorised payments tax charge (unless they are retiring due to ill-health).

The NMPA is currently age 55 but will be increasing to age 57 from 2028.

When can I claim my State Pension?

In November 2018, State Pension age was 65 for men and women. However, this is gradually increasing and now depends on when you

were born. State Pension age is gradually increasing for men and women, and will reach 67 by 2028.

State Pension age is going to be kept under review, which means that it could change again in the future, depending on different factors, such as changes in life expectancy.

Will the State Pension age change again?

State Pension age is gradually increasing for men and women, and will reach 67 by 2028.

You can check your State Pension age on the government website.

Pension Tax allowances



Saving into a pension is one of the most tax-efficient ways to save for retirement. Not only do pensions enable you to grow your retirement savings largely free of tax, but they also provide tax relief on contributions. However, there are various pension allowances in place that you need to be aware of. These limit the amount of money you can contribute to a pension in a year, as well as the total amount of money you can build up in your pension accounts, while still enjoying the full tax benefits.

Annual allowance

Your annual allowance is the most you can save in your pension pots in a tax year before you have to pay tax. You'll only pay tax if you go above the annual allowance, which is £40,000 for this tax year (6 April 2022 to 5 April 2023).

Your annual allowance applies to all of your private pensions, if you have more than one. This includes:

- the total amount paid into a Defined Contribution scheme in a tax year by you or anyone else (for example, your employer);
- any increase in a Defined Benefit scheme in a tax year.

If you use all of your annual allowance for the current tax year you might be able to carry over any annual allowance you did not use from the previous three tax years.

Lifetime allowance

The lifetime allowance is the limit on how much you can build up in pension benefits over your lifetime while still enjoying the full tax benefits. The lifetime allowance for most people is £1,073,100 in the tax year 2022/23 and has been frozen at this level until the 2025/26 tax year.

There's no limit on how much you build up in pension benefits. But checks are carried out at certain times to see if the value of your pension benefits exceeds the lifetime allowance. The allowance applies to the total of all the pensions you have. If you've built up more than the value of the lifetime allowance when a check is carried out, you might have to pay a tax charge. This is called the lifetime allowance charge.

Useful tips for retirement



Retirement can be a big change to your lifestyle and the way you live, it's important that you take care of your physical and mental wellbeing as well keeping your finances in check. Here are some top tips for you to consider to make sure you are prepared for this next stage of your life.

Plan what you're going to do with the extra time available to you:

- Start thinking about a new hobby or interest (you may not have had time to pursue a hobby when you were working!)
- Socialise with friends as much as possible – it may be that your circle of friends will become smaller when you leave work, so why not join a club?
- Look after your mental wellbeing by eating well, getting regular exercise and meditating.

There are plenty of resources you can use to help after work emotionally:

- Age UK - www.ageuk.org.uk/
- The Silver Line (a 24 hour helpline for older people) - www.thesilverline.org.uk/
- Mature Times - An online publication for older people - www.maturetimes.co.uk/
- Physical Activities Guide for Older Adults - www.nhs.uk/live-well/exercise/physical-activity-guidelines-older-adults/
- The Mental Health Foundation - www.mentalhealth.org.uk/

More flexibility when accessing your pension



When you come to use your account from the Emerson UK Pension Plan, there are a range of options available to you. You can choose to purchase a guaranteed income for the rest of your life (an annuity), you can choose to withdraw it all as one (or two) cash lump sums, or you can keep it invested and withdraw amounts as and when you wish to (drawdown). You can also mix and match these options, for example use part of your account to purchase a guaranteed income and transfer the rest to a drawdown arrangement. With any of these options, you are also able to take up to 25% of your account as tax free cash (within certain limits).

If you purchase an annuity, this will be from an insurance provider and your account (after a tax free cash lump sum has been paid) will be transferred to that insurer. The Trustee recommends that you shop around to get the best price.

