

Civil Service Pensions

Enterprise Shared Services

Customer Survey Results



May 2019

Civil Service Pension Survey

In Civil Service Pensions (CSP) we want to improve the information provided to our members, both in terms of timing and substance. In particular we have looked at the information in our Employee Pension Notices relating to Annual Allowance and Pension Savings Statements. We know this can be a critical issue for those who breach their Annual Allowance, the level of which is set by HMRC.

The most effective way of achieving improvement has been to seek the views of those directly impacted by this legislative requirement.

The results and findings from the survey will help inform our future communications based on what was found to be useful and the overall customer experience of our service.

SUMMARY STATEMENT

The survey for Civil Service Pensions Branch was issued to 96 email recipients and 4 postal recipients on 1 April 2019

The survey remained open for 32 days and closed on 3rd May 2019

A reminder email was issued to maximise returns at the mid-point in the survey window.

A total of 28 responses were received, all via email. No postal returns were received.

The 28% return indicates a valid survey, the results from which may reasonably be used to determine an indication of satisfaction levels amongst respondents.

The survey questions covered a range of pension related matters concerning scheme members who received a Pension Savings Statement including;

- satisfaction with information,
- satisfaction with offset arrangements,
- examples issued of annual allowance breaches,
- sufficiency of information regarding information issued in Pensions Savings Statements,
- HMRC and CSP (NI) pensions websites,
- satisfaction with correspondence from CSP, and
- interaction with CSP staff.

Comments were sought following each question where respondents felt dissatisfied with the content of information provided.

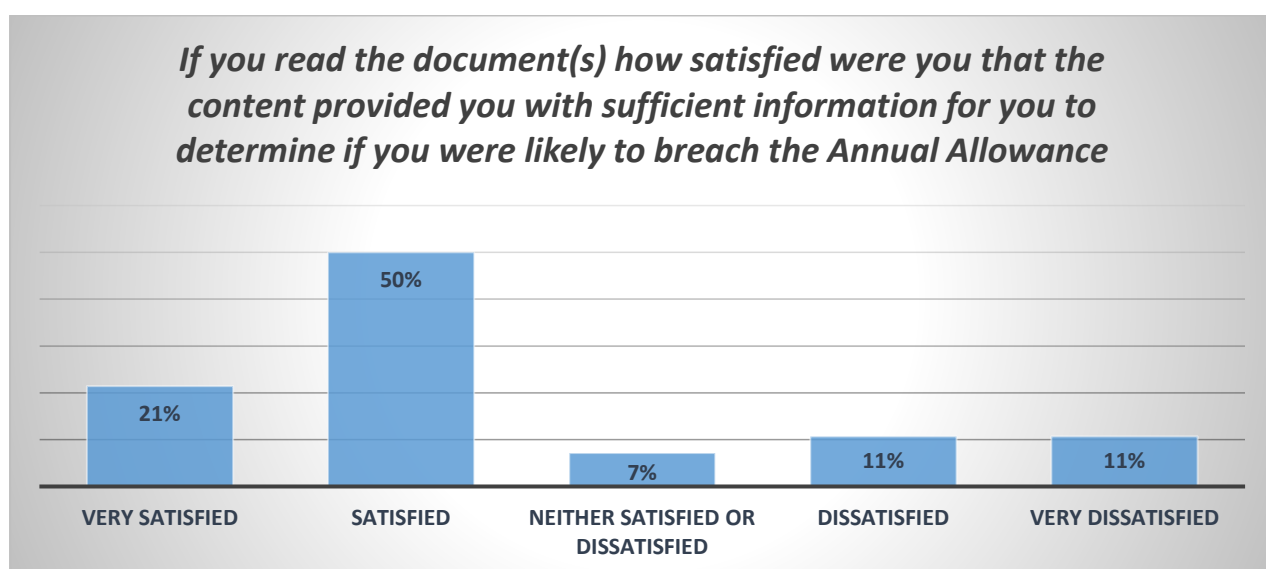
The comments are included at the end of each question for clarity of reference.

The survey results are presented as a straightforward return on answer format against a specific question field using a five point Likert scale ranging from Very Satisfied through to Very Dissatisfied.

