

MEMBER SURVEY

CUMULATIVE RESULTS FOR THE PERIOD

SEPTEMBER 2007 TO OCTOBER 2009

Below are the details of the Raising Standards of Pensions Administration (RSPA) Member survey for the period from September 2007 to October 2009. This is based upon the responses from approximately 1500 people all collected through our website.

We would like to know your status in your pension scheme. Please select one of the following options below.	
Answer Options	All
Employed and still building up benefits in the scheme.	45.3%
No longer building up benefits in the scheme but not yet a pensioner.	13.0%
Pensioner	41.7%
Which age group are you in?	
Answer Options	All
0 to 20	1.5%
21 to 30	4.4%
31 to 40	10.2%
41 to 50	17.7%
51 to 60	31.7%
61 to 70	21.3%
Over 70	13.7%
Why were you in contact with your pension scheme administrator?	
Answer Options	All
Joining the scheme	9.4%
Leaving the scheme	12.6%
Transferring your benefits	7.5%
To change personal data (name, address, bank etc)	19.0%
To arrange a widow(er)/dependants pension	2.6%
A complaint about the service	4.6%
Other (please specify)	44.3%

How many times have you been in contact with the administrator in the last year?	
Answer Options	All
Once	61.2%
Twice	22.6%
Three times	7.0%
Four or more times	9.2%
Was the administrator easy to contact?	
Answer Options	All
very easy	53.6%
fairly easy	22.9%
easy	15.8%
difficult	4.9%
very difficult	2.9%
How did you make contact?	
Answer Options	All
phone	47.8%
writing	17.3%
email	23.8%
internet	7.3%
in person	3.8%
When after making contact, did you expect to get a response from the administrator?	
Answer Options	All
Immediately	33.5%
Less than one week	35.8%
One to two weeks	23.0%
Two to four weeks	5.1%
Four to eight weeks	0.8%
More than eight weeks	1.8%
When did you actually get a response from the administrator?	
Answer Options	All
Immediately	36.1%
Less than one week	29.7%
One to two weeks	17.9%
Two to four weeks	7.4%
Four to eight weeks	4.2%
More than eight weeks	4.7%
Did the administrator let you know what would happen next?	
Answer Options	All
Yes	61.7%
No	15.0%
Not applicable	23.3%

Did you understand what the administrator sent you?	
Answer Options	All
very well	53.5%
fairly well	23.8%
well	11.2%
not very well	6.4%
not at all	5.1%
Did you have to query what you were sent?	
Answer Options	All
Yes	20.0%
No	63.6%
Not applicable	16.4%
Have you made a complaint to the administrator?	
Answer Options	All
Yes	9.2%
No	90.8%
What event led to you making a complaint?	
Answer Options	All
Joining the scheme	7.5%
Leaving the scheme	13.4%
Transferring benefits to another plan	14.9%
A question about benefits	35.8%
Other (please specify)	26.9%
What was the complaint about?	
Answer Options	All
A communication was hard to understand	23.0%
I was given incorrect information	32.8%
I was given incomplete information	17.9%
A delay in the administrator's response	11.9%
Rude staff	9.0%
The administrator did not answer what I asked	9.0%
The administrator did not keep me informed of progress	14.9%
Other (please specify)	1.5%
How easy was it to find someone to deal with your complaint?	
Answer Options	All
very easy	25.8%
fairly easy	25.8%
easy	15.2%
difficult	25.8%
very difficult	7.6%
Did you feel your complaint was taken seriously?	
Answer Options	All
Yes	64.6%
No	35.4%

