



# AT&T Pension Scheme – 2001 Plan



It's never too early to start planning your retirement. It is possible that you might spend up to a third of your adult life in retirement.

So, if you want to be able to enjoy life when you stop working, you need to start thinking about how much you'll have to live on. And that means putting money aside now for your future pension. The sooner you start to save, the bigger your pension is likely to be.

The AT&T 2001 Pension Plan is designed for people like you. It offers you the opportunity to build up a fund of money which will provide you with benefits when you retire. The Company contributes too. And you have the security of knowing that, should the worst happen, the people who depend on you will receive benefits from the Plan.

This booklet aims to summarise the Plan's benefits in an easy-to-read, user-friendly fashion. We have tried to ensure that it is as accurate as possible.

You can find full details of the Plan's benefits in the Trust Deed and Rules, and your benefits will always be determined by reference to those legal documents. Although AT&T intends to operate the Plan in the way described in this booklet, it is always possible that things may change in future, and there may be changes to the benefits as a result.

October 2021



# Contents



## It's all online

You can manage your pension and investments online by logging on to our pensions website: **[www.myattpension.co.uk](http://www.myattpension.co.uk)**. You'll find a range of documents about the Plan on this site, including electronic copies of this booklet and the investment guide.

If you have not logged on before, you will need to register with your email address. Capita will send you a password you can use to log securely into the site.

## All about investment

Please read this booklet together with 'Your guide to investment' which introduces the basics of investing for a pension and sets out all the investment choices available to you. If you've just joined AT&T you'll have received a copy with your new joiner information. You can also find a copy on the website, (see 'It's all online' above, right).

## Any questions?

If you have any questions after reading this booklet, please contact Capita, our administrators.

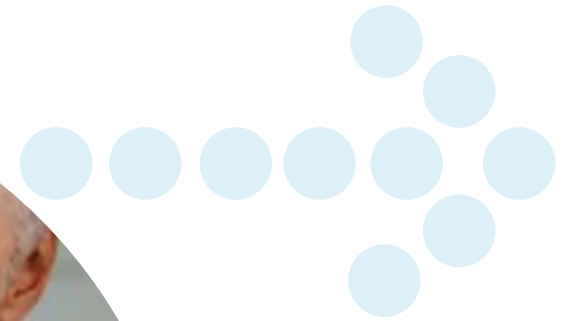
Call the Pensions Helpdesk: 0800 121 4704

E-mail: [attpensionscheme@capita.com](mailto:attpensionscheme@capita.com)

Or, write to:  
AT&T Pension Scheme  
Capita Employee Solutions  
PO BOX 555  
Stead House  
Darlington  
DL1 9YT

# How the Plan works

- The 2001 Plan is a modern, flexible pension arrangement that offers you a range of benefits while you are working for AT&T and when you retire.
- The Plan is a 'money purchase' arrangement. You have a personal retirement account and contributions from you go into this account through an arrangement called 'hotline', which offers National Insurance (NI) savings.
- AT&T matches the regular contributions you make through 'hotline' and adds extra contributions which increase with your age.
- You invest your personal retirement account with the aim of helping it to grow over your working life. You can choose from a range of investment options, including Aon's Pathway Funds. The Aon Pathway Funds target a 3-year window for your retirement date and for this reason they are known generically as 'target date funds'. If you make no investment decisions, your personal retirement account will be invested in the Aon Managed Retirement Pathway Fund.
- When you retire, you use the money in your personal retirement account to provide your benefits.
- Benefits are available for your dependants if you die while working for AT&T.
- AT&T pays all the administration and management costs involved in running the Plan.



# Joining

You will be automatically enrolled into the 2001 Plan when you start work with AT&T.

If you don't make any other choices:

- contributions of 5% of your basic salary will automatically start going into your personal retirement account through 'hotline'; and
- your personal retirement account will automatically be invested in the Aon Managed Retirement Pathway Funds.

## Choosing different options

If, after reading this booklet and 'Your guide to investment', you would prefer a different contribution rate, a different investment choice or choices, or both, please fill in the 'changing contributions and investments' form you received with your new joiner information and return it to your HR department.

## Opting out

You may choose to opt out of the Plan after you have been automatically enrolled. You can do this by contacting the Plan's administrators, Capita (contact details on Home page), and asking for an opting-out form, which you should fill in and return to your HR department. But, before you opt out, you should think about how you are going to provide yourself and your dependants with a retirement income.

