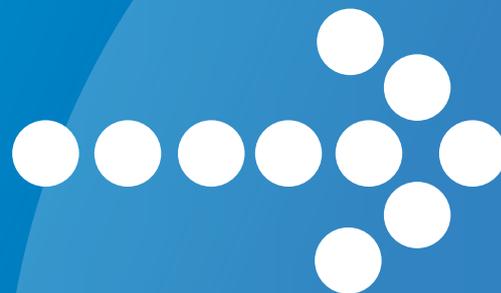


# Welcome to the new website for all members of the AT&T Pension Scheme

You can find the  
**AT&T Pension Scheme website at:**  
[www.hartlinkonline.co.uk/attpensionscheme](http://www.hartlinkonline.co.uk/attpensionscheme)



There are a number of groups of members who can use the website. Some will be able to use different features of the site than others. This guide provides details and draws your attention to particular points of interest. Please use the site regularly and raise any questions with the Scheme administrator.

# Registration procedure

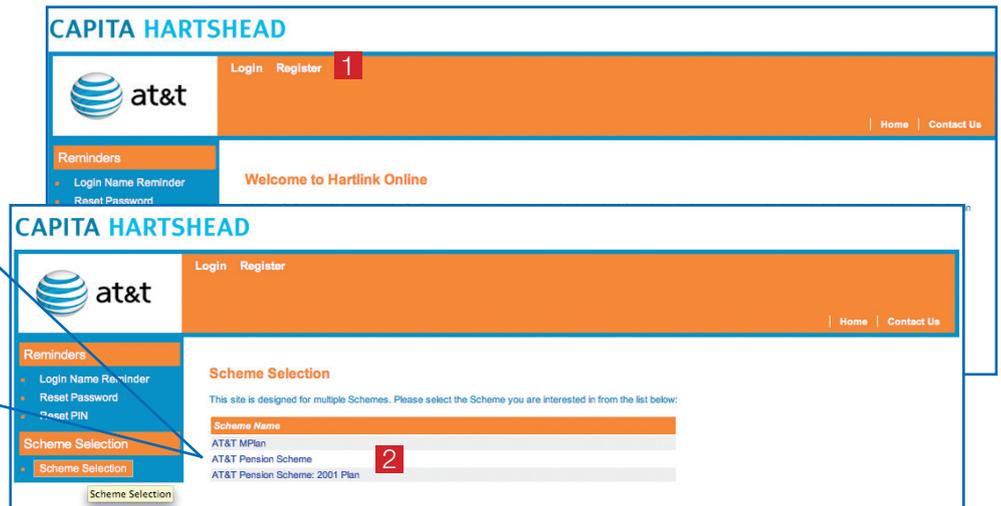
If you have never logged on to the AT&T pensions website (Addvantage) before, or wish to register as a new user to Hartlink Online, you should follow the instructions below. Otherwise go to the next page.

**1** You need to select Register ...

**2** Select your Scheme ...



Note that once you have registered you will be able to access the schemes in which you have benefits.



After answering security and other questions that are designed to protect your personal data, you will be sent a PIN.

Once you have your PIN you will be able to access the site as described throughout this guide.

**New User Registration**

On completion of this section you will be required to further register personal details which will be verified against your pension chosen login name and password will be available.

As a security measure, you will be sent an additional Personal Identification Number (PIN) which you will need to access the site using the drop-down box below.

The login name you choose must conform to the following criteria:

- Must be a minimum of six alphanumeric characters

The password you choose must conform to the following criteria:

- Be 8 or more characters long
- Must contain number(s)
- Must contain lower case letter(s)
- Must contain an upper case letter OR punctuation character
- It is strongly advised you do not enter a Password that you have previously used

Please enter the security code shown above to proceed.

Security Code: \*

National Insurance Number \*

Login name \*

Password \*

Confirm password \*

Personal question \*

Answer to personal question \*

Your email address \*

Confirm email address \*

Mobile number

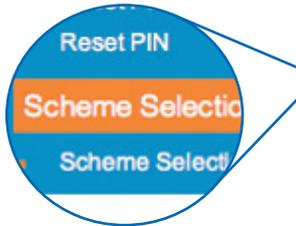
I wish to receive my PIN via

I have read and agree with the Terms and Conditions

Fields marked with an asterisk (\*) are mandatory.

# Login procedure

On this 'welcome' page, first select the pension scheme you want to view by clicking on 'Scheme Selection' ...



