



AT&T
Information Systems

Employee Benefit Committee

Vincent J. Ciccio, Secretary
Rosanne T. Maglio, Assistant Secretary
Paul D. Scott, Assistant Secretary

4 Wood Hollow Road
Parsippany, NJ 07054
Phone (201) 428-7898

January 11, 1985



Dear Mr. [REDACTED]:

A deferred vested pension has been approved which you are entitled to receive when you attain age 65. Enclosed is your certificate as evidence of your vested right to this pension.

After reviewing your certificate, please read carefully all of the information attached:

1. Request for Information
2. Election or Declination of a Joint and Survivor Annuity (front and back)
3. Application for Payment of Deferred Vested Pension

It is of the utmost importance that you file an Election or Declination of a Joint and Survivor Annuity with the Benefit Secretary 60 days prior to the date your pension is to begin. If you fail to do this, we will have to reduce your vested pension by an amount equal to the cost of the Joint and Survivor Annuity, as required by Law.

This certificate and the enclosed information described above are important documents and should be kept in a safe place with other valuable papers. To assure us that you have received it, please sign and date the enclosed acknowledgement card only, and return it in the addressed envelope. If you have any questions, please feel free to call Nina Grimm on (201) 428-7915.

Very truly yours,

V. J. Ciccio

Enclosure



Certificate Of Right To A Deferred Vested Pension

CH-022NM
(2-84)

And Information On Eligibility For A Joint And Survivor Annuity

AT&T Pension Plan

Date Issued		January 11, 1985	
Employee's Name		Soc. Sec. No.	
Address		City	
Termination Date (Mo.-Day-Year)		Birth Date (Mo.-Day-Year)	
Department At Termination		Last Work Location	

You are herewith notified of your entitlement, upon your application to the location listed below, to a monthly deferred vested pension payable for life. Based on your term of employment, the earliest date you are entitled to receive this pension payment is the date you attain age 65. According to Company records you will be eligible for this pension effective 5/27/2012.
 Month Day Year

If you elect to receive this pension at normal retirement age, which is the date you attain age 65, your monthly pension payable commencing on that date will be \$ 452.84. If you had a term of employment of at least 20 years at termination, you will be eligible to elect to receive this pension before the normal retirement age. If payment is effective at an earlier date, your pension amount will be reduced for each month prior to the date on which you attain age 65. Early payment may not be elected for a retroactive effective date.

In addition, you are entitled to elect or decline a Joint and Survivor Annuity. Your annuitant may be your spouse only. The general conditions of this annuity are enclosed with this certificate. You MUST formally elect or decline this Annuity in writing within the prescribed period indicated on the Joint and Survivor Annuity form, or when you make your pension application. Unless you have declined the Joint and Survivor Annuity in writing before the later of the date your pension is to start, your fifty-fifth birthday, or the end of the 90 day election period as described in form CH-026NM and if you have a living spouse on the date your pension is to start, your pension will be irrevocably paid in a reduced amount.

The right to receive a deferred vested pension is subject to all applicable provisions of the AT&T Pension Plan and is not transferable. This certificate supersedes any previous certificate or related documents pertaining to the pension rights herein granted.

In case of any questions, please contact the office of the Secretary, Employees' Benefit Committee promptly. This vested right is granted subject to the terms and conditions as set forth in the AT&T Pension Plan.

Date Of Meeting Of Employees' Benefit Committee	Location To Which Application For Payment Is To Be Addressed:
By Vincent J. Ciccia	Secretary, Employees' Benefit Committee AT&T Information Systems 4 Woodhollow Road Parsippany, New Jersey 07054
Secretary, Employees' Benefit Committee AT&T Information Systems	



AT&T Pension Support Group
1 Speedwell Avenue - East Tower
P.O. Box 1954 10th Floor
Morristown, N.J. 07962 - 1954

PERSONAL & CONFIDENTIAL /RDS/

J

SS#

BAKERSFIELD,
CA

October, 1993

Dear AT&T Pension Plan Participant:

As permitted under the Internal Revenue Code, AT&T can transfer certain excess pension assets from a defined benefit pension plan, such as the AT&T Pension Plan for occupational/non-management employees, into a special Plan account established for the purpose of paying retiree health benefits.

Because the AT&T Pension Plan has sufficient excess pension assets as defined by this law, a portion of those excess assets will be transferred into a special account on December 30, 1993. The transferred assets will only be used to pay for the 1993 health benefits of the AT&T Pension Plan's retired participants, their spouses and eligible dependents.

As a result of this transfer, on December 30, 1993, all Plan participants and beneficiaries who are non-vested will be 100 percent vested in their pension benefit under the AT&T Pension Plan. This accelerated vesting also applies to participants who terminated AT&T employment during the one-year period immediately preceding the date the excess assets are transferred.

Attached is your official notice of the transfer, including information about your pension benefit determined immediately after the transfer is made. This notice is for information only and does not require action on your part.

Additional transfers may take place annually through 1995. This and any future transfers will take place in accordance with an agreement between AT&T and the Unions. You will be notified of each such transfer.

AT&T supports the concept that pension assets in excess of those needed to fully fund a pension plan should be used to benefit both employees and the Company. This transfer is a step in that direction -- and even after the transfer is made, the AT&T Pension Plan will still have more than enough assets to cover its current pension liabilities for both active and retired participants.

Sincerely,

D. P. Harrington
Vice President - Human Resources
Benefits, Compensation and Systems

Attachment



93309

The last valuation date of the AT&T Pension Plan was December 31, 1992. As of that date, the Plan held excess assets of approximately \$1.176 billion.

Effective December 30, 1993, approximately \$340 million in excess pension plan assets will be transferred from the AT&T Pension Plan to a 401(h) retiree health account established within that Plan. We expect these transferred assets to be used in full to pay for 1993 health benefits for the AT&T Pension Plan's retired participants, their spouses and eligible dependents.

Your monthly deferred vested pension benefit shown below is your fully vested (nonforfeitable) benefit in the AT&T Pension Plan. This will continue to be your monthly pension benefit following the December 30, 1993 transfer of excess pension assets.

\$ 452.84 per month PAYABLE AS A DEFERRED VESTED PENSION AT AGE 65.

AT&T reserves the right to correct any errors (mathematical or otherwise) in the above stated benefit.



July 23, 1999

*ALL FOR AADC 90198

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Dear Lucent Pension Plan Participant:

The following is being provided to you for informational purposes only. No action is required on your part.