If you do decide to opt out, remember there is a legal requirement for AT&T to automatically re-enrol eligible employees into the Plan once every three years. If you really don't want to be in the Plan, you will be able to opt out again each time this happens.

## Other pension arrangements

There is no limit on the number of pension arrangements you can be a member of. You can pay into one or more personal pensions alongside your membership of the Plan. If you are paying into a personal pension when you join the Plan, you can continue your contributions. You will need to check that paying into more than one pension arrangement does not take you over the annual allowance. Please see 'Pension tax allowances' on page 7 for more about the annual allowance.

At the Trustees' discretion, you may be able to transfer the value of your benefits from a personal pension, section 32 buyout policy or previous employer's scheme into the Plan. To investigate the possibility of a transfer, contact the Plan's administrators, Capita (contact details on Home page).

# Contributions

As a general rule, the higher the contributions to your personal retirement account, the bigger your pension is likely to be when you retire.

Regular contributions to the Plan are 3%, 4% or 5% of your basic salary, but you needn't stop there. The only limit on the contributions is your pay although, obviously, you need to set money aside for paying tax and National Insurance (NI) contributions and to cover your living costs. Remember that pension contributions are free of income tax (as long as you stay within the annual allowance - see 'Pension tax allowances' on page 7), so they can cost less than you might think.

Any contributions above the 5% rate are called Additional Voluntary Contributions (AVCs). AVCs can be paid as a one-off or regular amount.

## Company contributions

The Company also contributes to your pension. The table on the right shows how:

- the Company matches your contributions; and
- the Company's contributions increase with age.

(Your age for a particular month is taken as your age on the last day of the previous month.)

## AVC bonus

The Company does not normally match AVCs. However, if you receive 'premium pay' (that's AT&T International bonus, shift premium and sales commission) and make AVCs from this pay, the Company will also contribute an amount equal to the contributions from your premium pay, up to a maximum of 5% of your premium pay.

## Matching contributions

If you choose % of your basic salary	The Company will match it with	And pay an additional	Total going into your pension
3%	3%	3% if you are aged under 45	9%
		4% if you are aged between 45 and 54	10%
		6% if you are aged 55 or over	12%
4%	4%	3% if you are aged under 45	11%
		4% if you are aged between 45 and 54	12%
		6% if you are aged 55 or over	14%
5% or more	5%	3% if you are aged under 45	13%
		4% if you are aged between 45 and 54	14%
		6% if you are aged 55 or over	16%

## Choosing your contribution rate

There is a section on the 'changing contributions and investments' form for you to choose a contribution rate. Unless you choose a different rate, contributions will automatically start at the 5% rate.

If you want to pay AVCs you will also need an AVC form. If you're a new joiner you will have received an AVC form with this booklet. Or, you can start or change your AVCs on the pensions website, [www.myattpension.co.uk](http://www.myattpension.co.uk)

## 'hotline' to savings

Pension contributions – including AVCs - go through 'hotline', AT&T's salary sacrifice arrangement.

This type of arrangement is recognised by HM Revenue & Customs, and is known as 'salary sacrifice' because you effectively give up your right to part of your pay. 'hotline' saves you money, as you only pay NI contributions on your reduced pay.

In 'hotline', you exchange some of your pay for other benefits, in this case, a contribution to your pension. The Company reduces your basic salary, depending on the amount you have agreed to exchange. For pension contributions, the Company will pay the amount of your chosen pension contribution to your personal retirement account. It will also match these 'hotline' contributions, as shown in the 'Matching contributions' table on page 6. Because you pay NI contributions only on your reduced pay, your take-home pay will actually be slightly higher than if you were not in 'hotline'.

Benefits from the Plan based on your pay will not be affected. They will be based on your pay before any reduction for 'hotline'.

A few people would not benefit from being in 'hotline' because it would take away their entitlement to some State benefits. If this applies to you, the Company will not allow you to take part.

You can only make changes to your regular monthly contributions once a year, or if you have a 'lifestyle event'. Examples of lifestyle events include:

- getting married or registering a civil partnership;
- getting divorced or dissolving a civil partnership;
- having a child;
- starting or returning from family leave;
- the death of a close family member (or other dependant); or
- a significant change to your working hours.

