

Over Summer 2022, MNOPF took The Pension Regulator's "scams pledge". You can see what this means in the information shown on this page.



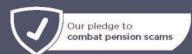
Scammers have stolen millions of pounds from pensioners. If you have been approached to transfer your pension, and something doesn't feel right, contact Mercer through the usual channels and visit any of the links below.



How to spot a pension scam



Alert police to a suspected scam



We pledge to combat pension scams and protect savers

Pension scammers wreck lives and anyone can become a victim.

The pensions industry plays a vital role in protecting savers and helping fight pension scammers.

## We will raise awareness, educate and protect pension savers. We pledge to combat pension scams. We will:

- Regularly warn members about pension scams
- Encourage members asking for cash drawdown to get impartial guidance from Pension Wise
- Get to know the warning signs of a scam and best practice for transfers by completing the scams module in the Trustee Toolkit and encourage all relevant staff or trustees to do so
- Study and use the resources on the Financial Conduct Authority (FCA)
  ScamSmart website, our scams information and the PSIG code
- Consider becoming a member of the Pension Scams Industry Forum by contacting PSIG
- Report concerns about a scam to the authorities and communicate this to the scheme member

## What this means for you and your pension

Scammers can be difficult to spot and might seek to exploit your trust. We're already committed to protecting our members, but we want to go one step further. Working together, we will help protect you by pledging following the principles of the pledge to combat pension scams.

We have self-certified to The Pensions Regulator that we meet the standards of the pledge.