Lucent plans to transfer certain excess pension assets from the Lucent Technologies Inc. Pension Plan (LTPP) and the Lucent Technologies Inc. Management Pension Plan (LTMPP) to help pay for Lucent's share of retiree health care costs.

Federal law allows employers to transfer certain excess pension assets from a defined benefit pension plan into a special retiree health benefits account established within the pension plan for purposes of paying retiree health benefits. The LTPP and the LTMPP are defined benefit pension plans as defined by this law. Based on the most recent valuation date of the LTPP and the LTMPP, as of January 1, 1999, the LTPP held excess assets of approximately \$5,137,500,000 and the LTMPP held excess assets of approximately \$2,705,900,000.

Lucent plans to take advantage of this provision of the law for fiscal years 1999 and 2000 (the 12-month periods that end September 30, 1999 and September 30, 2000, respectively) by transferring a portion of the excess pension assets from the LTPP and the LTMPP to special retiree health benefit accounts established within each plan to pay for health benefits for each plan's retired participants, their spouses and eligible dependents.

The first transfers are scheduled to be made on September 29, 1999, for fiscal year 1999, at which time Lucent is planning to transfer no more than \$130,400,000 from the LTPP (approximately 2.54% of that plan's excess assets) and \$187,300,000 from the LTMPP (approximately 6.92% of that plan's excess assets). These transferred amounts will only be used to pay for fiscal year 1999 retiree health benefits. The second asset transfers are scheduled for December 29, 1999, for fiscal year 2000, at which time Lucent is planning to transfer no more than \$163,000,000 from the LTPP (approximately 3.17% of that plan's excess assets) and \$199,700,000 from the LTMPP (approximately 7.38% of that plan's excess assets). These transferred amounts will only be used to pay for fiscal year 2000 retiree health benefits.

On the applicable transfer dates, all plan participants, including those who terminated their employment during the one-year period immediately preceding the transfer date, and beneficiaries who are not otherwise vested in their LTPP or LTMPP benefit, will be 100 percent vested in their pension benefit.

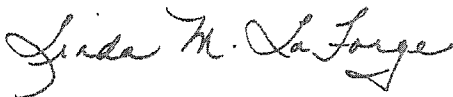
These transfers will not affect the amount of your pension benefit.

After the transfers are made, the LTPP and the LTMPP will still have more than enough assets to cover current pension liabilities for both active and retired participants.

This letter is your official notification of the asset transfers and does not require any action on your part. For your information, we are enclosing some commonly asked questions and answers concerning the transfer of excess pension assets.

If you have any additional questions, or would like to request a pension calculation, please call Lucent's Pension Service Center (PSC) on 1-800-556-8672. For calls from outside the U.S., the PSC can be contacted by calling collect on 1-847-806-4600.

Sincerely,



Linda M. LaForge
Pension Plan Administrator

Enclosure

This letter is required to be furnished to you by law even though you may not be eligible for coverage under any Lucent Technologies Inc. post-retirement medical or dental plan (retiree health benefits) when you terminate or retire. Nothing contained in this notice should be interpreted as making you eligible for retiree health benefits at any future time. You should also be aware that these transfers of assets do not limit Lucent's right to amend, modify or terminate retiree health benefits coverage in the future, subject to certain restrictions imposed as a result of the transfer. If you receive this letter and you are not a participant in the Lucent Technologies Inc. Pension Plan or the Lucent Technologies Inc. Management Pension Plan, please disregard this notification. This letter is not a contract of employment, either expressed or implied, and does not create contractual rights of any kind between Lucent and its employees or former employees.

LUCENT TECHNOLOGIES INC. PENSION PLAN (LTPP)
LUCENT TECHNOLOGIES INC. MANAGEMENT PENSION PLAN (LTMPP)

**TRANSFER OF EXCESS PENSION ASSETS
FREQUENTLY ASKED QUESTIONS AND ANSWERS**

General Information

1. Q. How will the transfer of excess pension assets work?
A. As described in the accompanying letter, Lucent will be transferring certain excess pension assets from the Lucent Technologies Inc. Pension Plan (LTPP) and the Lucent Technologies Inc. Management Pension Plan (LTMPP) to sub-accounts established under Section 401(h) of the Internal Revenue Code within Lucent's pension plans. The transferred assets will then be used to provide for health benefits of each plan's retired participants, their spouses and eligible dependents.

2. Q. Is this the first time Lucent has transferred excess pension assets to pay for retiree health benefits?
A. Yes. However, when we were part of AT&T, excess pension assets were transferred in 1991, 1992 and 1993 to pay for retiree health benefits. The excess pension assets were transferred from the AT&T Pension Plan; no asset transfer was made within the AT&T Management Pension Plan.

3. Q. What will be done with the transferred assets?
A. The assets transferred in September 1999 (for fiscal year 1999) will be used to pay for the health benefits provided to Lucent's retired pension plan participants, their spouses and eligible dependents during fiscal year 1999. The assets transferred in December 1999 (for fiscal year 2000) will be used to pay for the health benefits provided to Lucent's retired pension plan participants, their spouses and eligible dependents during fiscal year 2000.

4. Q. Can the transferred assets be used for any purpose other than to pay for retiree health benefits?
A. No. The transferred assets can only be used to pay for the health benefits provided to Lucent's retired participants, their spouses and eligible dependents.

5. Q. Who can I contact if I have questions regarding this information?
A. Lucent's Pension Service Center (PSC) can be contacted for information on the transfer of excess pension assets. The special PSC telephone number is 1-800-556-8672. For calls outside the U.S., the PSC can be contacted by calling collect at 1-847-806-4600.

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Page 1 of 4

6. Q. What effect will the transfer of excess pension assets have on the likelihood of future improvements to my pension benefit?
- A. None. Future improvements to the Lucent Technologies Inc. Pension Plan for our occupational employees are subject to negotiation and agreement with the Unions. Changes to the Lucent Technologies Inc. Management Pension Plan are at the discretion of Lucent's Board of Directors. Lucent's pension plans continue to be very competitive.

Active Employees

7. Q. I am currently an active employee. What are the advantages to active employees of a transfer of excess pension assets?
- A. Employees who are participants in the LTPP or the LTMPP on the date of the asset transfer, but who are not yet vested under the Plan, will become fully vested on the date of the transfer. This is earlier than the normal five year vesting requirement.
8. Q. How can I obtain a pension calculation?
- A. You can obtain a pension calculation by contacting the PSC at 1-800-556-8672.