The changes you can make include increasing or decreasing the contribution rate. You will need to fill in a 'changing contributions and investments' form to do this.

You can opt out of 'hotline', but if you did, you would not benefit from the NI savings available.

There is more information about 'hotline', including the other benefits offered, in the guide 'hotline to benefits' which you received with your new joiner information.

## The pension tax allowances

### Annual allowances

Contributions to your pension are tax-free as long as you stay within the **annual allowance**. This allowance covers the total amount your pension savings can increase in a tax year (April-April) and still benefit from tax relief. This includes the total contributions, from you and your employer to all your pensions. The annual allowance is currently £40,000 a year.

If you are a high earner (currently defined as someone earning over £200,000 a year) you might have a different

annual allowance, possibly as low as £4,000 a year. You might benefit from seeking independent financial advice (see 'Taking advice' on page 16).

There is also a **money purchase annual allowance** that only affects DC benefits, including 2001 Plan benefits. This is currently £4,000 a year. You have to be over 55 to trigger this allowance, and you generally trigger it by taking some of your DC benefits as cash, **unless** the type of benefits you are taking allow you a tax-free cash amount.

The Government could change the annual allowance amounts in the future. Capita (contact details on Home page) can tell you the amount of the current annual allowances.

### Scheme Pays

If you go over the annual allowance you can ask for the tax on the amount over the allowance to be paid out of your Scheme benefits. This is known as 'Scheme Pays'. If you would like to know more about how Scheme Pays works please contact Capita (contact details on Home page).

### Lifetime allowance

This allowance covers the total amount of pension savings you can take when you retire without having to pay extra tax. This includes your AT&T pension and any other benefits you have in personal pensions and previous employers' pension arrangements. It does not include State benefits.

The lifetime allowance is £1,073,100 from April 2021. The Government has announced that it will freeze at the current level until at least the 2025/2026 tax year. Capita (contact details on Home page) can tell you the amount of the current lifetime allowance.

The Government website, [www.gov.uk](http://www.gov.uk), has more information about the pension tax allowances. Search for 'annual allowance' and 'lifetime allowance'.

# Your retirement options

Here's an outline of some of the options available for your retirement income. You may be able to 'mix and match' some of these options to suit you. For more detailed information, please see 'Your guide to retiring', which is available on the pensions website, [www.myattpension.co.uk](http://www.myattpension.co.uk).

## Cash

You can, if you want to, turn all your 2001 Plan benefits into cash.

Or, you can take a smaller cash sum, or a few cash sums.

There are some restrictions that apply to this option. Please contact Capita (contact details on Home page) for more information.

## Tax matters

The first one-quarter of each cash sum you take will be free of tax. But, you will pay income tax on the rest at your highest income tax rate for the year. It's possible this could push you into a higher tax bracket than normal.

Also, if you take cash and carry on working and contributing to the 2001 Plan, this triggers the money purchase annual allowance (see 'Pension tax allowances' on page 7).

## Buying a pension

You buy a policy known as an annuity from an insurance company. Some of the types of pension you can buy are listed below.

A pension that does not increase in the future. This would give you the highest starting pension.

A pension with increases. The increases can be at a fixed rate or in line with inflation, with or without an upper limit. This would give you a lower starting pension than one that does not increase, but it would continue to increase for as long as it is paid.

A pension that pays a pension to a dependant if you die before them. This would give you a lower pension than one that does not include a dependant's pension. Again, you can choose increases, or no increases.

A pension with a guarantee. If you die during the guarantee period, the rest of the pension payments you would have received are paid to your dependant.

A pension that decreases in the future (for example, when you start to draw your State pension).

An 'enhanced' or 'impaired life' pension, available to people with health issues who are not expected to live as long as healthy people. You should remember to declare any medical conditions you have as you could qualify for a higher pension.

## Tax matters

You would pay income tax in the normal way on a pension you receive as a result of buying an annuity.

Before buying your pension you can take up to a quarter of your pension savings as tax-free cash – but remember, this means your pension will be lower, as you will have less money to buy it with.

## Capita's pension service

Capita offer an 'annuity broking' service. They obtain quotes for you from different annuity providers and help you set up your chosen annuity. Please contact Capita (contact details on Home page) if you are interested in finding out more about the annuity broking service.