## 1 select your Scheme ...

Members of the AT&T Pension Scheme can view details of deferred benefits. (Please note that details are not included for deferred members of the AT&T ISTEEL Pension Plan).

Members of the AT&T Pension Scheme – 2001 Plan and AT&T M Plan can view details of their contributions and manage their investments.

## 2 ... click Login.

## 3 Any problems you can Contact us for help.

## 4 Insert your Login name.

This is same one that you currently use. If you do not have access please contact Capita on 01325 745 174.

## 5 Complete the Login process using the password and PIN that you currently use.

If you have forgotten these please contact Capita

Note: The first time you Login you will be asked to change your password and PIN to ones that are unique to you.

CAPITA HARTSHEAD

at&t Login Register

Home | Contact Us

Reminders

- Login Name Reminder
- Reset Password
- Reset PIN

Scheme Selection

- Scheme Selection

Welcome to Hartlink Online

Hartlink Online provides you with the facility to access your own personalised pension information, allowing you to securely view and check your pension record online in respect of the AT&T Pension Scheme. The specific functionality available to you will depend on your current membership status.

Hartlink Online also provides you with access to further details regarding the Scheme, the option for you to either update information or submit queries regarding your records, together with an online mailbox holding any electronic correspondence.

To access these details please begin by selecting your scheme by clicking on the 'Scheme Selection' link on the left.

Reminders

If you have forgotten any of your access details (login name, password or PIN Number) you can request a reminder.

CAPITA HARTSHEAD

at&t Login Register

Home | Contact Us

Reminders

- Login Name Reminder
- Reset Password
- Reset PIN

Scheme Selection

- Scheme Selection

Scheme Selection

This site is designed for multiple Schemes. Please select the Scheme you are interested in from the list below:

Scheme Name
AT&T MPlan
AT&T Pension Scheme
AT&T Pension Scheme: 2001 Plan

CAPITA HARTSHEAD

at&t Login Register

Home | Contact Us

Reminders

- Login Name Reminder
- Reset Password
- Reset PIN

Scheme Selection

- Scheme Selection

Log In - Step 1

Please enter your Login Name

Your Login Name:

CAPITA HARTSHEAD

at&t Login Register

Home | Contact Us

Reminders

- Login Name Reminder
- Reset Password
- Reset PIN

Scheme Selection

- Scheme Selection

Welcome to the AT&T Pension Scheme Retirement Information Centre

You last logged in on 22 Oct 2010 10:50:32.

If this information is correct, please click 'Proceed'. If this information is incorrect, please click 'Cancel' to log off. You should also contact the AT&T 2001 Plan Administration Team to report the incorrect information.

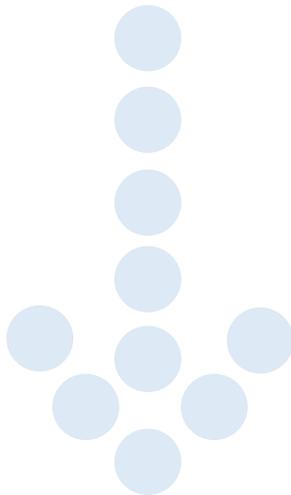
Please note that the information contained on this website and from any communications related to it is for information purposes only. This website and any related communications do not constitute any form of financial advice. If you require any form of financial advice or assistance, you should obtain this from your own independent financial advisor. Please click "Proceed" below to confirm that you understand this statement and are happy to proceed onto this website on this basis.

Proceed Cancel



# Your personal welcome page

From the menu on the left of your personal welcome page you will be able to access your personal details, contribution and investment summary, investment fund and other Scheme information



You can:

- 6 check and update personal details;
- 7 keep your nomination form up to date;
- 8 make sure that your contact details are up to date; and
- 9 change address details.

Note: Only deferred and pensioner members are able to change address in this way. Active members should advise AT&T HR of any changes and they will notify Capita.

The screenshot shows the 'Welcome to the AT&T Pension Scheme Retirement Information Centre' page. The left-hand navigation menu includes sections for My Details, My Contributions, Investments Summary, Retirement Options, Scheme Communications, General Information, and My Account. The main content area is divided into several informational sections: Welcome to the AT&T Pension Scheme Retirement Information Centre, My Pension, My Fund Value, My Contributions, and Further Information. On the right, there are sections for My Investments and Current Investment Choice, each containing a table of investment data.