Vesting

9. Q. How long must I work before my pension benefits are fully vested?
- A. The LTPP and the LTMPP normally require that employees have a minimum of five years of vesting service before pension benefits are fully vested (nonforfeitable). However, according to the rules for transferring excess pension assets to a health funding Section 401(h) sub-account, the pension benefits of all employees who meet the definition of a participant in the LTPP and the LTMPP will be vested on the date of transfer.
10. Q. What is the definition of a "participant" in the LTPP and the LTMPP?
- A. Employees of a company participating in the LTPP or the LTMPP who are classified as either regular, term or temporary and who are at least age 21 and who have one year of service in which 1,000 hours are worked qualify as participants, unless they are employed in a non-participating unit.

11. Q. What does "nonforfeitable" mean?
- A. Nonforfeitable means an amount you or your survivor are entitled to receive under the plan when you separate from service, become disabled, or die – you are 100% vested in this amount.
12. Q. I am a full-time employee. On the asset transfer date I will be age 19, with one and one-half years of uninterrupted net credited service. Will I be vested?
- A. No. Among other requirements, you must be at least age 21 to be a plan participant. Because you do not qualify as a participant, your pension benefit cannot be vested under this provision.
13. Q. I am currently on a leave of absence and was not vested at the time I began my leave. Will I be vested on the date of the asset transfer?
- A. Yes. Provided you meet the eligibility requirements of a participant in the LTPP or the LTMPP, as applicable, at the time of the transfer, you will be fully vested on the date of the asset transfer.
14. Q. Will future pension benefits that I accrue after the date of the asset transfer also be fully vested?
- A. Yes. Once you become vested in the plan, all future benefits that you accrue will also be immediately vested.
15. Q. I'm an active employee but I will not qualify as a plan participant on the date of either asset transfer. When will I become vested?
- A. If you become a participant, you will become vested upon attainment of five years of vesting service.
16. Q. If an occupational employee becomes vested under the LTPP as a result of an asset transfer and then transfers to the LTMPP before attaining five years of vesting service, will he or she immediately be vested in the LTMPP?
- A. Yes. Conversely, if a management employee becomes vested under the LTMPP as a result of an asset transfer and then transfers to the LTPP before attaining five years of vesting service, he or she will immediately be vested in the LTPP.

Former Employees – Deferred Vested Pension Eligible

17. Q. I terminated my Lucent employment on November 1, 1998. Because I had only three years of service with the Company, I was not vested. Will I now become eligible for a deferred vested pension as a result of the transfer of excess pension assets?

July 23, 1999

- A. Yes. Non-vested participants who terminated Lucent employment during the 12-month period immediately preceding the date of the transfer will be fully vested.
18. Q. Will newly vested former employees receive additional information regarding their deferred vested pension benefit?
- A. Yes. Newly vested former employees will receive a deferred vested pension package, including a statement of their deferred vested pension entitlement, as soon as practicable after January 1, 2000.
19. Q. As a former employee, I am eligible for a deferred vested pension beginning at age 65. Will I now also be eligible for retiree medical insurance coverage from Lucent?
- A. No. The transfer of excess pension assets will not change the eligibility requirements for coverage under Lucent's health benefit plans. Only Lucent retirees who are receiving service or disability pensions, and their eligible dependents, are eligible for coverage under the Lucent Technologies Inc. Medical Expense Plan for Retired Employees.

Retired Employees

20. Q. I am a retired employee. Will the transfer of excess pension assets impact Lucent's ability to pay my pension in the future?
- A. No. The law requires that, even after a transfer is made, each pension plan must still have at least 125% of the assets needed to cover all of its current pension liabilities. So after the transfer is made, the Lucent plans will still have more than enough assets to cover all of the current pension liabilities for Lucent's active and retired employees.
21. Q. Will the transfer of excess pension assets have any effect on the amount retired employees contribute toward the cost of their medical insurance coverage?
- A. No. The transfer will not have an impact on the "maximum company contribution" provided by Lucent toward the cost of retiree health care or the amount required to be paid by the retired employee for retiree medical insurance coverage.

Social Security Administration

Potential Private Pension Benefit Information

[REDACTED]

Social Security Number

[REDACTED]

Name

[REDACTED]

We are writing to tell you that you, or the worker whose Social Security number appears at the top of this form, MAY be entitled to some private pension benefits upon retirement. Also, your family, or the worker's family, may be entitled to retirement or survivor benefits.

These Are Not Social Security Benefits

These potential benefits are NOT Social Security benefits and we do not make any decisions about the payment of these benefits. The following provides some basic information about these private pension benefits.

Information About Pension Benefits

You have , or the worker has, earned pension rights although no longer employed in a job covered by the pension plan. These are called "deferred vested benefits." Private pension plan administrators must provide information about such benefits to us through the Internal Revenue Service. We provide this information about the pension plan when the individual asks for it or when a claim is filed for Social Security benefits.

If You Want to Apply for These Benefits

If you want to apply for these pension benefits or have any questions, you should contact the pension Plan Administrator shown below. Include the 9 digit identification number shown below and a copy of this notice when you write to the Plan Administrator.

Plan Name AT&T PENSION PLAN (FUNDED)	Plan Number 13-4924710-005	
	Identification Number 13-4924710	
	Year Reported 1984	Estimated Amount \$452.84
Plan Administrator and Address AMERICAN TELEPHONE AND TELEGRAPH COMPANY 550 MADISON AVENUE ROOM 1000-11 NEW YORK NEW YORK 10022	Type of Annuity C	Payment Frequency E
	Units or Shares	Value of Account

IMPORTANT: This is all the information we have. See other side of this page for an explanation of this information

For SSA Use Only:

84-025-24-001

2015267

Form SSA-L99 (9-97)

December 23, 2015

VIA CERTIFIED MAIL – RETURN RECEIPT REQUESTED

Alcatel-Lucent
Attention: Plan Administrator
600 Mountain Ave., Room: 6D-401A
Murray Hill, New Jersey 07974

Re:



Dear Plan Administrator:

The Western States Pension Assistance Project is a nonprofit law office that assists individuals with questions regarding their pensions and retirement savings plans. I am writing on behalf of [REDACTED] and have enclosed an authorization for your convenience.