## Flexi-access drawdown

**Flexi-access drawdown (also known as income drawdown) is only available if you transfer your benefits out of the Plan. See 'taking a partial transfer' on page 10 for more details'**

You invest your benefits and take a flexible income – as much or as little as you want at a time. Income drawdown gives you total control over your benefits, but also total responsibility for managing them. It includes the risk you could run out of money.

## Tax matters

Taking income drawdown reduces your money purchase annual allowance to £4,000 a year (see 'Pension tax allowances' on page 7).

You pay income tax at your highest rate on any income you take out. You might be able to keep the amount of income tax at a lower level by being careful about how much you take out each year.

You can take up to one-quarter of your personal retirement account as tax-free cash, if you want to, before using the rest for drawdown.

You are not tied in to income drawdown. You can, if you want to, use some or all of the remaining money to buy a pension at a later date. Alternatively, you can leave any money still in your income drawdown arrangement to your dependants when you die.

## Changing your mind

You would not be 'locked in' to income drawdown. If you decided in the future to take income in a different way, by buying a pension for example, you would be free to do this.

**Flexi-access drawdown (also known as income drawdown) is only available if you transfer your benefits out of the Plan. You should consider taking independent financial advice before doing this. (See 'Taking advice' on page 16.)**

## Benefits for your dependants

You can nominate someone to receive your DC benefits when you die, as long as:

- your DC benefits are in a drawdown arrangement, or
- you have not yet started to draw your DC benefits.

If you die before you reach age 75, the person you have nominated can receive your remaining DC benefits as cash, completely free of tax. They can take it as a single cash sum or use it for drawdown without having to pay any tax on it.

If you die at or after age 75, the person you have nominated will be able to take your remaining DC benefits at any time, and just pay income tax at their own highest rate for the year. It does not matter how old they are, and there is no limit to how much money they can take. They can even take the whole amount as a single cash sum and just pay income tax at their own highest rate for the year.

You can leave any money still in your drawdown arrangement to your dependants when you die.

- If you are under 75 when you die, your dependants can have your left-over pension savings free of tax. They will not pay any tax on it, whether they take it as a single cash amount or as drawdown.

- If you are 75 or over when you die, your dependants will be able to take money out of your left-over pension savings at any time, and pay income tax at their own highest rate. It doesn't matter how old they are, and there are no limits on how much they can take. They could also take the left-over money as a single amount of cash which would be subject to tax.

## Consult a professional

We strongly advise you to take professional financial advice about the options for your retirement savings. You have to pay for financial advice, but this could be money well spent if it enables you to get the best from your retirement savings.

There are contact details to help you find a financial adviser under 'Taking advice' on page 16.

**If you are a current employee aged over 55, the Company has engaged a financial adviser, LEBC ([www.lebc-group.com](http://www.lebc-group.com)), to provide financial advice at a discounted rate. Please contact Capita (contact details on Home page), if you would like to find out more about LEBC and their service.**

# Taking a partial transfer

You can transfer out part of your benefits and leave the rest in the Plan. **You can do this while you are still an active contributing member of the Plan – you don't have to have left active service first.**

The rest of your personal retirement account stays in the Plan, and you can continue contributing and building up new benefits.

By taking a partial transfer, you may be able to invest the transfer amount in an arrangement that offers different investment options from those available through the Plan.

If you transfer part of your 2001 Plan benefits out to another registered pension arrangement, you will no longer be entitled to any benefits from the 2001 Plan that relate to the amount you have transferred out. You will continue to be entitled to any benefits from the 2001 Plan that relate to benefits you have not transferred out.

You can only take one partial transfer a year. You need the Trustees and the Company to agree you can take a partial transfer.

Your new pension arrangement must be registered with HM Revenue & Customs (HMRC) and able to receive transfers in. Most of the pension schemes you come across are likely to be registered.

# Leaving the Plan

If you stop being an active (contributing) member of the Plan before you retire – usually by leaving the Company and going to work somewhere else – you have the following options for your Plan benefits.

## Keep your personal retirement account in the Plan

If you decide to keep your personal retirement account in the Plan, it will continue to be invested in the way you have chosen. You will be able to change your investment choices, but neither you nor the Company will contribute to it. Once you reach minimum retirement age (currently 55), you can start using it to provide your benefits, as long as the Trustees agree. The options open to you will be the same as those described under 'Drawing your retirement benefits' on page 8.