Question 1

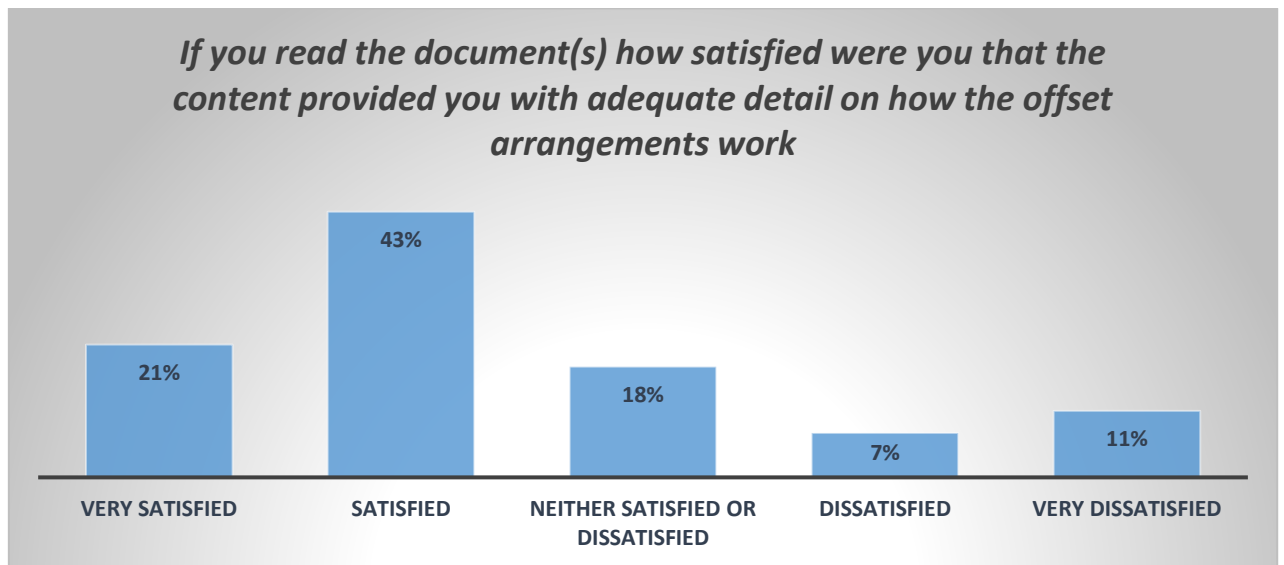
We previously issued you with Pension Notices which provided information on Annual Allowance and Scheme Pays.

If you read the document(s) how satisfied were you that the content provided you with sufficient information for you to determine if you were likely to breach the Annual Allowance		
<i>Response</i>	<i>Number of Respondees</i>	<i>Percentage</i>
Very satisfied	6	21.43%
Satisfied	14	50.00%
Neither satisfied or dissatisfied	2	7.14%
Dissatisfied	3	10.71%
Very dissatisfied	3	10.71%
Total	28	100.00%



Question 1 (continued)

<i>Response</i>	<i>Number of Respondees</i>	<i>Percentage</i>
Very satisfied	6	21.43%
Satisfied	12	42.86%
Neither satisfied or dissatisfied	5	17.86%
Dissatisfied	2	7.14%
Very dissatisfied	3	10.71%
Total	28	100.00%



Question 2

If you didn't read the document(s) please provide details of the reason eg: did not receive, underestimated importance, work commitments, other reason.

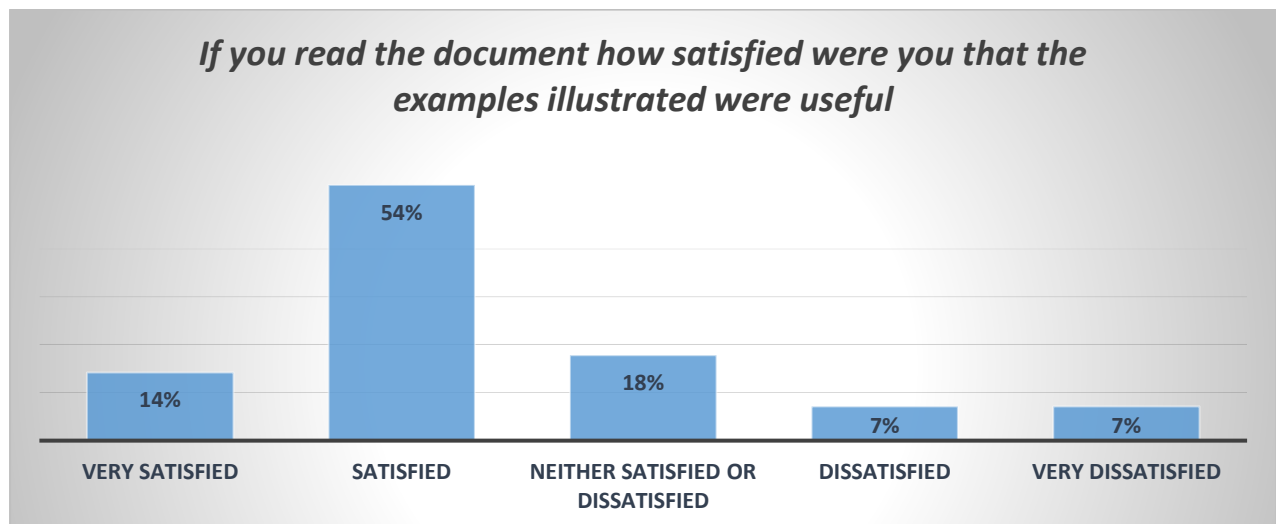
Reason

Comments
<p>I received the initial letter last year about possibly being in breach of the annual allowance but didn't realise its importance until I bumped into a colleague, who was in breach, told me it may impact me as a fairly recent promotee.</p> <p>I generally find anything related to pension very difficult to comprehend and the seemingly high number of messages coming pensions branch about changes etc has meant that I generally don't take the time to read - this said when I do it doesn't really help.</p> <p>Pensions did provide me with the figures I needed to undertake the HMRC calculation but the letter in which they were listed was not, to me. Explicit in terms of saying that I needed to input these into the HMRC ready reckoner. I seem to recall it did seem to be very heavy on the message that I was responsible for doing the check. Personally all I would have needed was a simple message, take these 3 years figures and pump them into the ready reckoner or similar.</p>