The screenshot shows the 'Personal Details' form on the Capita Hartshead AT&T Pension Scheme website. The form is divided into sections for Personal Details, Nomination Details, Contact Details, and Address Details. Red boxes with numbers 6, 7, 8, and 9 are overlaid on the form to indicate the areas of interest: 6 is on the Forename(s) field, 7 is on the Nomination Details section, 8 is on the Home Telephone Number field, and 9 is on the Home Address field.

# Other pages

On the 'My contributions' page you can view the total amount of contributions paid to the Plan, and the split between member and employer contributions, as well as a contribution history.

**My Contributions**

A breakdown of the total contributions paid into the AT&T Pension Scheme: 2001 Plan is provided below:

**Contributions**

Total £

**Totals received to date**

Contribution Type	Totals
Employer AVCs	
Employer Regular	

**Annual Breakdown**

To view a breakdown of contributions by period, please select a year from the table:

Year	Totals	Employer AVCs	Employer Regular
2010			

On the 'Transaction history' page you can check investment transactions on your account between a series of dates you can specify.

**Transaction History**

Details of your fund account transactions over the past 12 months are detailed below. If you would like to view any transactions from an alternative period, please input the dates below:

If the status is shown as 'Being Invested', this means contributions that have been received from your employer on your behalf, that have subsequently been passed over to the Investment Manager for investment, and where we are currently awaiting the contract rate to confirm the unit "buy" price.

I would like to see transactions between  and

**Transaction Details**

Fund	Contribution Type	Date of Transaction	Status	Source	Amount(£)	Price(£)	Units
Standard Life Managed Fund	Employer Regular	20 Aug 2010	Invested	Contribution	£ 45.18	£ 28.8051	1.5685
L&G Over 15yr GI Index Fund	Employer AVCs	19 Aug 2010	Invested	Contribution	£ 22.87	£ 3.8693	6.3514
L&G Consensus Index	Employer Regular	19 Aug 2010	Invested	Contribution	£ 90.35	£ 3.3852	26.6894
L&G Consensus Index	Employer AVCs	19 Aug 2010	Invested	Contribution	£ 22.87	£ 3.3852	6.6987
L&G Cash Fund	Employer Regular	19 Aug 2010	Invested	Contribution	£ 45.18	£ 6.2970	7.2082
L&G Cash Fund	Employer AVCs	19 Aug 2010	Invested	Contribution	£ 11.34	£ 6.2979	1.8002
L&G Over 15yr GI Index Fund	Employer Regular	20 Jul 2010	Invested	Contribution	£ 90.35	£ 3.4458	26.2193
L&G Over 15yr GI Index Fund	Employer AVCs	20 Jul 2010	Invested	Contribution	£ 31.27	£ 3.4459	8.1725
L&G Consensus Index	Employer Regular	20 Jul 2010	Invested	Contribution	£ 90.35	£ 3.3504	26.9188
L&G Consensus Index	Employer AVCs	20 Jul 2010	Invested	Contribution	£ 21.27	£ 3.3504	6.3372
L&G Cash Fund	Employer Regular	20 Jul 2010	Invested	Contribution	£ 45.17	£ 6.2955	7.2094
L&G Cash Fund	Employer AVCs	20 Jul 2010	Invested	Contribution	£ 19.84	£ 6.2955	3.1492
Standard Life Managed Fund	Employer Regular	17 Jun 2010	Invested	Contribution	£ 45.18	£ 28.8830	1.5642
Standard Life Managed Fund	Employer AVCs	17 Jun 2010	Invested	Contribution	£ 10.87	£ 28.8830	0.3799
Standard Life Global Equity	Employer Regular	17 Jun 2010	Invested	Contribution	£ 90.34	£ 1.5204	59.4187
Standard Life Global Equity	Employer AVCs	17 Jun 2010	Invested	Contribution	£ 31.94	£ 1.5204	14.4300
Standard Life Corporate Bond	Employer Regular	17 Jun 2010	Invested	Contribution	£ 90.35	£ 1.6003	56.4579

# Investment pages

**10** On the 'My Investments' page you can see your current fund value and where your funds are currently invested.

There are also links to other pages where you can:

**11** view a list of the various funds you can invest in and see factsheets providing performance details of each fund; and

**12** change your investments.

**13** Highlighting the Fund in the table will take you to a page where you can view the fund's performance and compare with other funds' performance on a graph.

