



Since 1993, Hanson McClain has helped *thousands of AT&T employees* plan their retirements.

We have *expert knowledge* of the intricacies of the AT&T pension and savings plan.

We offer AT&T employees *FREE regular consultations* and educational workshops.



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Employee  
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**Hanson McClain<sup>SM</sup>**  
*Independent and Proud of It*

# AT&T and Hanson McClain

## *A Story of Mutual Success*

Scott Hanson and Pat McClain set out to create a financial planning firm that focused on every last detail. The dedication and hard work that ensued is similar to the path you've followed to arrive at retirement. It makes sense that we meet here.



*Scott Hanson and Pat McClain*

Building Hanson McClain into the financial planning leader it is today required expertise, an old-fashioned work ethic and a dash of good fortune. The good fortune involved managing the retirement assets of a few people who had recently left the telecom company then known as Pacific Bell. It has been quite an evolution from there.

### **Building on Ma Bell**

In the early '80s when Ma Bell had more than one million employees, retirement benefits were pretty straightforward: Management employees had a simple formula based on their salary, and craft employees had a formula based on their job title. At retirement, it was relatively easy to figure out how much pension income a person was entitled to.

Since the breakup of (the original) AT&T in 1984, pension plans have become much more complex. Each Regional Bell Operating Company (RBOC) created their own employee retirement calculations. Changing technology influenced workforce requirements and the Baby Bells began to downsize. That environment spawned many convoluted retirement and severance offers: MFAPs, ERBs, ATBs, ESROs.

As the Baby Bells began to merge and buy out their parent, pension calculations became more complex. Employees of one RBOC were entitled to one set of benefits, while employees of other RBOCs received completely different benefits. The problem quickly became clear: Few people knew who should get what. Most managers at the telephone company didn't know. And trying to figure it out using the outsourced retirement services company was a nightmare.

### **Success Follows**

At Hanson McClain we make it our business to sort out the complexities of telecom retirement plans. From the moment the first Pacific Bell retiree walked through our door in 1991 and continuing today, we've assisted thousands with their financial and retirement planning needs. And as our expertise grew, so did the referrals.

By the mid '90s Hanson McClain, along with its affiliates, was serving Pacific Bell retirees throughout California and Nevada from a small office in Sacramento, California. Since then the enterprise has grown into a Network of more than 80 advisors, serving telecom employees throughout the United States.

### **A Nationwide Reputation**

Today, Hanson McClain is in the midst of another growth spurt fueled by the referrals of our many clients. In addition, Scott Hanson's financial advice newspaper column, originally appearing only in *The Sacramento Bee*, is now published in newspapers throughout the United States. And Scott and Pat's highly rated *MoneyMatters* financial advice radio program is undergoing its own countrywide expansion.

At the core of this growth is the same commitment to client satisfaction and meticulous work practice that initially launched the business. It is a commitment that you've already experienced for many years, and one we intend to honor for as long as you allow us the privilege of managing your finances. We're in business because of you and for you.

### **Schedule Your IPRO Review**

Over the years Hanson McClain has developed several tools and methods specifically designed to help telecom employees. Primary among these is a custom tailored retirement planning tool called the IPRO (*Independent Personal Retirement Overview*).



We invite AT&T employees to call us today to schedule a no-cost IPRO Review. It's the first step toward a well-planned retirement.



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