Question 3

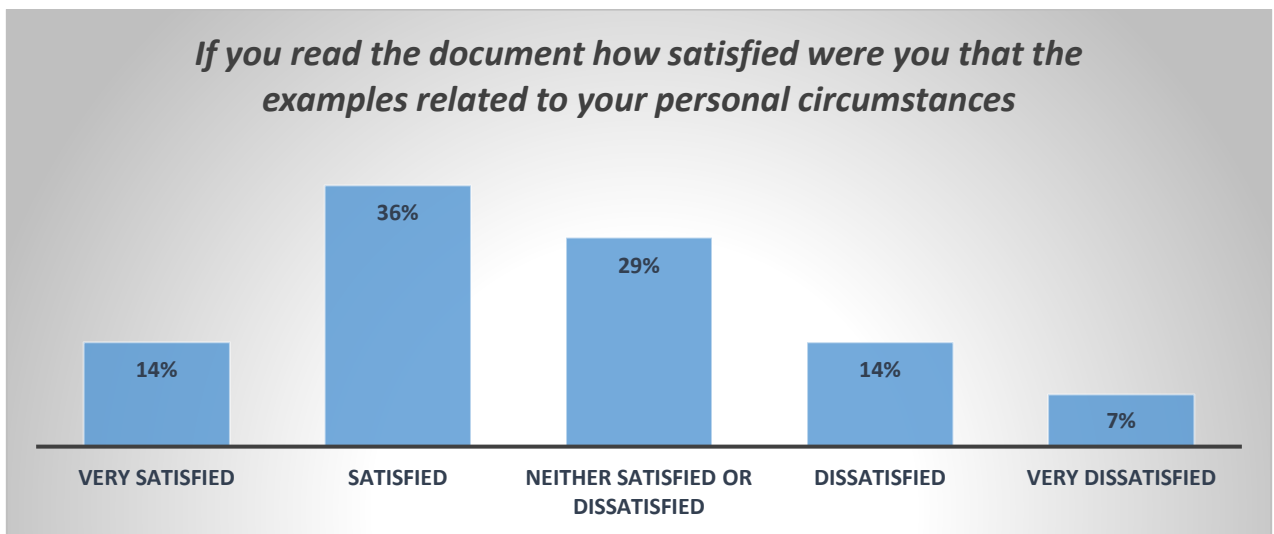
You were also issued with a Pension Notice providing you with examples of Annual Allowance breaches to assist you to consider if this issue would affect you.

If you read the document how satisfied were you that the examples illustrated were useful		
Response	Number of Respondeees	Percentage
Very satisfied	4	14.29%
Satisfied	15	53.57%
Neither satisfied or dissatisfied	5	17.86%
Dissatisfied	2	7.14%
Very dissatisfied	2	7.14%
Total	28	100.00%



Question 3 (continued)

If you read the document how satisfied were you that the examples related to your personal circumstances		
Response	Number of Respondees	Percentage
Very satisfied	4	14.29%
Satisfied	10	35.71%
Neither satisfied or dissatisfied	8	28.57%
Dissatisfied	4	14.29%
Very dissatisfied	2	7.14%
Total	28	100.00%



Question 3 (continued)

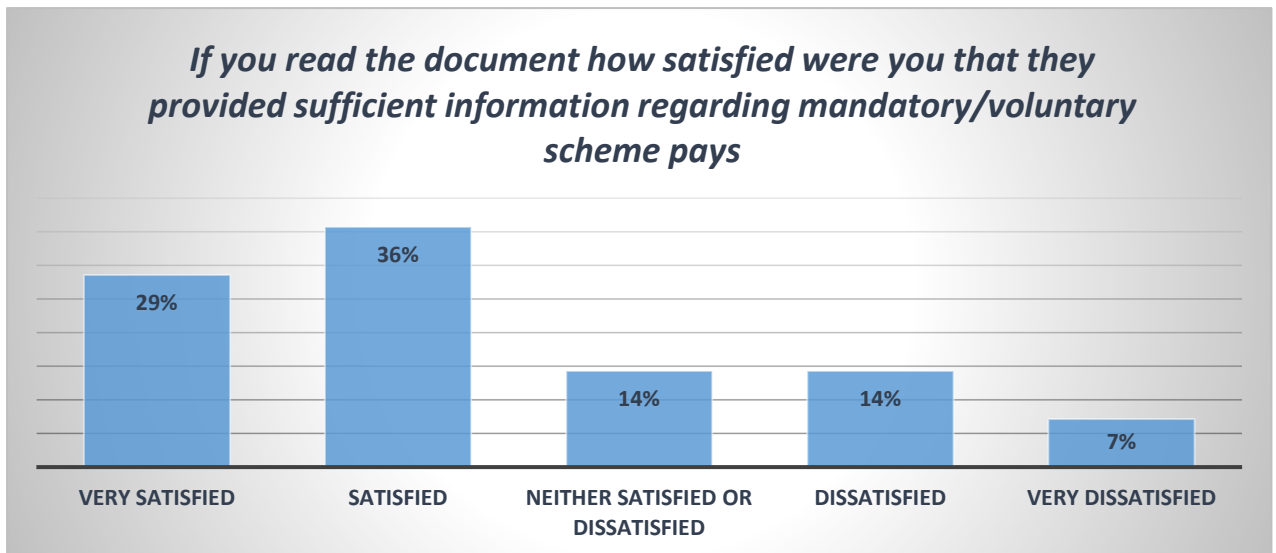
How do you think we could improve on the content?