**10** My Investments

**11** Funds Invested

**12** L&G Cash Fund

**13** L&G Cash Fund

Fund Manager	Fund	Units	Unit Price (p)
Legal & General	L&G Cash Fund		
Legal & General	L&G Consensus Index		
Legal & General	L&G Over 15yr Gilt Index Fund		
Standard Life	Standard Life Corporate Bond		
Standard Life	Standard Life Global Equity		
Standard Life	Standard Life Managed Fund		
TOTAL		€ 19,470.76	€ 0.00

**13** L&G Cash Fund

Percentage change in unit price over period selected

Fund to compare to

- Global Equity 50:50 Index Fund
- L&G Consensus Index
- L&G Global Equity Index
- L&G Over 15yr Gilt Index Fund
- L&G Over 5yr Index Linked Gilt
- L&G Overseas Consensus
- L&G UK Equity
- Global Absolute Ret Strat Fund
- Standard Life Corporate Bond
- Standard Life Global Equity
- Standard Life Long Bond Fund
- Standard Life Managed Cash
- Standard Life Managed Fund
- Standard Life Overseas Equity
- Standard Life Sterling Fund
- Standard Life UK Equity Fund

Global Equity 50:50 Index Fund

Percentage change in unit price over period selected

# Change investments page

**14** Units are invested as a % of your fund.

**15** If you choose Lifestyle, your funds are switched automatically as you approach your Selected Retirement Age, which you choose.

**16** Click Submit to make your new investment choices, or Cancel if you decide not to switch.

You can switch your existing assets, or redirect your future contributions or both, on the 'Change investments' page.

If you wish to disinvest you can switch all or part of your funds. Choose from Stream (the type of contributions or source of funds), Fund (where your money is invested) and units (how many).

**14** Units are invested as a % of your fund.

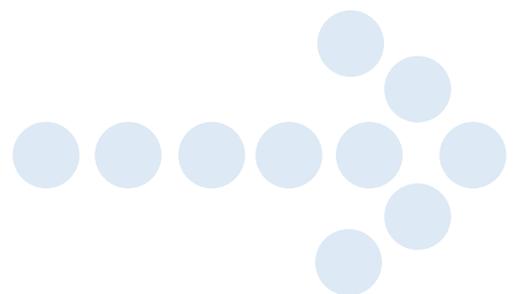
The reason for this is that until the switch is complete, the price of the units cannot be determined and therefore the unit cost cannot be calculated. **Units selected must add up to 100%.**

**15** If you choose Lifestyle, your funds are switched automatically as you approach your Selected Retirement Age, which you choose.

**16** Click Submit to make your new investment choices, or Cancel if you decide not to switch.

If you choose Submit you will be asked to confirm your choices.

Help icons guide you through this page.



# Pension planner

An illustrative pension planner also exists on the site which allows you to see how your benefits may look in a number of different scenarios.

*Important Note: This planner is for illustrative purposes only and the figures cannot be guaranteed.*