If you elect to take taxable cash, this will be paid directly from the Plan to your bank account in either one or two lump sums. Please contact the Plan's administrator if you wish to withdraw your account as cash.

If you wish to keep your account invested and withdraw it when you wish, you will need to transfer to a drawdown arrangement outside of the Plan. There are many different types of drawdown arrangement available in the market, which all offer different features. Members often report that trying to find an appropriate arrangement is both daunting and expensive. The Trustee has therefore decided to

facilitate access to a drawdown arrangement called LifeSight. This is not a recommended option, and will not be the best option for all members, but it is a simple, transparent, self-service arrangement which the Trustee feels offers good value to many members who wish to access drawdown.

What can LifeSight offer you?

- **Flexibility** - You access your savings as and when you need them
- **Accessibility** - Ease of access through your personal online Account
- **Choice** - Invest your savings in a way that matches with your goals
- **Planning** - Online tools to help you see when your savings will run out
- **Support** - Ongoing touch-points to help you manage your savings
- **Protection** - A Trustee Board responsible for looking after assets

Further information about LifeSight can be found by going to www.lifesight.com/drawdown

On the 'Home' tab there are guides that explain the key features of LifeSight. The 'How to join tab' explains how you can apply for LifeSight and how you can contact the team with any questions.

We'll also be producing a detailed 'Retirement Guide' which will provide more information on the options available to you.

Useful links



Money Helper

MoneyHelper joins up money and pensions guidance to make it quicker and easier to find the right help. MoneyHelper brings together the support and services of three government-backed financial guidance providers: the Money Advice Service, the Pensions Advisory Service and Pension Wise.

enquiries@pensionsadvisoryservice.org.uk

0800 011 3797 (Monday to Friday 9am to 5pm)

www.moneyhelper.org.uk

Pension Wise
PO Box 10404
Ashby-de-la-Zouch
Leicestershire
LE65 9EH

The Pensions Ombudsman

The Pensions Ombudsman may be able to investigate or determine any complaint or dispute of fact or law. The Ombudsman can be contacted via:

enquiries@pensions-ombudsman.org.uk

020 7630 2200 (Monday to Friday 9am to 5pm)

www.pensions-ombudsman.org.uk

The Pensions Ombudsman
11 Belgrave Road
London
SW1V 1RB

The Pensions Regulator

There is a regulatory body that oversees the running of pension plans. The Pensions Regulator can intervene where trustees, employers or professional advisers fail in their duties. Further information in relation to The Pensions Regulator can be found on their website:

www.thepensionsregulator.gov.uk

Independent financial advice

By law neither the Emerson Pension Plan nor anyone connected with it can give you financial advice. If you're not sure about what pension decisions to make, you should speak to an independent financial adviser (IFA). You can find the name of one in your area through MoneyHelper. You may have to pay for the services of an IFA, so ask for a quote first.

Plan advisers/contact details



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 interests 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 Board currently has 10 Trustee Directors:

COMPANY-NOMINATED

David Meade, Chairman
Martin Fernandez
John Gallagher
Jeremy Rowley
Phil Lamb
Willy Vandormael

MEMBER-NOMINATED

Ashley Munden
George Amabile
Paul Smith
Sharon Love

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

- **Actuary:** Edwin Sheaf, Towers Watson Limited
- **Administrator:** Buck
- **Secretary to the Trustee:** Pam Sohi, Towers Watson Limited

- **Custodian:** Northern Trust
- **Auditor:** KPMG LLP
- **Investment managers:** Aviva, BlackRock, Legal & General Investment Management, Scottish Life, Royal London, Clerical Medical
- **Banker:** National Westminster Bank Plc
- **Legal adviser:** Baker McKenzie LLP
- **Investment adviser:** Towers Watson Limited

CONTACT US

For all queries you can write to the Plan administrator(s) at:
emerson.pensions@buck.com

0330 123 9698 (Monday to Friday 9am to 5pm)

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PO Box 324
Mitcheldean
GL14 9BJ