If you leave the Company and go to work somewhere else and your personal retirement account remains in the Plan, it is very important to tell the Plan's administrators, Capita (contact details on Home page) if you change your name or address, so that there are no delays when you want to draw your benefits.

If you leave and then die before you can draw your benefits, the full value of your Plan personal retirement account will be available to provide benefits for your dependants. For more details, please see page 11 'Benefits if you die before you retire' and the section headed 'After you have stopped contributing'.

## Transfer your benefits out of the Plan

You will have the option of transferring your benefits out to another pension arrangement - which must be registered with HMRC and able to receive transfers in. This could be a new employer's pension or a personal pension. Most of the pension schemes you come across are likely to be registered.

If you transfer out all your benefits, you will no longer be entitled to any benefits from the Plan.

## If you were an active member for a short time

If you were an active contributing member of the Plan for a particularly short time you might be able to take a refund of any AVCs you paid, less tax. If you were not in 'hotline' you might be able to take a refund of your contributions, less tax. Please ask Capita (contact details on the Home page) for more information about this.

The Trustees have worked with Capita to set up a dedicated website about pension scams – what they are, how they work, the warning signs to look out for, and what to do if you think you have fallen victim to a scam.

The website contains plenty of helpful information, including a short video about how to keep your benefits safe. Go to <https://att.pensionscams.co.uk/>

# Benefits if you die before you retire

## While you are an active contributing member

If you die while you are contributing to the Plan, the following benefits will be payable.

- A cash sum equal to four times your yearly rate of basic salary (as long as this is within the lifetime allowance, see page 7) at the date of your death, plus the value of any transferred-in benefits and AVCs.
- A pension of 30% of your basic salary will be paid to your husband, wife or civil partner - normally for life. If you don't have a husband, wife or civil partner, it may be possible to pay a pension to one or more of your dependants.
- Children's pensions of 5% of your basic salary will be paid to up to four children. This pension will stop at age 18, or age 23 if the child is continuing in full-time education or vocational training. If there are more than four children, the pension will be reallocated when the eldest child reaches age 18 (or 23 if they are continuing in full-time education or vocational training). Children with mental or physical disabilities which prevent them being able to support themselves will continue to receive a pension, whatever their age.

The pensions will increase each year in line with the increase in the Retail Prices Index, up to a maximum of 5% a year.

## After you have stopped contributing

If you die after you have stopped contributing to the Plan and have chosen to keep your personal retirement account in the Plan (see page 10), your personal retirement account, plus the value of any AVCs, will be paid as a lump sum.

## Tell us your wishes

As the Plan's Trustees, we are responsible for deciding who will receive the cash sum on your death. This allows the cash to be paid without incurring inheritance tax. You can help us to make this decision by filling in an expression of wish form, saying who you would like to receive the cash. We are not legally bound to follow your wishes, but we will take them into account when we are deciding who should receive the cash sum.

Once you have filled in an expression of wish form it is vitally important to keep it up to date. Consider filling in a new form every three years or so, even if your wishes haven't changed. If you're a new joiner, you will have received an expression of wish form with this booklet. You can also download an expression of wish form from our pensions website, [www.myattpension.co.uk](http://www.myattpension.co.uk)

When you fill your expression of wish form in and send it back, it will replace any forms you previously filled in.

To the extent that your personal retirement account is not used to provide the benefits set out under 'While you are an active contributing member' above left, your account (which includes any transfer in, including AVCs, from a former scheme but excludes any AVCs you have made to the 2001 Plan) will be retained for the general purposes of the Scheme.

# Being away from work

## Maternity leave and other kinds of family leave

Your membership of the Plan continues if you are away on family leave. Your absence will count as pensionable as long as you are on paid maternity, paternity or adoption leave.

During this period, contributions will go into your personal retirement account as follows.

- Your contributions will continue but they will be based on your actual pay, rather than the pay you were receiving before you went on leave.
- If your contributions go through 'hotline', your 'hotline' arrangement will continue.
- The Company contributions will also continue, but based on the pay you would have received if you had not been on paid family leave.

If you are on statutory maternity leave, the Company will top up your pay. This is so that you do not lose out, as your statutory maternity pay is based on your pay once it has been reduced for 'hotline'. (This will not apply if you were not included in 'hotline' when you joined.)