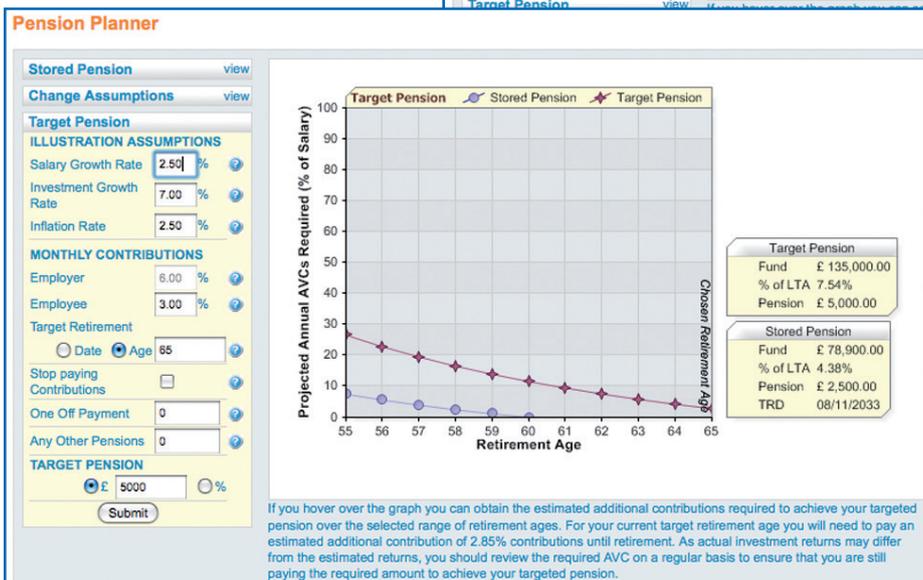
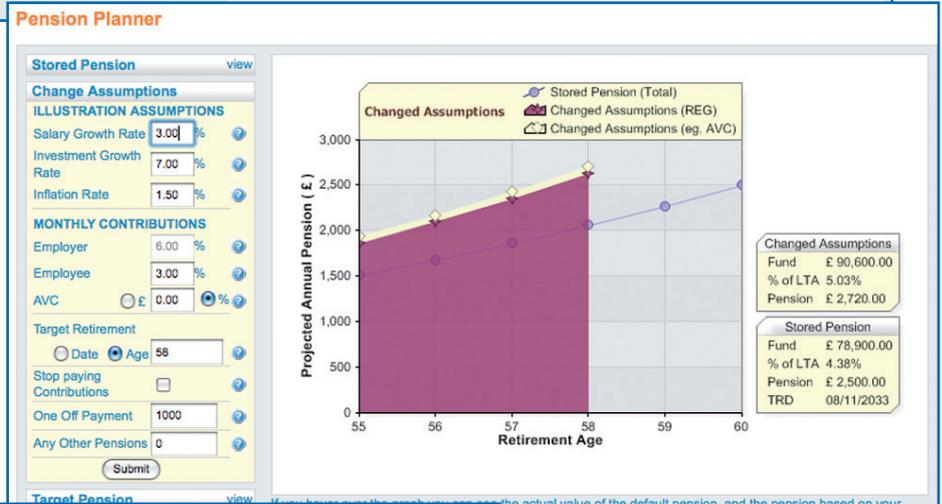
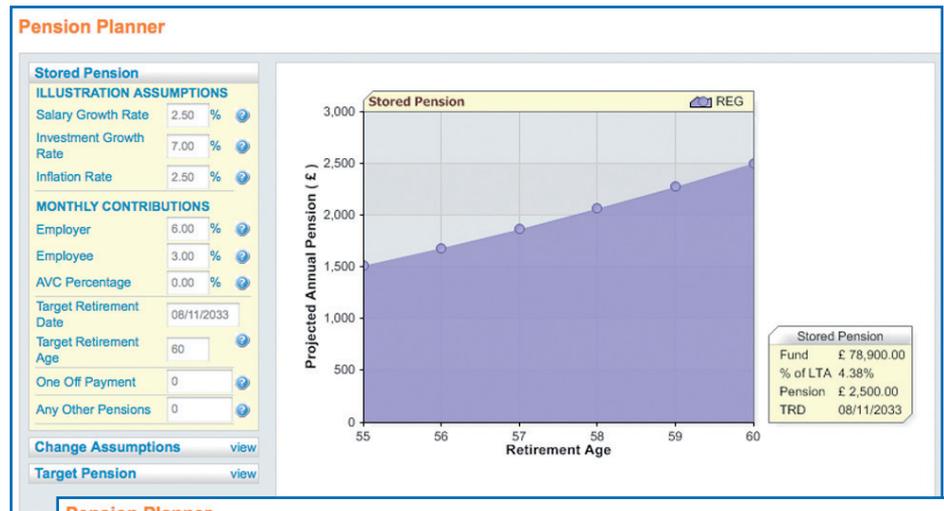
Selecting the Pension Planner option from the toolbar allows you to see how your current defined contributions 'pot' will convert to a pension at your Target Retirement Age.

(This is based on your current contributions and some predefined investment and inflation rate assumptions.)

You are then able to make some changes.

You can see what the impact of changes to your pension might be by altering the assumptions or the level of contributions that you decide to make.

(This includes the impact of paying one-off lump sums into your account.)