Comments
To be honest it's just a complicated issue and it took a bit of effort to get to grips with it
It is all very complex and pension related details are not something that we all understand all of the time
Explain in more detail to ensure clarity
Information was very well presented. Further information and support provided by xxxxx was excellent
I do not think it is useful to provide an example of where a breach has not occurred. I would prefer (i) some indication of the amount that results in a breach and (ii) an example showing a breach occurring as a one off and (iii) an example showing a breach where money is owed and the impact e.g. (i) if your pensionable pay has increased by £2,000 in the last 12 months it is likely that a breach has occurred (ii) a Deputy Principal on the maximum of their scale (£40,473) has been promoted to the minimum of the Grade 7 scale (£48,226). A breach has occurred this year, but the previous year they were on the DP maximum of £40,072 - so their carryover means there is no breach (iii) a Grade 7 is promoted to Grade 6 and the following year is promoted to Grade 5 and this is a continuing breach and the impact is to pay tax on x or reduce pension by y
1. Make it clear that it wasn't a scam 2. Cut out the jargon - pensions are difficult enough to understand without 'experts' assuming that documents will be understood. I recognise that some effort has been made to demystify the content - but not enough to enable one to feel confident the content has been understood
There are relatively few people affected and I suggest we should be aiming for a more personalised service. In addition the core factual information provided about my circumstances has been wrong each of the last two years. It has been rectified but that initial error leads to a concern about quality
Keep it as simple as possible and provide instructions
Plain English input would be helpful
The examples should illustrate more realistic examples of how the Annual Allowance can be breached. For example it doesn't seem reasonable or likely that the person's salary would rise from £25k to £40k in a single year
Use more day to day language - terminology sometimes hard to understand
More personalised information and a helpline to offer personal advice
Some more examples would be useful, thanks
Tailor them to individual circumstances
It would be worthwhile considering a wider variety of illustrative examples regarding the Annual Allowance and how it could impact, so that there is more likelihood of similarities with personal circumstances

Question 4

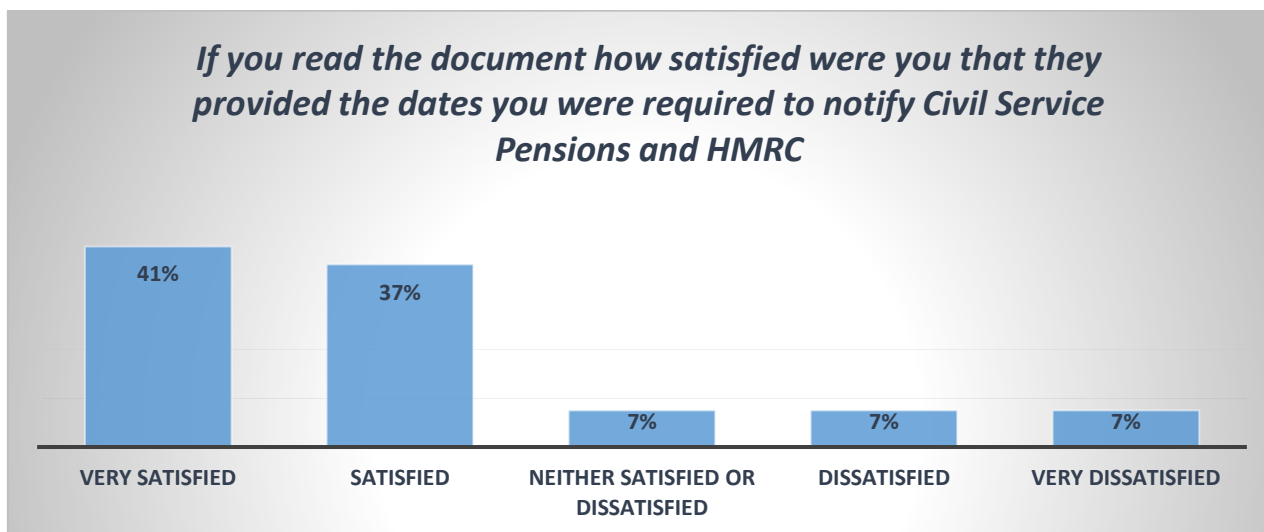
We issued you with 2 Pension Notices on Pension Savings Statement

If you read the document how satisfied were you that they provided sufficient information regarding mandatory/voluntary scheme pays		
Response	Number of Respondees	Percentage
Very satisfied	8	28.57%
Satisfied	10	35.71%
Neither satisfied or dissatisfied	4	14.29%
Dissatisfied	4	14.29%
Very dissatisfied	2	7.14%
Total	28	100.00%



Question 4 (continued)

If you read the document how satisfied were you that they provided the dates you were required to notify Civil Service Pensions and HMRC		
Response	Number of Respondees	Percentage
Very satisfied	11	40.74%
Satisfied	10	37.04%
Neither satisfied or dissatisfied	2	7.41%
Dissatisfied	2	7.41%
Very dissatisfied	2	7.41%
Total	27	100.00%



Question 4 (continued)