You will continue to be covered for death-in-service benefits throughout your family leave, based on your basic salary before your leave began. If you don't return to work at the end of your family leave, you will be treated as if you had left active service in the Plan. If you then die before you can draw your benefits, the full value of your account will be available to provide benefits for your dependants.

## Long-term sick leave

If you are absent from work due to illness for six months or more, or find that you have to give up work due to ill health, you may be covered by the Company's Permanent Health Insurance policy.

If your claim is accepted by the insurer, your contributions and the Company's contributions will continue to be paid under the policy until normal retirement age. At this point you will have the same options as anyone else taking retirement, described under 'Drawing your retirement benefits' on page 8.

## Other types of leave

You may also be able to take leave for other purposes; for example compassionate leave on bereavement, or to study or do jury service. Please contact HR if you would like to find out more about Company policy on other types of leave.

If you are on unpaid leave, your membership of the Plan can continue, but no contributions go into your personal retirement account as you are not receiving any pay. You can 'top up' the contributions you missed out on when you return to work. Please contact HR if you would like to find out more about the Company policy on this type of leave.



# State benefits

## State pensions

The State Pension is a single pension. It replaced the previous two-tier system of Basic State Pension and State Second Pension (S2P) in April 2016. To receive the full amount of single State Pension you need 35 'qualifying years' – years when you pay full-rate National insurance (NI) contributions, or receive NI credits.

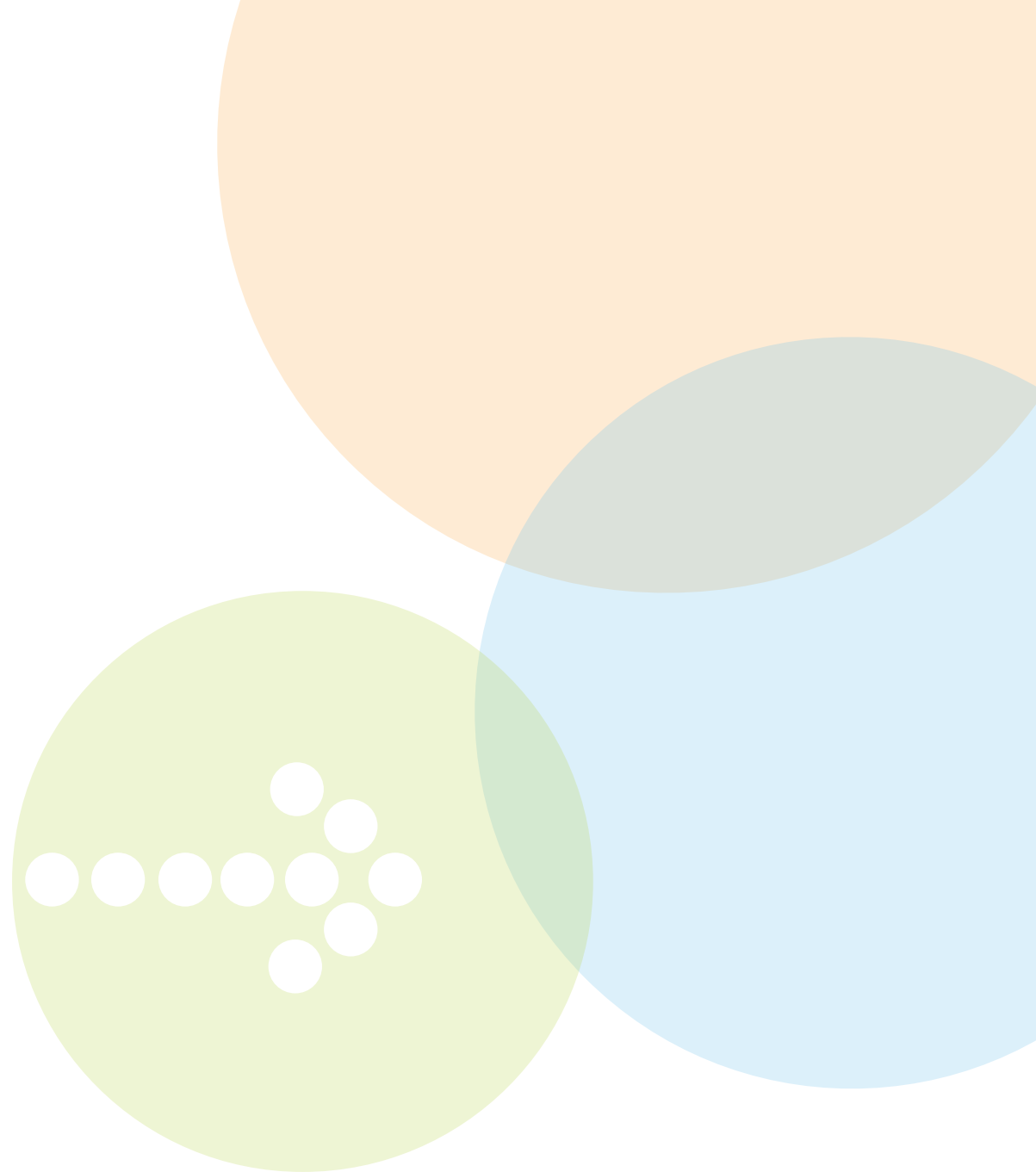
If you have paid reduced-rate NI contributions in the past, or you have breaks in your NI payment record, you may not qualify for the full amount. To check your projected State Pension entitlement, visit the [www.gov.uk](http://www.gov.uk) website and search for 'Check your State Pension'.