the actual value of the default pension, and the pension based on your

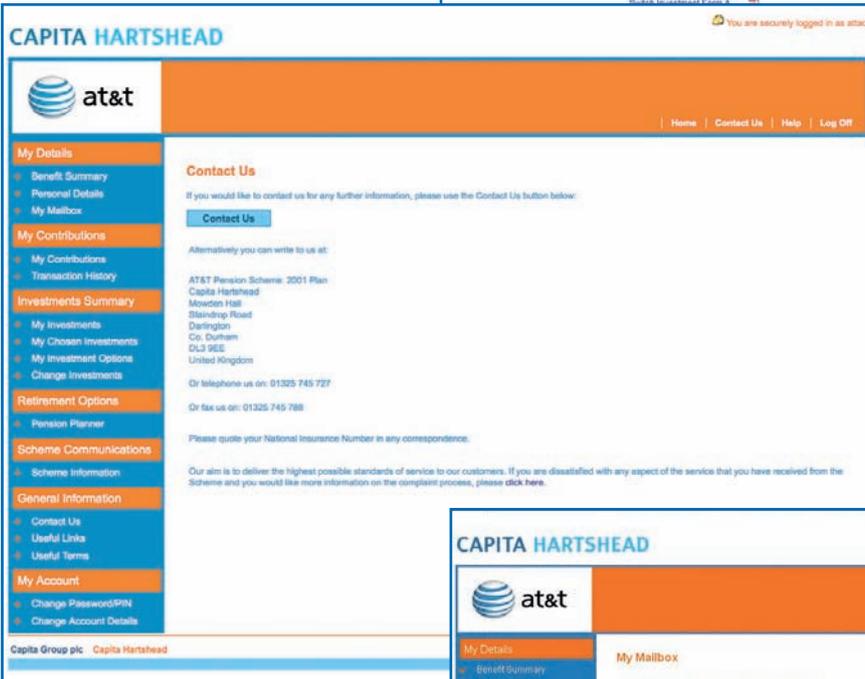
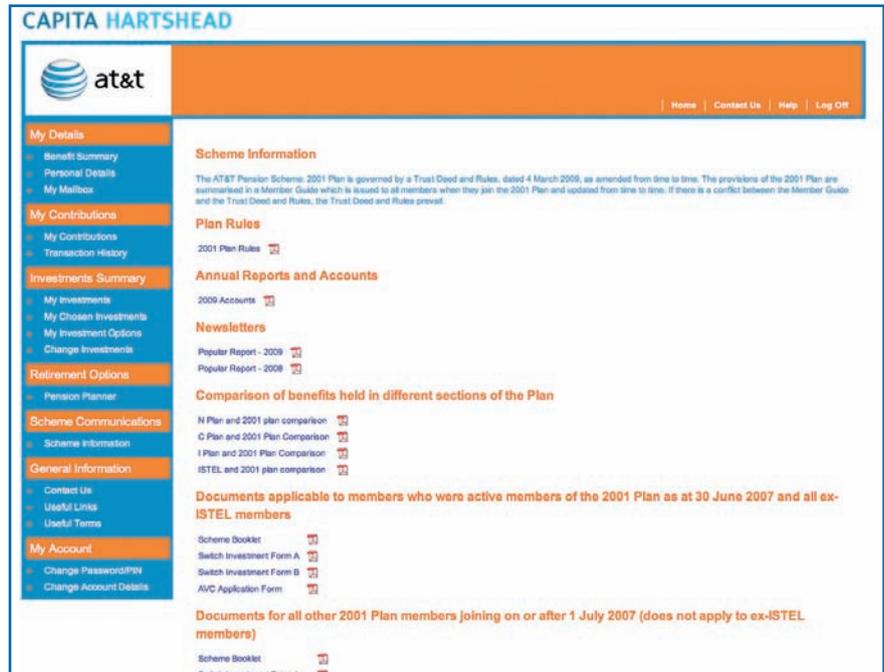
You can also see what changes you will need to make to the level of contributions by altering either the anticipated level of pension that you require or the date at which you intend to retire (your Target Retirement Age).

# Further help

You can view or download a whole range of Scheme documents by clicking on the PDFs on the Scheme information page.

Included in these documents is a comparison showing how your old scheme benefits interact with the new 2001 Plan benefits.

If you need assistance, you can get in touch with us via the 'Contact us' page.



The AT&T 2001 Plan Administration Team can tell you how you should invest your individual account within the Plan. We recommend that you speak to an independent financial adviser. You can find the name of an independent financial adviser on the AT&T website at [www.urbissec.co.uk](http://www.urbissec.co.uk). You should bear in mind that the AT&T 2001 Plan Administration Team can only provide information and not financial advice.

Mailbox allows the Scheme administrator to send you important messages about the Scheme, this website or your benefits.

Please note, however, it is not an email facility. To contact the administrators, click on Contact us.



# Pensioners

Pensioners can login to their own section of the website.

You can:

- 1 check and update personal details;
- 2 keep your nomination form up to date;
- 3 make sure that your contact details are up to date; and
- 4 change address details.

Pensioners can view the history of their pensions in payment, including their P60 end year returns.



# Deferred

Deferred members can login to their own section of the website.

You can:

- 1 check and update personal details;
- 2 keep your nomination form up to date;
- 3 make sure that your contact details are up to date; and
- 4 change address details.

Deferred members can see a summary of their benefits at date of leaving.



If you want to transfer your deferred benefits out of the scheme follow the instructions on this page.

