

# 2019 Member Satisfaction Survey

2019: 87 posted / 8 responses (9.2%)  
 2019: 8888 MSS registered users / 89 responses (1.0%)  
 2018: 317 posted / 21 responses (6.6%)  
 2018: 7869 emails / 38 responses (0.5%)

		Strongly Disagree	Disagree	Agree	Strongly Agree	KPI > Agree	Achieved > Agree	+ / - from 2017
Administration	... offers documentation, guidance and information in a professional manner?	6 6.1%	12 12.3%	60 61.8%	19 19.5%	90%	79 81.4%	-6.7%
	... is proactive in their approach to provide a service to members?	7 7.2%	22 22.6%	51 52.5%	17 17.5%		68 70.1%	-14.6%
	... gives an appropriately timed service with regular updates?	6 6.1%	27 27.8%	49 50.5%	15 15.4%		64 65.9%	-18.8%
	... is customer focused and meets the needs of its members	8 8.2%	21 21.6%	52 53.6%	16 16.4%		68 70.1%	-13.0%
	... has provided a high quality service throughout your membership?	7 7.2%	23 23.7%	49 50.5%	18 18.5%		67 69.0%	-12.4%
Communications	... promotes the scheme as a valuable benefit and provide sufficient information so you can make informed decisions about your benefits?	10 10.3%	23 23.7%	50 51.5%	14 14.4%		64 65.9%	-22.2%
	... communicate in a clear and concise manner?	12 12.3%	22 22.6%	48 49.4%	15 15.4%		63 64.9%	-21.5%
	... use the most appropriate means of communication?	9 9.2%	18 18.5%	51 52.5%	19 19.5%		70 72.1%	-12.6%

**Members who have elected to include comments, alongside their individual responses (30 out of 59)**

<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Member Comments</b>
5	3			I do like the new website where I can easily access my information.
	1	7		To qualify my responses - until fairly recently I have not had any great need to scrutinise my pension in any great detail. The introduction of the self serve facility has been welcomed but due to a change of job in 2017 until very recently (last month or so) the information available via this service has been out of date. Attempts to contact the service electronically via the self-serve facility received no response. I would add however that in the past when contacting the service to speak to someone directly they have always been more than helpful.
5	2		1	The pension's online system is fantastic.
2	6			Hi - I would love it if self service could calculate my pension at a certain age if I were to leave today. It looks like it can tell you what your full pension would be at normal retirement age if you left today, but not if you wanted to leave today and take it at 55 (or any age other than NRA). Could this be looked at? I love the fact it does calculate what your pension will be at certain ages if you were to retire then and includes the reduction figures - thanks.
	2	2	4	I feel a bit harsh saying disagree / strongly disagree as you do have a website, newsletters, etc. The issue is they are written in very inaccessible, technical jargon and are not easy to understand. Even the examples don't really relate to, for example, my own circumstances no matter how I try to apply them. The newsletter in particular is very difficult to understand and to be honest it looks and sounds like it has been written by an accountant - being married to one I know these traits! It is unfortunately a boring subject to start with, but the newsletter and other items you send out does need to be looked at to make it more readable and understandable. A finance background employee may know what it is all about but does it make sense to a bloke (or woman) on the tools down at the Depot? Probably not. Perhaps get a Panel of staff together from all levels and departments and ask them what they think of it. Even this survey is a bit poor as it doesn't take into account the views of anyone who hasn't yet really engaged with you e.g. a 'not applicable' box. You used to do drop in advice surgeries, these helped us to understand in plain English what we were likely to be awarded, when we could retire and how the figures were reached. Go back to basics and keep anyone with an accountancy background in an anorak away from writing the final draft of the guidance or newsletter - test it on the average employee to see if they understand it.
		7	1	Visibility and communication are invisible!
	7	1		I can't say I have had any information sent to me it is up to members to go on the website and be pro-active.

	3	5		I have emailed with queries numerous times over the years and the time taken to respond is unacceptable in my opinion. I have always had to chase my queries which does not give me confidence in the service. Also the statements sent to me are not clearly explained. (Having spoken to colleagues many feel the same). It would be beneficial to have regular access throughout the year to speak to an advisor in my workplace regarding my pension where I can ask questions and receive advice.
		8		We only receive an update annually I have no idea what is going on with my pension at all.
	8			In my opinion clwyd pension fund provides a good service
			8	Never heard of it before! Also, there should be an option for 'neither agree or disagree.
	7		1	The MSS is proving very difficult to use. I have entered correct user name and passwords but it still won't let me access my records.
		6	2	I emailed the fund 10 days ago and have yet to receive a reply to my questions, I am beginning to wonder if my email was received.
	6	2		Happy overall, but I don't think that there are "Regular" updates on issues etc
7	1			It is such a complex area that is difficult to communicate in an ideal structure that everyone understands their specific pension details. Ideally it would be useful to sit with a pensions expert and discuss my individual pension, I am unsure if this is offered currently? Similar to a bank If I were thinking of opening a new product, to enable me to plan for the future. Thanks
	5	3		Long response times to queries sent and no follow up
6	2			Staff are always informative and helpful.