Mr. S resigned from AT&T Information Systems (ATTIS) in June 1984 with 16 years and 8 months of service (see enclosures). Mr. S is a vested participant in the AT&T Pension Plan, and received a certificate of his right to this deferred vested pension in the year following his resignation (January 11, 1985 AT&T letter and certificate enclosed). Mr. S continued to receive updates about his deferred vested pension from AT&T (see enclosed 1993 “excess asset transfer” letter), and in 1999, Mr. S’s correspondences from the plan came on Lucent Technologies letterhead (1999 letter enclosed).

Mr. S has been pursuing this pension matter since 2012, when he reached normal retirement age; however, he has been unable to commence the benefit. In order to evaluate Mr. S’s rights and obligations under the plan, I am requesting:

- **Complete copies of the Summary Plan Description (with Summaries of Material Modifications) and Plan Document as they were in effect during Mr. S’s last hour of covered service under the Plan.**
- **A complete copy of any and all current benefit claims and appeals procedures under the Plan, to the extent they are not included in the above request.**

- **A copy of Mr. S's complete pension file including, but not limited to: records of vesting credits, any benefit election forms or agreements signed by Mr. S and all documents and correspondence between the Plan and Mr. S.**
- **A copy of Mr. S's latest Individual Benefits Statement.**

Please note: this is not a claim for benefits.

This is a request for information under Section 105 (pension benefit statements) and Section 104 (summary plan descriptions, trust agreements, contracts, or "other instruments" related to the Plan) and Section 502 of the Employee Retirement Income Security Act ("ERISA") and applicable Department of Labor Regulations. Please provide this information in electronic format, emailed to: janders@lsnc.net. If electronic format is not possible, Mr. S is willing to pay reasonable duplication fees related to the above request. Should such fees be required by the Plan, please contact me directly to arrange for prompt payment.

If you would like to discuss this matter, then I may be reached at (916) 930-4923. Please direct your written response to via janders@lsnc.net or Western States Pension Assistance Project, Legal Services of Northern California, Senior Legal Hotline, 505 12th Street, Sacramento, CA 95814.

I look forward to your response within 30 days. Thank you in advance for your attention to this matter.

Sincerely,

Jennifer Anders-Gable
Supervising Attorney, Western States Pension Assistance Project

Enclosures: Release of information, January 11, 1985 AT&T letter and certificate of vested pension, October 1993 AT&T letter, July 23, 1999 Lucent Technologies letter, and Social Security Administration's Potential Private Pension Benefit form.

cc: [REDACTED]



March 3, 2016

Legal Services of Northern California
Attention: Jennifer Anders-Gable
505 12th Street
Sacramento, CA 95814

[REDACTED]

Susan Lear
Pension Plan Administrator

Nokia*
600 Mountain Avenue
Room 6C-402A
Murray Hill, NJ 07974
USA

Dear Ms. Anders-Gable,

This is in response to your letter dated December 23, 2015, in which you advise that you are writing on behalf of Mr. [REDACTED] and are requesting documentation regarding Mr. [REDACTED] pension benefit.

After a full review of all available information it was determined that Mr. [REDACTED] pension assets were ported to Verizon Wireless. We understand that Mr. [REDACTED] had previously contacted Verizon Wireless and was advised that he did not have a pension benefit with them. However, we have recently been advised by Verizon Wireless that an account was created for Mr. [REDACTED] in anticipation of him contacting them. Please advise Mr. [REDACTED] that when he contacts Verizon Wireless he will need to specifically request the initiation of the 'orphan/missing participant' process. He will then be mailed a form to complete and mail back to their Pension Service Center, once the form is received they will begin the research of his benefit. Verizon Wireless can be contacted at 800-551-2270.

In addition, Alcatel-Lucent's Pension Service Center was contacted by the U.S. Department of Labor (Attachment A) in 2013 and they were provided with an explanation that Alcatel-Lucent received from AT&T at that time (Attachment B). The response from AT&T provided a detailed explanation as to the alignment of Pacific Telesis which indicates that Pacific Telesis was eventually merged with AirTouch and the Vodafone Group to form the joint venture - Verizon Wireless. Also attached is Mr. [REDACTED]'s resignation letter dated June 18, 1984 (Attachment B) in which he states that he was resigning effective June 30, 1984 and

* On April 15, 2015, Alcatel Lucent (the parent company of the Pension Plan's sponsoring employer) and Nokia Corporation (a Finnish corporation headquartered in Helsinki, Finland) announced their intention to combine through a public exchange offer whereby Nokia would acquire all of Alcatel Lucent, with Alcatel Lucent shareholders receiving shares of Nokia. The exchange offer formally opened on November 18, 2015 and closed on December 23, 2015. As a result of the exchange offer, on January 7, 2016, Alcatel-Lucent USA Inc. (the "Company") became a wholly owned (indirect) subsidiary of Nokia. Notwithstanding the change in the identity of the Company's parent, the Company continues to be the sponsoring employer and administrator of the Pension Plan.

accepted a position with Pacific Telesis. Mr. [REDACTED] resignation date of June 30, 1984 is reflective of his termination date indicated in our records.

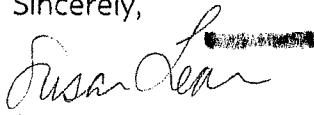
Also, per your request and for your review attached are the following documents:

- Mandatory Portability Agreement dated January 1985 – Attachment D
- Mandatory Portability Agreement Amendment dated December 8, 1992 – Attachment E
- AT&T Pension Plan with Amendments dated 1/1/1984 that was in effect at the time he terminated from AT&T – Attachment F

Further, the following documentation you requested is not available due to the fact that Mr. Stockton does not have a pension benefit with Alcatel-Lucent.

- Copy of Mr. [REDACTED]'s Individual Benefits Statement
- Additional pension file documentation for Mr. [REDACTED] that was not attached to your letter

Sincerely,



Susan Lear

Pension Plan Administrator

Cc: Mr. [REDACTED] /o attachments

Attachments

U.S. Department of Labor

Employee Benefits Security Administration
Los Angeles Regional Office
1055 East Colorado Boulevard, Suite 200
Pasadena, California 91106-2357
Telephone: (626) 229-1000
FAX telephone: (626) 229-1097



SEP 30 2013

Alcatel- Lucent
Pension Service Center
P.O Box 57576
Jacksonville, FL 32241-7576

Re: [REDACTED]

Dear Pension Service Center:

This letter is in reference to our recent telephone conversation on September 30, 2013, regarding an inquiry this office received from [REDACTED] a participant in the AT&T Information Systems Pension Plan.