## State Pension age

State Pension Age is currently 66 for men and women. It is intended to increase in the following ways:

- to 67 between 2026 and 2028, and
- to 68 between 2037 and 2039.

If you are unsure of your own State Pension Age you may check this on the Government website at: [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age).



# Looking after the Plan

The Plan is set up under trust. This means that named individuals, known as Trustees, hold the money and investments in the Plan (known as its 'assets') on behalf of you, the members. It enables the Plan's assets to be kept separate from the Company's assets and only to be used for the benefit of members and their dependants.

As the Trustees, we share responsibility for running the Plan. Currently there are eight Trustees. Three of us are nominated by you, the members and the remainder are Company-appointed. We all have a legal duty to act in the best interests of members and beneficiaries of the Plan at all times.

We employ professional advisers to help us carry out our duties. These include an administrator, auditor, investment managers and legal adviser. The names of the current Trustees and advisers are given in our annual report and accounts.

## Tax and the Plan

The Plan is registered with HM Revenue & Customs under the Pensions Act 2004. This means that:

- tax relief applies to all contributions to the Plan, including any AVCs, as long as you stay within the annual and lifetime allowances (see page 7);
- some cash sums can be paid free of tax; and
- the Plan benefits from tax advantages for some of its investment income and capital gains.

## Changes to the Plan

AT&T has every intention of continuing the Plan indefinitely. But, no-one can predict the future, and so AT&T can change or end the Plan at any time. If this were to happen, you would receive full details and your personal retirement account would be protected.

## Using your benefits as security

Your Plan benefits are strictly for you. You can't use them as security for a loan or give them to anyone else. If you try to do this you may lose your right to the benefits.

## Protecting your details

As a Plan member, your personal details are held on paper and computer under the General Data Protection Regulation 2018. As the Trustees, we are registered as data controllers under the terms of GDPR. The personal details you provide, or that are provided on your behalf (including any 'special category' personal details such as health or sexual orientation information), will be handled by the Trustees as data controller, and by their authorised third parties, in line with data protection laws as described in the Trustees' Fair Processing Notice. You can see this notice on the website at [www.myattpension.co.uk](http://www.myattpension.co.uk).

Please contact Capita (contact details on Home page) if you would like to see your personal details.

## If you have a complaint

Complaints about the Plan are rare and can usually be sorted out by the Plan's administrators, Capita. However, if you are not happy with the response you receive, the Trustees have established a formal disputes procedure you should follow. This procedure is also available to your husband, wife or civil partner and dependants.

In the first place, please contact Capita (contact details on Home page) and ask for a copy of the formal disputes procedure and application form. When you fill in the form please give as much information about your complaint as possible.

You will receive a written acknowledgment within two weeks of Capita receiving your application.

In most cases, you will receive a decision within two months. If a decision isn't possible within two months, you will receive an estimate of when you can expect a decision. In all but exceptional cases, this is likely to be within four months of Capita receiving your application. If you'd like to see a copy of the formal disputes procedure, please contact Capita (contact details on Home page), or through the website, [www.myattpension.co.uk](http://www.myattpension.co.uk).