	5	3		Queries are not answered for weeks and then, sometimes only with prompting. When you do get a response, staff are lovely and very professional. I think the delay in response could have had something to do with staffing levels. It is really important for queries to be answered in a timely fashion because people are making life changing decisions and the response from the Pension Service can assist them in this. Don't like to criticise because when you do get to speak/get an e.mail response, staff couldn't be nicer but there are definite issues with response times. Thanks
	4	3	1	Pension information provided tends to be written in impenetrable language and terminology. I find both communications and statements very confusing and not written in plain uncomplicated language. More could be done to address this. I am also unhappy at the way my pension has been mis-calculated and how this was communicated. There were no FAQs included in the letter of explanation which was generic, so I had to try to find out myself any possible impact as this was not clear.
		7	1	There is poor communication, I have tried frequently to get someone to help me log in to the system, but very poor response.
		8		All still very confusing. Don't know how but it does need to be totally customer focused and user friendly. SIMPLE/ IDIOT GUIDE
	1	3	4	When members ask for their figures in order to make an informed decision about retirement then Clwyd Pension Fund need to respond much more promptly - at the present time the amount of time taken is much too long.
1	4	3		I have asked for an appointment to discuss my pension. Two weeks later still no response. I am still waiting for my annual statement which should have been available mid 2018.
	8			website is sometimes difficult to use with help for passwords etc
		5	3	<ul style="list-style-type: none"> <li>- Communication is not timely</li> <li>- Website and information is very outdated and does not provide information in a clear, concise way</li> <li>- Performance and administration is poor, takes a disproportionate amount of time to have queries answered</li> </ul>
	1	6	1	Last year I wanted my figures as my husband was unwell and wanted to look into retiring early to look after him but it took numerous emails and no response, I then emailed a specific person, whose job it wasn't to provide the information - before I could fully understand what I was entitled to. The service provided by the team simply isn't good enough but it was only the fact that this person did take the time to email me back and respond !

	2	6		<p>Annual Statement undecipherable for the layman. Pension staff at Shire hall couldn't understand it and said it was incorrect.</p> <p>Online details too vague - unable to accurately estimate own forecast</p> <p>Very slow response time if requesting printed information</p> <p>Clients advised to visit shire hall in person but very poor response from department. I took half a days leave to visit, was brushed off initially by the member of staff and only when I was clearly annoyed that I had taken leave and visited, on their advice, was I dealt with properly and even then I came away not much clearer.</p> <p>How on earth can members be confident that they have been given correct/accurate information in order to make an informed decision?</p>
		3	5	<p>As a retained member it is difficult to get any information. No one will speak to you on the phone and information is only available online when not everyone is on line. Every other pension provider sends out yearly statements but you don't</p>
		4	4	<p>I have had no contact with my pension provider since it all went on-line. I don't have a computer at home and I don't have a lot of time on the works computer (outside manual worker), of which quite a few of us share. I also find it difficult to navigate my way around the computer when I do get time. Not all of us are comfortable with them and I feel that this has not been taken into account.</p>
	1	5	2	<p>I work for Aura Leisure &amp; Libraries. I have asked for my pension to be split. I have been told I will receive a letter but nothing. I was supposed to have been sorted within 12 months of leaving FCC however 18 months on there is no sign of this happening. Apart from 1 roadshow meeting and 2 letters that where wrong I have heard nothing.</p> <p>I think this is poor in terms of customer service as I have time critical decisions to make without the information.</p>

# 2019 Employer Satisfaction Survey

84 Surveys emailed (1 reminder sent) / 8 Responses (9.52%)  
2018: 88 Surveys / 19 Responses (21.6%)

Strongly Disagree	Disagree	Agree	Strongly Agree	KPI > Agree	Achieved > Agree	+ / - from 2017
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## Do you agree that the Clwyd Pension Fund...

Employer Survey	...offers documentation, guidance and information in a professional manner?	0 0.0%	0 0.0%	4 50.0%	4 50.0%	90%	8 100%	+5.2%
	...is proactive in their approach to provide a service to employers?	0 0.0%	1 12.5%	5 62.5%	2 25.0%		7 87.5%	-7.3%
	...gives an appropriately timed service with regular updates?	0 0.0%	1 12.5%	5 62.5%	2 25.0%		7 87.5%	-12.5%
	...is customer focused and meets the needs of its employers?	0 0.0%	1 12.5%	5 62.5%	2 25.0%		7 87.5%	-12.5%
	...has provided a high quality service to you in your role as employer?	0 0.0%	1 12.5%	4 50.0%	3 37.5%		7 87.5%	0%
	... ensures you are aware of your LGPS employer related roles and responsibilities for the administration of the Clwyd Pension Fund?	0 0.0%	2 25.0%	3 37.5%	3 37.5%		6 75.0%	-25.0%
	... communicates in a clear and concise manner?	0 0.0%	0 0.0%	5 62.5%	3 37.5%		8 100%	0%
	... uses the most appropriate means of communication?	0 0.0%	0 0.0%	4 50.0%	4 50.0%		8 100%	0%

### Comments:

*'As a clerk to a small council and not being experienced in Pensions, it can sometimes be very daunting to be expected to know all the ins and outs of pensions. Maybe some of the communication could be written in laymen terms.'*

*'It would be useful to be provided with templates that ensure employers fulfill their requirements such as template LGPS Discretion Policy, additional guidance on the letters for Ill Health Retirement, concise clarification on how changes to regulations will impact on employers.'*

*'Guidance and support on Admissions Agreements for TUPE. This is going to be an increasing areas in the future and currently it takes so long to get the information back from the Actuaries etc it can impact on the timescales for TUPE. This is a highly complex area that needs clarification'*

*'Some issues initially with TUPE transfer but the service has improved over time, especially with regards to communications and engagement'*

*'In the past I have received numerous complaints about the processing of pension claims and regarding payment of benefits. It would be highly beneficial if you could provide a checklist of the action you take when notified of a pending retirement, through to the timescales expected for payment of the lump sum and monthly pension; this would greatly assist us when dealing with complaints.'*

*'If possible, a quarterly update on the administration activities would also be beneficial. For example, number of forecasts you provide and the timescale in supplying them; an indication of the level of queries and how quickly they are processed would also be beneficial.'*

*Please could you supply an up to date contact list.*

Approximately how many active members does your employer have? (optional question)	Under 100	2	101 – 999	2	1000+	2
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