

PRE-LOGIN – FREQUENTLY ASKED QUESTIONS

For members of the HBOS Final Salary Pension Scheme

How do I access Your Pension?

To access Your Pension, visit www.lloydsbankinggroup.pensions.com/hbos/yourpension.

- When you arrive on the Your Pension landing page, type in your **User ID** (in the welcome letter you received at your home address) and **temporary password** (sent in a separate password leaflet a few days later).
- You will be prompted to change your password to something more memorable; follow the on-screen instructions.
- You then will also be asked to review and accept the user terms and conditions.

Once you complete these steps for the first time, you will be logged in to the site. In the future, simply log in with your User ID and chosen password.

Where can I find my 7 character reference number for my User ID?

Your User ID will be "HBS" followed by your 7 character reference number, for example HBS1234567. You should have received a welcome letter, mailed to your home address, containing your User ID. If you did not receive or have misplaced your User ID, please contact the HBOS Pensions Team on HBOSFSPS@towerswatson.com or by calling +44 (0)1737 227522.

What should I do if I've lost my password?

If you are logging in to Your Pension for the first time

Please note that, for security purposes, your password will arrive a few days later than your welcome letter. Please allow at least one week after receiving your welcome letter for your password to arrive. If you still have not received your initial login password, please contact the HBOS Pensions Team on +44 (0)1737 227522.

If you have previously logged in to Your Pension

If you have your User ID but not your password, click 'Forgotten your password?' below the login box on the Your Pension landing page. You will then be given instructions for how to reset your password using your User ID, last name and registered email address.

Why do I need a password and User ID?

The Your Pension website contains your personal pension information. To ensure this information remains secure and confidential, each member is provided a unique secure login. Be sure to keep your User ID and password in a safe place so no one else can access your personal information. If you access your pension records from a public area (such as a library or internet cafe), it is important to log out completely and to never save your password onto the computer; you should type in your details every time you log in.

How can I be sure the website is secure?

The Your Pension website is administered by Towers Watson who have worked closely with the Trustee to provide assurance of the security their software provides. The software has been independently tested and meets the security standards required by Lloyds Banking Group.

On which types of devices and web browsers can I access Your Pension?

In order to be confident that your information will be safe if sent to us through our secure server link and that the content can be viewed properly, Towers Watson recommends that you use a desktop or laptop computer to access Your Pension with a browser which supports 128-bit encryption -- this includes Internet Explorer, Chrome, Firefox and Safari. By using this technology, Towers Watson enables transactions to be made over the Internet with confidence. Tablets and mobile devices are not yet fully supported but this is currently under development.

Note: Older versions of browsers may restrict your use of Your Pension, and you may require an update to your browser to be able to access the site.

What should I do if I have accessibility needs?

If you need to change the text appearance on screen, you can make the text size larger or smaller by using your standard browser controls (i.e. the Ctrl and + or – keys) on your keyboard.

If you need to receive your scheme communications in a certain format (e.g. large print, braille), please contact the HBOS Pensions Team.

Who can I contact if I have a question about the Your Pension website?

More detailed FAQs and information screens are available for your reference once you're logged in to the site.

If you still have a question about Your Pension website, please contact the HBOS Pensions Team on HBOSFSPS@towerwatson.com or by calling +44 (0)1737 227522. Please note that the telephone helpline operates between 9:00am and 5:00pm (UK time), Monday to Friday, and a voice messaging service operates outside of these hours.

What information about me is held by Towers Watson?

Towers Watson only hold information relating to your membership of the HBOS Final Salary Pension Scheme in order to administer the Scheme on behalf of the Trustee.