How satisfied were you with the way your complaint was dealt with?			
Answer Options		All	
very satisfied		21.2%	
fairly satisfied		18.2%	
satisfied		15.2%	
fairly dissatisfied		25.8%	
very dissatisfied		19.7%	
If there was any delay in resolving your complaint, were you kept informed of progress?			
Answer Options		All	
Yes		32.8%	
No		48.4%	
Not applicable		18.8%	
To help settle your complaint, did you need the help of:-			
Answer Options		All	
Your scheme's internal dispute resolution procedure		29.7%	
The Pensions Advisory Service		15.6%	
The Pensions Ombudsman		4.7%	
No outside help needed		48.4%	
Other (please specify)		1.6%	
Are there any other comments that you want to make about the help that is available to you?			
Sample responses (Full responses are only available to the applicable schemes)			
Seem to care very little about the customer. More focused on internal processes then resolving customer issues. Requests for ring backs go unanswered!!!! To date abysmal standard of service and we are supposed to be Commercial in our outlook!!!!			
No, the staff seem not to care so why bother?			
help line staff need to know what they are talking about,I was told to rein to get a pension forecast and retracked it if the forecast was unsuitable which threw my line manager in to a panic.			
I wish they would use plain english when they send members letters. I am not unintelligent but I can rarely make head nor tail of the info they send me			
When you were in contact with your administrators (please answer all of these statements)		ALL	
Answer Options		Yes	No
			Not applicable
They made me feel like a valued customer.		70.0%	17.7%
They followed up on further work or phone calls when promised.		45.5%	16.7%
They kept to the timescales promised.		55.9%	16.0%
I got quickly through to the person I needed.		67.4%	15.3%
The administrator was courteous.		76.2%	6.5%
The administrator was helpful.		76.0%	11.4%
I understood what the administrator told me.		79.0%	7.3%

Overall, how satisfied were you with the service you received?	
Answer Options	All
Very satisfied	59.8%
Fairly satisfied	15.8%
Satisfied	9.0%
Fairly dissatisfied	8.9%
Very dissatisfied	6.2%
What would have made your experience better?	
Sample responses (full responses are only available to the applicable schemes)	
Pensions are a minefield and one question would trigger another question. To have all the questions possible would have been useful - it would have saved repeat emails/phone calls BUT some questions only came after conversations with colleagues/wife so all in all - that's life!!	
Not having to chase every year for a statement of DC benefits administered by my main scheme administrator i.e. DB main scheme benefits with DC transfer in administered by an insurance company. Despite asking for the statement to be sent to me each year it never is and is only ever issued when I chase it. This has happened on at least three occasions.	
carrying out the job they were trained to do competently	
The truth from the start, no delay and an apology	
Nothing I can think of, I have always been impressed with their friendly, courteous and knowledgeable service. Ah, that other organisations were as good and customer focused. They all say they are but very few measure up when requires. MY PEOPLE ALWAYS DO	
Nothing, i was perfectly satisfied	
Having my query dealt with on the 'phone rather than being told I had to write in with a letter.	
Less use of jargon and a straight forward explanation as to what was happening	
A response to my e-mail. I suspect that my e-mail was lost in the system or was never received by the Administrator. This was for an e-mail submitted through their website, but I suspect that the technology is not working as it should.	
What other services would you like the administrator to provide?	
Sample responses (full responses are only available to the applicable schemes)	
Added value at end of call. He didn't ask if I had any further questions, if I needed further information or if he could help me further	
A bit more interactivity. I keep being told not to enter into a personal dialogue - if I want to escalate do it via standard contact address. NO ONE LISTENS (sorry for shouting, but I'm just so frustrated!)	
Just more of the same. They really seem to know what they are doing.	
I would like an annual statement showing what my pension is worth. I used to receive these whilst working for [], but since leaving and freezing my pension I do not receive anything. This would reassure me that my pension was safe.	
online access to plan...maybe include a transfer value on the yearly statements	

It would be good if the scheme would just comply with basic disclosure of information requirements. I have not had an annual benefit statement for three years despite my requesting this on a number of occasions.

How well informed are you about pension matters?	
Answer Options	All
Well informed.	36.4%
Fairly well informed.	40.3%
I know a little.	17.6%
I don't know very much.	4.6%
I know nothing about pensions.	0.9%
Do you have a pension from a previous employment?	
Answer Options	All
Yes	41.0%
No	58.8%

If you have any other comments you would like to make about your pension scheme's administrators, please give these below:

Sample responses (full responses are only available to the applicable schemes)
I am satisfied I received the answers and the mailing to assist, I cannot ask for more.
The website is overly complicated, and it takes too long to load.
good service
They have been excellent from the day I retired.
The administrators seem to use standard replies, rather than reading the questions asked. They repeatedly ignored some questions, even when wording was changed and re-submitted. Many of the staff within the group do not have access to telephones and rely on email/snail mail to deal with these matters. From my experience over the last 10 years, I would rate the "Post Office Administrators" as very poor – unlike my previous employers Administrators who I would rate as good.
The service provided is excellent. Queries are nearly always answered immediately over the phone as the contact usually has the answer to the query 'at their fingertips'