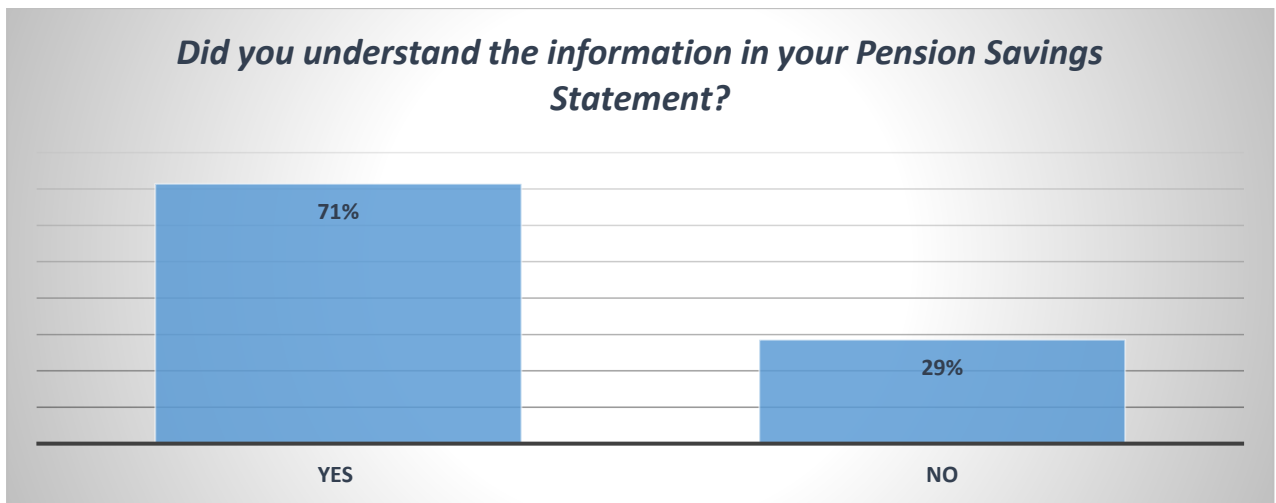
If dissatisfied with the content please comment below and tell us how you think we could improve.

Comments
It had to be issued twice as there was an issue with the print, other than that it was fine
As before - make it simpler for people to understand. I'm not able to state if I had sufficient information - I struggled to understand the information provided. I need to understand the information before assessing whether it was sufficient, relevant etc.
While there may be sufficient information, the first time I received it, my knowledge was insufficient to allow me to process it accurately. This is why I believe a more personalised service is needed
There's too much text and possible caution about pensions not being responsible - I think clear instruction that we need to do something is needed
Could CSP host workshops at individual HQs to help folk better understand the content

Question 5

We issued you with a Pension Savings Statement

Did you understand the information in your Pension Savings Statement?		
Response	Number of Respondees	Percentage
Yes	20	71.43%
No	8	28.57%
Total	28	100.00%



Question 5 (continued)

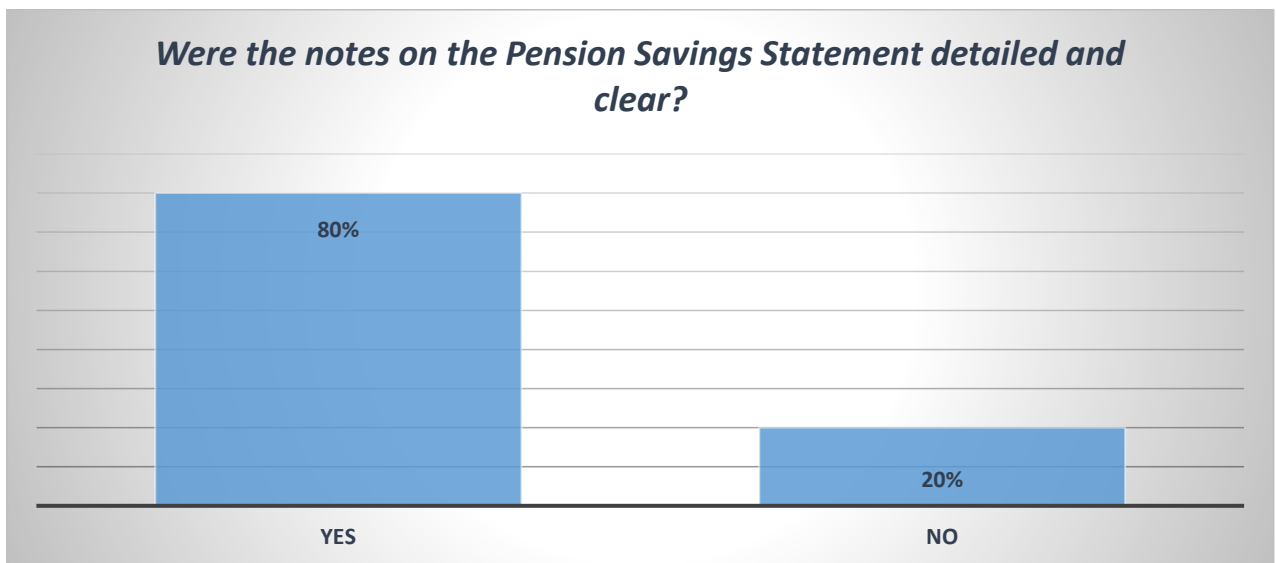
If no, please provide comments

Comments
Not sure what this refers to if it relates to the annual statement then it is totally meaningless as it is calculated based on the assumption that I am staying indefinitely in Classic
But I did make a call and got the understanding I needed from a member of pensions branch
This is very complex stuff and came out of the blue the first time I received it. I do have a better sense of what is important now
I didn't - and when I queried the info, it turned out to be incorrect
I have a very limited grasp on the background to pension and find the rules etc overly complicated
Plain English would have been helpful and the links provided were confusing
The language wasn't clear and some of the terminology seemed to differ from that used by HMRC, which added to the confusion
I actually had to ring and e-mail Civil Service pensions for clarification and when I did they were very helpful and efficient
By and large yes but with some areas needing further clarification
However, it did require a read through a few times