The Employee Benefits Security Administration (EBSA) of the United States Department of Labor administers and enforces Title I of the Employee Retirement Security Act of 1974 (ERISA), which regulates pension and welfare benefits covering private sector employees. This office also informs plan participants of their rights under ERISA and how the law might apply to their situation.

During our telephone conversation on September 30, 2013, Alcatel-Lucent advised EBSA that the participant's pension plan was managed by Verizon Wireless due to the mandatory portability agreement. In November 2012, Mr. [REDACTED] was advised by Verizon Wireless that they were not the custodian of his pension benefits. It is our understanding that former employees of Pacific Bell Telephone Company and AT&T Information Systems are receiving pension benefits from Alcatel-Lucent.

Pursuant to our telephone conversation on September 30, 2013, and in an effort to assist Mr. [REDACTED] this office is requesting the following:

- A copy of the mandatory portability agreement between Alcatel Lucent and AT&T Information Systems.
- Request for Alcatel-Lucent Pension Service Center to research enclosed documentation to determine the custodian of participant's pension benefits.

Please provide your written response and copies of relevant documents to this office by October 20, 2013. To expedite your reply, you may fax your response to me at (626)229-1097. If you have any questions, please contact me at (626)229-1055.

Sincerely,

A handwritten signature in cursive script that reads "Tangela Richardson".

Tangela Richardson
Benefits Advisor

Attachment A. 16

App, Lisa

From: Parker, Ashley <Ashley.Parker@fmr.com>
Sent: Wednesday, October 16, 2013 11:41 AM
To: Collins, Kasey
Cc: App, Lisa
Subject: RE: [REDACTED]

Hi Kasey,

Based on what we have on file:

The cellular and paging unit of Pacific Telesis, PacTel Cellular, was spun off in 1994 into a new company called AirTouch Communications (AirTouch), leaving Pacific Telesis with only the landline telephone company. Senior Pacific Telesis management moved to the new company, thus leaving a new corporate culture to run the old Pacific Telesis. In 1999, Airtouch merged with Britain's Vodafone Group Plc to become Vodafone Airtouch PLC. In 2000, its U.S. wireless assets were merged with those of Bell Atlantic Corp. to form the joint venture Verizon Wireless.

I honestly think you should go back to Verizon Wireless and request they contact their client regarding this issue. There have been several occasions where I have fought that VZW should be recognizing certain cases, and after they've contacted their client, they've come back and said yes - they should own them.

Thank you,

Ashley E. Parker
AT&T Inc. Senior Pension Specialist
Fidelity Investments
1 Spartan Way, TS4O
Merrimack, NH 03054
Phone: 603-791-5644; Fax: 508.263.1414

From: Collins, Kasey [<mailto:Kasey.Collins@us.ing.com>]
Sent: Wednesday, October 09, 2013 11:07 AM
To: Parker, Ashley
Cc: App, Lisa
Subject: [REDACTED]

Ashley,
[REDACTED] is a participant that we reviewed last year. Our records indicate he ported out, but we did not have MPA documents. Mark confirmed there was an asset transfer from AT&T to PacTel (company code 97). You had no record of the individual, and thought he may be aligned with Verizon Wireless, but they also had no records. The Department of Labor has since contacted us, and the participant sent in Social Security Earnings that shows he had earnings with ATTIS through 1984, Pac Bell Telephone Company is 1984, and PacTel Communications Companies in 1984-1988. From 1988-1994 earnings were reported from PacTel Meridian Systems, and then a few years with Nortel Communications. I was wondering if you could tell me who PacTel Meridian Systems would currently be aligned with. I have included a copy of the Social Security Earnings in the event that you are able to provide some additional detail as to the company he ported to. Thank you in advance for any information you can provide.

Kasey Collins

Attachment B

BA Answer: P has bn looking for pension for 1 yr. AT&T. Resigned in 1984. P old Verizon Wireless Benef Ctr. they said they do nt hv his pension. P called Lucent Tech. they said Verizon Wireless has your pension. P rqstd a emplm history fr ssa offic. P will snd copy of emplm history to BA today. BA chk PBGC = no findg und P's name . but did see indiv plans und AT&T Inc and AT&T Pension Benef Plan w/ EIN 43-1301883.

06/19/2013 03:12:53 PM Ue to P to acq addit info on his work history w/ AT&T Informat Systems, and Pactel Communications Co
07/09/2013 05:43:59 PM Ue to P for status updat.

08/15/2013 03:54:48 PM Ue to P. he stat frmr EEs who wrkd w/ him all are rev pensions fr Alcatel Lucent. P stat he was a mbr of CWA -Communications Wrkers of America Union. P job title was PBX Systems Operator. P says company sold off portion of AT&T Info Systems to Lucent Tech, then sold to Avaya whn he lft this FR. P adv to refer to Ltr dated Jul 25, 1999. P wrkd for AT&T in Bakersfield, CA as a PBX Installation and Repair Technician (Private Branch Exchange)

BA nds to contact Alcatel Lucent to do anoth srch under P's name on possib pension; submit ssa earning rpt to them as proof of P's work history.

09/27/2013 03:36:12 PM Ue to Alcatel Lucent 866-429-5764. Open m-f 9-5 EST. Nw clsd. http://alcatel-lucentpension.inqplans.com

09/30/2013 10:25:35 AM BA did 3-way call w/ P and Alcatel Lucent. Spk to rep Jim Haynes who rvwd last rsrch rqst complet Nov 2012. Rep read rspns fr prev notes. P adv rep. tht he eld Verizon in Nov 2012, they inf him they do nt hv P's pension. Rep refered a mandatory portab agrmt btw Alcatel-Lucent and AT&T Info Systems tht invld some pensions being transfdr at EE's rqst. P adv rep he nvr signd any docs or rqstd his pension be transfdr. P also inf rep tht some of his frmr EEs who he wrkd w/ are all rev their pension benef distrb fr Alcatel-Lucent. BA ask rep for copy of mandatory portability agrmt and for Alcatel-Lucent to do rsrch using the docs P submtd as proof of his pension entitlements.