# Useful contacts

## MoneyHelper

[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

MoneyHelper is a free, impartial guidance service that is backed by the Government. It was launched by the Money and Pensions Service in June 2021, and it brings together the support that was previously available through the Money Advice Service, the Pensions Advisory Service and Pension Wise.

MoneyHelper provides free information and guidance across a wide range of money issues, including pensions (State, occupational and personal).

It also provides the Government's **Pension Wise** service, which offers guidance about the flexible retirement options available for DC benefits. People aged 50 or over with DC pension savings may make an appointment to speak to a guidance adviser free of charge. The guidance is general, will not recommend specific options, and should not be regarded as a substitute for financial advice. You can book an appointment on the MoneyHelper website, or by phoning 0800 138 3944.

## Pensions Ombudsman

[www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

The Ombudsman has legal powers to settle complaints and disputes about pensions (including workplace and personal pensions). You will normally need to have tried to sort out your complaint with your pension provider first.

The Pensions Ombudsman, 10 South Colonnade, Canary Wharf, London E14 4PU

Phone: 0800 917 4487

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

## The Pensions Regulator

[www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)

The Regulator oversees the running of pension schemes in the UK and can step in and investigate if it believes trustees, employers or professional advisers have failed in their duties. It also issues 'codes of practice' to help trustees and employers run their pension schemes to a high standard.

The Pensions Regulator  
Napier House  
Trafalgar Place  
Brighton  
BN1 4DW

Phone: 0845 600 0707

## Gov.uk

[www.gov.uk](http://www.gov.uk)

This Government website has information about planning for retirement and the benefits you can expect to receive from the State. It is also the online home of the Pension Tracing Service.

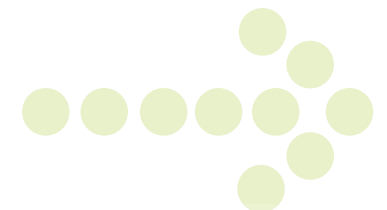
## Pension Tracing Service

If you think you might have benefits in a former employer's pension scheme but you have lost touch with the employer, the pension tracing service on [www.gov.uk](http://www.gov.uk) may be able to help you.

Pension Tracing Service  
The Pension Service 9  
Mail Handling Site A  
Wolverhampton WV98 1LU

Phone: 0345 6002 537

Or, find it on [www.gov.uk](http://www.gov.uk) (see above).



# Other helpful information

As your Trustees, we and the Company are committed to ensuring you have all the information you need about the Plan. Each year you will receive a benefit statement showing how much money has been paid into your personal retirement account and the current value of your account. It will include an estimate of the amount of pension you might receive when you retire, based on the current value of your account and the number of years you have to go before you retire. You can use this to help you decide if you need to save more towards your pension.

Our pensions website, [www.myattpension.co.uk](http://www.myattpension.co.uk), has a modeller you can use to see the effect of different rates of contribution, or different retirement ages, on your eventual pension.

In most years we publish a newsletter with news and updates about the Plan and pensions in general. From time to time we may also send out bulletins which deal with particular aspects of retirement planning, savings and investment. Once these have been published they will be available on the website.

You can also find all the following documents on the website:

- the Trustees' annual report and accounts, including the Chair's annual statement;
- the Trustees' statement of investment principles; and
- the dispute resolution procedure.

If, at any time, you have any questions about the Plan or your benefits, please contact the Plan's administrators, Capita (contact details on Home page).

## Taking advice

If you feel you need advice about your personal finances, such as your investment choices or your retirement options, you may want to consider talking to an independent financial adviser. A number of organisations offer information about choosing and using a financial adviser.

If you are a current employee aged over 55, the Company has engaged a financial adviser, LEBC ([www.lebc-group.com](http://www.lebc-group.com)), to provide financial advice at a discounted rate. Please contact Capita (contact details on Home page), if you would like to find out more about LEBC and their service.

## The Financial Conduct Authority

The Financial Conduct Authority (FCA) has information about choosing and using financial advisers on its website at: [www.fca.org.uk/consumers/finding-adviser](http://www.fca.org.uk/consumers/finding-adviser).

You should check that any financial adviser you are planning to use to is on the FCA's register at:

<https://register.fca.org.uk/>

The FCA also keeps a list of known scams and unauthorised firms in its 'ScamSmart' section:

<https://www.fca.org.uk/scamsmart>