Question 6

We issued you with a Pension Savings Statement

Were the notes on the Pension Savings Statement detailed and clear?		
Response	Number of Respondees	Percentage
Yes	20	80.00%
No	5	20.00%
Total	25	100.00%



Question 6 (continued)

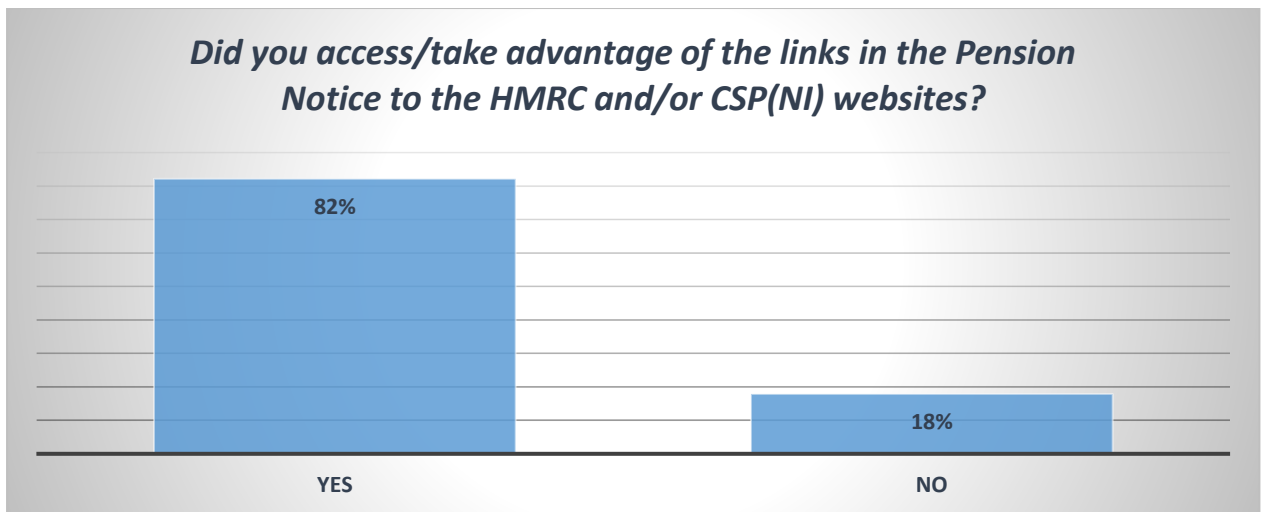
If no, please provide feedback

Comments
I think for me better explained in person
I was unsure whether the information was correct
They weren't clear and turned out to be wrong
Please see previous comments
Too much unhelpful information and links
The notes were detailed and clear...ly complicated!
I actually had to ring and e-mail Civil Service pensions for clarification and when I did they were very helpful and efficient

Question 7

HMRC and CSP(NI) websites

Did you access/take advantage of the links in the Pension Notice to the HMRC and/or CSP(NI) websites?		
Response	Number of Respondees	Percentage
Yes	23	82.14%
No	5	17.86%
Total	28	100.00%



Question 7 (continued)