Alcatel-Lucent Pension: Svc Ctr, P.O Box 57576, Jacksonville, FL 32241-7576

10/18/2013 08:51:57 AM Ue fr Alcatel-Lucent in Jacksonville, FL. BA spk w/ Lisa App. She adv they did rsrch, they will prepare a ltr expl tht they do nt hv P's pension, tht Verizon shld hv P's pension. She expl tht P's "port" out whn he lft Pacific Bell in 1984. She furth adv tht Alcatel Lucent divestd fr At&t Oct 1 1986. Lisa will prepare ltr to fax to BA govern merger/acq tht occure and why pension shld be w/ Verizon. Lisa App phn # 904-594-0715

12/10/2013 03:35:46 PM Ue to P. BA adv P tht Alcatel-Lucent prov rspns stat they conduct anoth srch, and they determ they do nt hv P's retirem Plan. Alcatel-Lucent's stated in ltr hw they came to conclusion tht they bly Verizon Wireless has P's retirem plan. P disagrees w ths determinat. P stat he is going to pursue legal reprsent and wnts copies of all docs relat to his inquiry to be mld to him. BA rqstd P to snd written ltr askg for copies of docs fr EBSA.

01/28/2014 06:22:12 PM Rvw: Nd P to submit freedom of info ltr signed rqstg docs on plan.

01/29/2014 10:24:27 AM BA lft vm for P asking him to submit ltr to EBSA rqstg docs on his inq und "freedom of info act". BA adv P tht he can only rqst docs acquired on his inq such as ltr fr Alcatel Lucent and correspr fr At&t Pension Strategies, as well as ssa wrk history report, but not BA's notes. BA adv P tht BA's notes on his inq are nt auth to be released. BA vm adv for P to draft ltr using instrct provd by BA, sign the ltr and fax to BA at 626-229-1097. Once revd, BA will give to supv for rvw and final approval.


02/03/2014 01:48:00 PM No rspns fr P. BA will cls TAIS.


Field Office Use Information

Code Comments

No data present

Attachments

Name: 

Box Number:  Document Number: Last Modified: 05/30/2013 12:03:33 PM PDT

Source: File Directory Document Type: Verified: Verified Accurate

Comments:

ssa emplm history

Name: 2013121000161.pdf

Box Number: Rspns fr Alcatel Document Number: Bspns fr Alcatel Last Modified: 12/10/2013 03:49:43 PM PST

Source: Office Scanning Document Type: Verified: Verified Accurate

Comments:

Rspns fr Alcatel Lucent

Email Requests

decisions which loosened restrictions set before the breakup. It was completely absorbed into American Telephone and Telegraph Company in 1989.

ba also search for Lucent Technologies on internet since p thinks AT & T Information Systems was taken over by Lucent. Lucent (officially Lucent Technologies, Inc.) was an American multinational telecommunications equipment company headquartered in Murray Hill, United States. It was established on September 30, 1996 through the demerger of the former AT&T Technologies business unit of AT&T Corporation, which included Western Electric and Bell Labs.

Lucent was acquired by Alcatel SA of France on December 1, 2006, forming Alcatel-Lucent.

ba search eds:
At&T Retirement Savings Plan
At&T Inc.
Phone Number:(210)351-3333Admin Signature:John Stephens

Lucent Technologies
Lucent Technologies Inc.
600 Mountain Ave Rm 7c-406 City:New ProvidenceState:NJZip Code:07974-2008
Phone Number:(908)582-5105

Alcatel-Lucent
04-6812413 / 101
Lucent Technologies Inc. Defined Contribution Plan Master Trust Plan
Alcatel-Lucent Usa Inc.
600 Mountain Avenue, Room 2b-410 Street 2:City:Murray HillState:NJZip Code:07974
Phone Number:(908)582-7140

10/11/2012 10:16:40 AM mk

ba call Alcatel-Lucent @908-582-7140 and recording said to call Pension Service Center @866-429-5764.

ba call Alcatel-Lucent Pension Service Center @866-429-5764, Kimberly answered the call. ba explain the purpose of the call. rep searched based on p's ssn# and found p's record. rep state she needs to speak with the p. ba do confr to p to live p provide permission to speak with ba and the rep. rep research more and state the pln is with SBC Asset Management Inc. @800-416-2363. ba ask for the pln number and rep is not able to provide the info. ba req to speak with supervisor, Beverly Jankins for further assistance. we were put on hold as rep get supervisor. poc, supervisor Beverly Jankins got on the phone and ba explained the purpose of the call. poc will call SBC while ba and p on hold to verify the pln is with SBC. poc confr call with SBC and Asia Daniel, SBC rep. SBC rep ask p for ssn#, dob, address, email address. after research, SBC rep found a pln which is diff then the AT&T one. SBC rep is researching more and state to call AT&T Pension Center 888-736-7700 and when poc tried to do a confr call the line was busy. poc will try again and call ba and p back with her research results.

10/11/2012 12:34:04 PM mk

ba recv call from poc, Lisa App @904-594-0715 at Alcatel-Lucent Pension Service Center and state they did their search and it led to SBC Asset Management Inc. @800-416-2363. ba adv poc that Beverly Jankins and I hve did contacted them and it is not with them. ba ask if poc was adv by Beverly Jankins to call ba and poc state no. ba ask for the detail info of the search so ba can search other places and no duplicate the work. ba provided poc with email and contact info.

10/15/2012 02:57:51 PM mk

ba recv email from poc
Good morning, Mr. Kwok,

We spoke yesterday afternoon regarding [REDACTED] and I indicated that I would forward documentation on file here at the Alcatel-Lucent Pension Service Center (PSC). The PSC does not have pension assets for Mr. [REDACTED] and has not been able to confirm which company has them.

The 09-28-12 email from Ashley Loss (AT&T) Pension Service Center to Kasey Collins at the PSC indicates that AT&T does not have pension assets for Mr. [REDACTED].

Ashley states that if [REDACTED] was with Pac Tel Cellular (Mr. [REDACTED] indicated to me he was with Pac Tel Information Systems) pension assets may have aligned with Verizon and that Christine Buttigha at Verizon Wireless should perhaps do additional research. Ashley Loss suggests a detailed earnings statement from the SSA may be of use and should be forwarded to Verizon Wireless.

As I stated yesterday and also discussed with Mr. [REDACTED] if may be in his best interest to request a detailed earnings statement from the SSA.

Lisa App
Operations Consultant
INC
8900 Freedom Commerce Parkway
Jacksonville FL 32256
Tel: 904-594-0715 Fax: 904-791-2035
Email: lisa.app@us.ing.com

there was a pdf attached but the password provided was not correct and ba hve asked Lisa to supply the correct password.