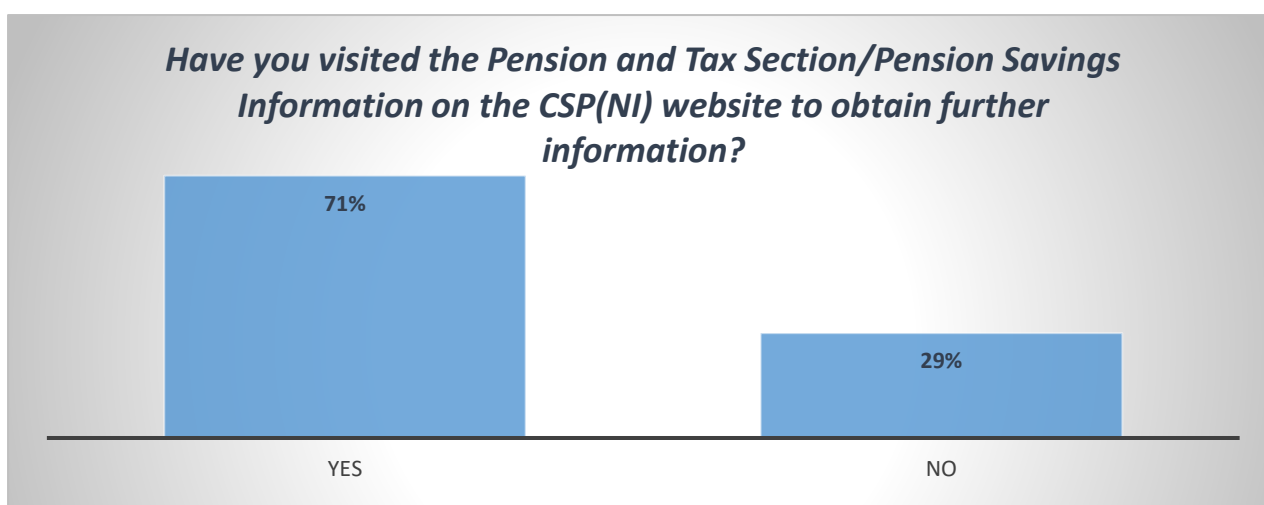
If no, please provide comments

Comments
The HRMC site was not at all helpful for me - it was totally confusing
Didn't feel the need
HMRC website and the engagement with HMRC was a horrendous experience. It was extremely difficult to get to speak with anyone, with huge amount of call time lost going through various standard messages and call options to be told that the person you finally spoke to couldn't help. I had to battle from October through to January, through multiple phone calls and emails to get HMRC to accept that I had a tax charge to pay, and there followed multiple issues in terms of activating the system to enable me to complete a self-assessment in that context
Not relevant to my circumstances
I contacted CSP direct
Too confusing - accessed but not clear as to what applied to me

Question 8

HMRC and CSP(NI) websites

Have you visited the Pension and Tax Section/Pension Savings Information on the CSP(NI) website to obtain further information?		
<i>Response</i>	<i>Number of Respondees</i>	<i>Percentage</i>
Yes	20	71.43%
No	8	28.57%
Total	28	100.00%



Question 8 (continued)

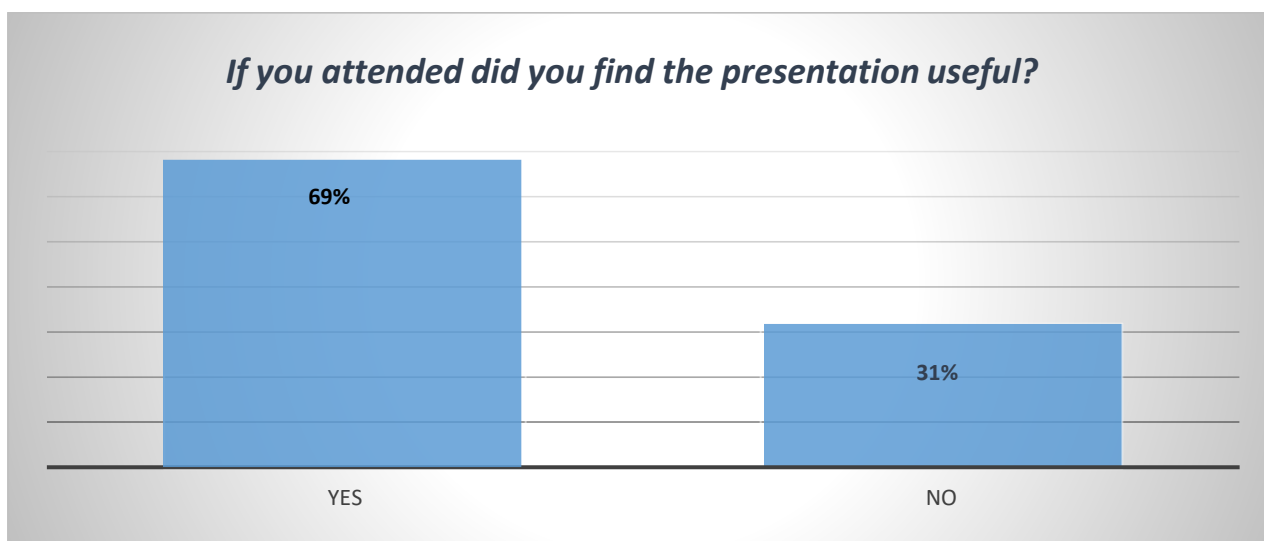
If no, please provide comments

Comments
I had sufficient information from the pension notice, HMRC calculator, and Saving Statement without going to the website for additional information, but it is necessary to work through an actual example to understand the process clearly
A colleague guided me through the process which was quite simple when we'd cut through the explanations, jargon and personal responsibility messages
Hard to navigate through

Question 9

A presentation was delivered by the Cabinet Office on Tuesday 30 October 2018

If you attended did you find the presentation useful?		
Response	Number of Respondees	Percentage
Yes	11	68.75%
No	5	31.25%
Total	16	100.00%



Question 9 (continued)