10/31/2012 09:49:23 AM ml

ba call poc, Lisa App at nr benefits and the call rolled to vni. ba explain that the pwd did not work, and ba is not able to open pdf file. ba req a correct pwd and left msg for a call back.

10/31/2012 09:57:27 AM mk

ba call AT&T Pension Center (877) 722-0020 and phone tree. ba req pension. ba was trnfered to rep. rep Harry answered the call and adv to call Fidelity Investment @800-416-2365 and was trnsfered. Edward rep answered the call.ba xplained the purpose of the call and rep state ba need to speak with pension side. ba was trfered. Beth answered the call. ba xplam the purpose of the call. rep searched the db and not able to locate the info. rep state p can open a ticket for further assistance.

ba do confr with rep on the phone to p. the rep and ba xplain what we were trying to accomplish. Beth asked p ss#, dob and authorized to speak with ba on line. beth not able to locate p's info in their system. ba was transferred to another rep to open tic in pension side. rep, Aine will open ticket. rep ask for p's contact info, mailing, ss#, dob, when p worked at AT & T. rep ask if p was union and p was union. rep ask if p was hourly ec? p state yes. rep open case and provided p with cfr W036863-31OCT12. fax 603-579-6346. rep state they will research it and mail results to p in 5-10 biz days.

11/16/2012 03:25:15 PM mk

ba recv call from p and p recv ltr from AT&T stating they dont hve p's pension and p is not vested for any pension currently at AT&T. they recommend p contact ssa for work history records.

ba made the following suggestions:

- 1) unclaimed properties in CA contact info
- 2) Unclaimed properties in state of er incorp
- 3) contact old co-workers and chk if they are recv pension
- 4) ba mail lost pension pamphlet

p will speak with a few of his old buddies and find if they are recv a distribution and if so, who is managing their retirement pln. that is wht his pln might be. p will do that. ba will also mail lost pension pamphlet to p. p thx ba for all the help.

Field Office Use Information

Code

Comments

No data present

Attachments

Name:	Pension.pdf	Document Number:	Last Modified: 09/25/2012 11:54:17 AM PDT
Box Number:		Document Type:	Verified:
Source:	Web Portal		
Comments:			
Name:	201372-00466.pdf	Document Number:	Last Modified: 09/25/2012 11:50:13 AM PDT
Box Number:		Document Type:	Verified:
Source:	Web Portal		
Comments:			
Name:	201372-00466 A-L Stockton.pdf	Document Number:	Last Modified: 11/16/2012 03:40:02 PM PST
Box Number:		Document Type:	Verified: Verified Accurate
Source:	File Directory		
Comments:			

email form Lisa App showing thr is no results on their search for p

Email Requests

General Correspondence

Web Site Message Information

I resigned from AT&T Information Systems effective June 30th, 1984. I received a Certificate Of Right To A Deferred Vested Pension from AT&T Information Systems Employee Benefit Committee issued January 11, 1985, approving a deferred pension of \$452.84 that would be paid starting 5/27/2012 at my age of 65. Since then, I believe AT&T Information Systems, along with the pension assets, was acquired by Lucent Technologies as I had received correspondents from Lucent pertaining to transference of excess pensions assets from their LTPP and LTMPP plans to help pay for retiree health costs. I contacted Lucent on June 13th, 2012. After several calls over the last 3 months, I received a call on September 24, 2012 and was advised that they do not own my pension. I have included copies of the information I have received through the years. Could you please help me in finding my benefits?

Assistance Request Questions:

From: Mark Brzostowski [mailto:mark.brzostowski@aonhewitt.com]
Sent: Thursday, August 02, 2012 4:58 PM
To: Collins, Kasey
Cc: Pollock, Ronald; Brad Klinck; William Lin
Subject: RE: Asset transfer for [REDACTED]

Hi Kasey,

I do not think that this will help you with your issue, but I found one MPA asset transfer record for this person -- it is for a transfer from AT&T to Pac Tel that took place in 1984.

Let me know if you have any questions.

Mark

Mark Brzostowski
Aon Hewitt
400 Atrium Drive | 5th Floor South
Somerset, New Jersey 08873
Tel: 732.302.5869 | Fax: 912.981.9306
Email: mark.brzostowski@aonhewitt.com

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From: Collins, Kasey [mailto:Kasey.Collins@us.ing.com]
Sent: Thursday, August 02, 2012 11:25 AM
To: Mark Brzostowski
Cc: Pollock, Ronald
Subject: RE: Asset transfer for Jerry Stockton ***-**-8603

Kasey Collins
Operations Consultant
ING
8900 Freedom Commerce Parkway
Jacksonville, FL 32256
Tel: 904-791-2939 Fax: 904-791-2459
Email: Kasey.Collins@us.ing.com

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ey
gust 02, 2012 11:25 AM
wskt
id
transfer for Jerry Stockton

Mark,

Please confirm if you have record of an asset transfer for [REDACTED]. We have a flag in our record indicating his assets transferred via MPA, but the Interchange Company is not listed, and we have no supporting MPA documents. Thanks.

Kasey Collins
Operations Consultant
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8900 Freedom Commerce Parkway
Jacksonville, FL 32256
Tel: 904-791-2939 Fax: 904-791-2459
Email: Kasey.Collins@us.ing.com

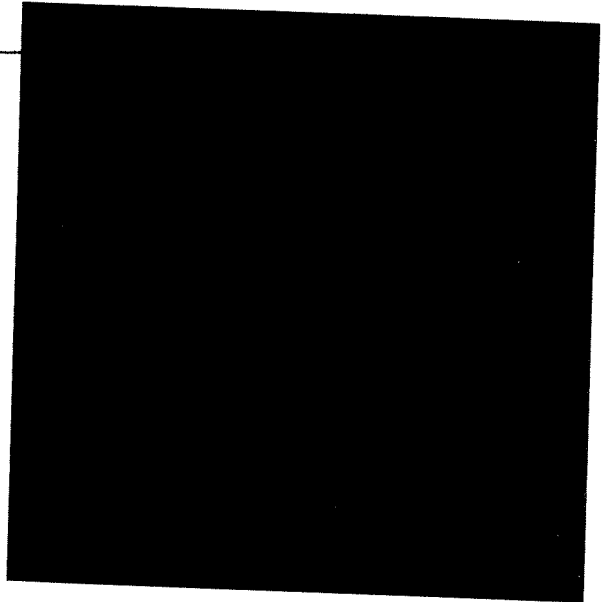
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9/21/2012

App, Lisa

From: Collins, Kasey
Sent: Friday, September 21, 2012 10:22 AM
To: App, Lisa
Subject: FW: Assets/service: [REDACTED]



Kasey Collins
Operations Consultant
ING
8900 Freedom Commerce Parkway
Jacksonville, FL 32256
Tel: 904-791-2939 Fax: 904-791-2459
Email: Kasey.Collins@us.ing.com
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From: Loss, Ashley [mailto:ashley.loss@fmr.com]
Sent: Tuesday, August 28, 2012 12:21 PM
To: Collins, Kasey
Subject: RE: Assets/service: [REDACTED]

Hi Kasey,

It looks like code 97 is for SBC Asset Management Inc. That was also a very long time ago and there have been multiple spin off's. As I stated before, if the participant was with PacTel Cellular, they would have become Vodafone, then Airtouch, and Verizon Wireless. I think Christine needs to research further or perhaps request ~~SSA Earnings~~ from the participant through a current date. We have absolutely zero data on this ppt, regardless of the old prior code.

PacTel IS

Thank you,

Ashley E. Loss
AT&T Inc. Senior Pension Specialist
Fidelity Investments
1 Spartan Way, TS40
Merrimack, NH 03054
Phone: 603-791-5644; Fax: 508.263.1414

From: Collins, Kasey [mailto:Kasey.Collins@us.ing.com]
Sent: Tuesday, August 28, 2012 12:14 PM
To: Loss, Ashley
Subject: RE: Assets/service: [REDACTED]

Ashley,

9/21/2012

I asked Mark for the company code associated with PacTel and he stated it was "97". I don't have this company code in my listing. Do you happen to know which company it is associated with? Thanks.

Kasey Collins
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Email: Kasey.Collins@us.ing.com
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From: Bottiglia, Christine [mailto:Christine.Bottiglia@VerizonWireless.com]
Sent: Monday, August 20, 2012 11:26 AM
To: Collins, Kasey
Cc: Loss, Ashley
Subject: RE: Assets/service: [REDACTED]

Hi Kerry,

We have no record of Mr. [REDACTED]. It does not look like he ported his benefit to Verizon Wireless or its predecessors.

Thanks,
Christine

From: Collins, Kasey [mailto:Kasey.Collins@us.ing.com]
Sent: Friday, August 03, 2012 1:57 PM
To: Bottiglia, Christine
Cc: Loss, Ashley
Subject: Assets/service: [REDACTED]

Christine,
Can you confirm if you have any service for [REDACTED]? Our records indicate that this participant ported his assets and service via MPA, but we don't have any MPA documentation to confirm the company. Our MPA actuary has confirmed that the port occurred between AT&T and Pac Tel. Because Fidelity only has older historical documentation for this participant, I wanted to confirm whether or not he ported to a company now aligned with Verizon Wireless. Thank you in advance for your assistance.

Kasey Collins
Operations Consultant
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8900 Freedom Commerce Parkway
Jacksonville, FL 32256
Tel: 904-791-2939 Fax: 904-791-2459
Email: Kasey.Collins@us.ing.com

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=====

[REDACTED]



March 7, 2016

VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Verizon Communications
Attn: Plan Administrator
1 Verizon Way
Basking Ridge, NJ 07920

Re: Request for Information and Initiation of the Orphan/Missing Participant Process for:



Dear Plan Administrator:

The Western States Pension Assistance Project is a nonprofit law office that assists individuals with questions regarding their pensions and retirement savings plans. I am writing on behalf of Jerry S and have enclosed an authorization for your convenience.

Mr. S resigned from AT&T Information Systems (ATTIS) in June 1984 with 16 years and 8 months of service (see enclosures). Mr. S vested in the AT&T Pension Plan, and received a certificate of his right to a deferred vested pension. (See enclosed: January 11, 1985 letter and certificate from AT&T, as well as Social Security notice).

Mr. S has been pursuing this pension matter since 2012, when he reached normal retirement age. Mr. S he has been unable to commence the benefit due to an inability to locate the responsible plan administrator. Alcatel-Lucent has repeatedly advised him that Verizon Wireless administers the benefit. Enclosed is the most recent written correspondence from Alcatel-Lucent (now Nokia) which explains why they believe Verizon Wireless administers Mr. S's benefit. The Nokia letter indicates that Verizon Wireless has created an account for Mr. S, and that he should request the initiation of the orphan/missing participant process.

Please note, that we specifically request the initiation of the orphan/missing participant process for Mr. S. Further, we respectfully request that any necessary forms be mailed directly to our office or copied to our office, as Mr. S's authorized representative.

In order to evaluate Mr. S's rights and obligations under the plan, I am requesting:

- A complete copy of any and all current benefit claims and appeals procedures under the Plan.
- A copy of Mr. S's complete pension file including, but not limited to: records of vesting credits, any benefit election forms or agreements signed by Mr. S and all documents and correspondence between the Plan and Mr. S.
- A copy of Mr. S's latest Individual Benefits Statement.

Please note: this is not a claim for benefits.

This is a request for information under Section 105 (pension benefit statements) and Section 104 (summary plan descriptions, trust agreements, contracts, or "other instruments" related to the Plan) and Section 502 of the Employee Retirement Income Security Act ("ERISA") and applicable Department of Labor Regulations. Please provide this information in electronic format, emailed to: janders@lsnc.net. If electronic format is not possible, Mr. S is willing to pay reasonable duplication fees related to the above request. Should such fees be required by the Plan, please contact me directly to arrange for prompt payment.

If you would like to discuss this matter, then I may be reached at (916) 930-4923. Please direct your written response to via janders@lsnc.net or Western States Pension Assistance Project, Legal Services of Northern California, Senior Legal Hotline, 505 12th Street, Sacramento, CA 95814.

I look forward to your response within 30 days. Thank you in advance for your prompt attention to this matter.

Sincerely,

Jennifer Anders-Gable
Supervising Attorney, Western States Pension Assistance Project

Enclosures: Release of information, January 11, 1985 AT&T letter and certificate of vested pension, March 3, 2016 Nokia correspondence and attachments, and Social Security Administration's Potential Private Pension Benefit form.

Cc: 