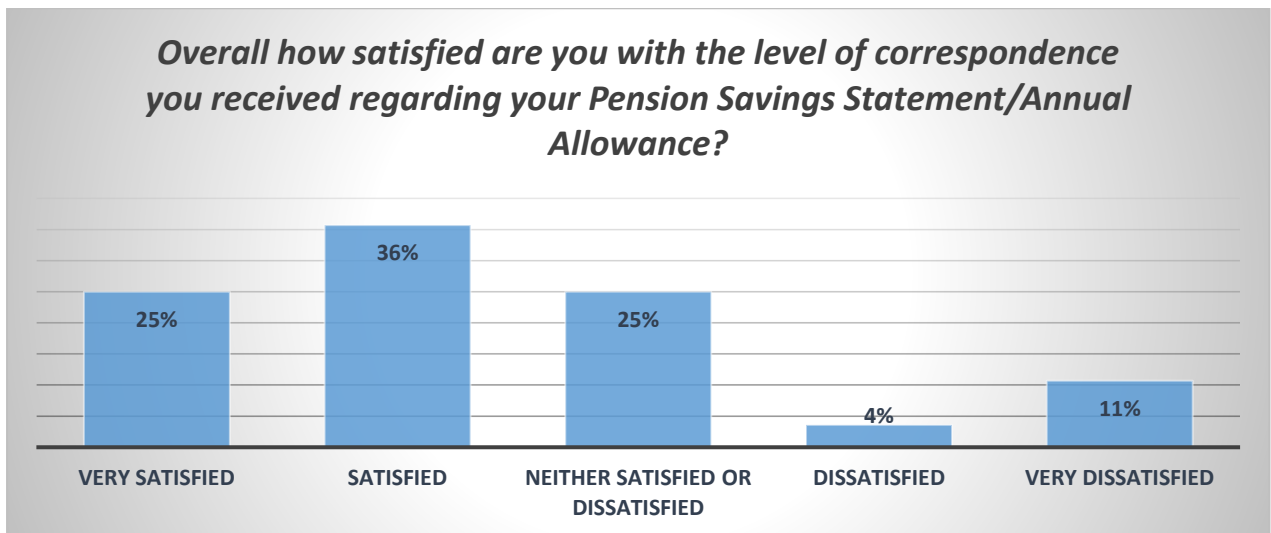
Please provide feedback

Comments
Didn't attend
N/A - I was not available to attend on the day
Good presentation with good examples and very knowledgeable presenters
I did not need to attend
This was extremely helpful and provided much the best information to date
On leave at the time - half term!
I didn't attend
The two presenters were knowledgeable and helpful
I do not recall being advised about the presentation
Did not attend
I did not attend
This was extremely useful. It would have been even more helpful if it had been delivered by our own pension's team. I had been asking for this for two years and was delighted when the Cabinet Office finally delivered this presentation. It was very disappointing to find that NICS Pension Scheme members had been denied access to the Partnership Pension. The inability to join this had a financial impact on me
Didn't attend
Didn't attend
I do not recall being aware of this presentation
Didn't attend

Question 10

CSP Branch

Overall how satisfied are you with the level of correspondence you received regarding your Pension Savings Statement/Annual Allowance?		
Response	Number of Respondees	Percentage
Very Satisfied	7	25.00%
Satisfied	10	35.71%
Neither satisfied or dissatisfied	7	25.00%
Dissatisfied	1	3.57%
Very dissatisfied	3	10.71%
Total	28	100.00%



Question 10 (continued)

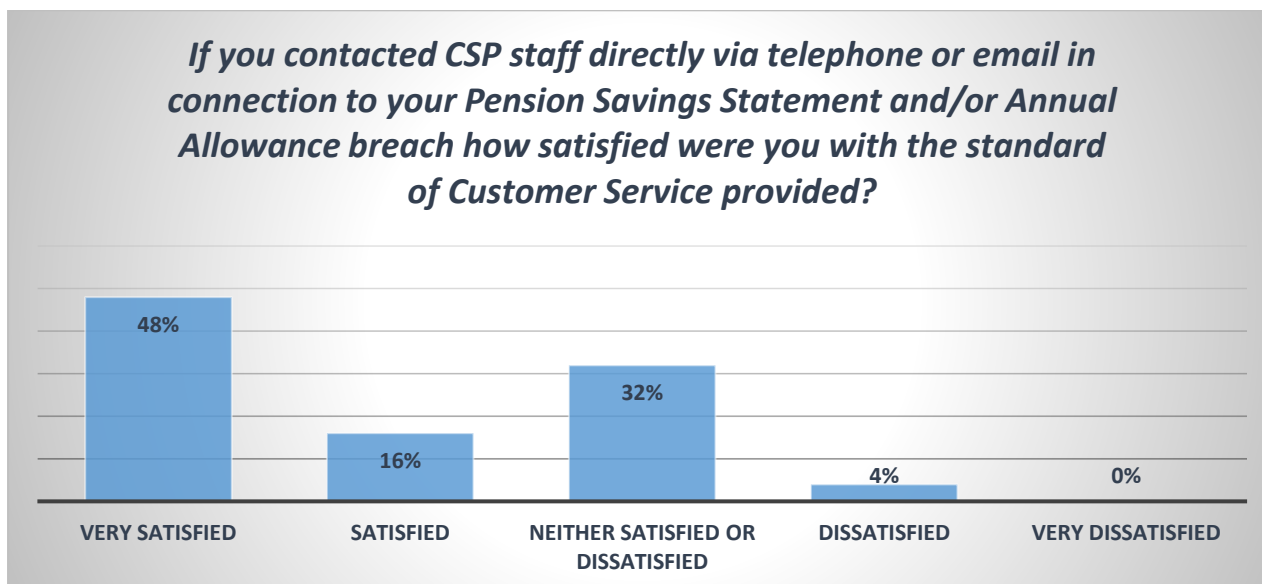
If dissatisfied please comment

Comments
Again the comms around the allowance were ok when I got to grip with it. The annual pension statement is no use at all.
I had to make a call to get clarity on my particular circumstances
Again, too much jargon, and little effort made to help people break this down to enable them apply the advice etc to their own personal circumstances. Feels like annual statements are just issued because you have to - without thinking what you want to achieve as an outcome.
I am concerned whether I am receiving accurate information and at the lack of easily comprehensible support as to next steps.
As indicated previously CSP had provided me with the information I needed to complete the ready reckoner but I wasn't aware of its significance.
I found the correspondence confusing and alarming.
All seems rather piecemeal. Most colleagues are either ignoring the information provided or saying they will purchase advice.

Question 11

CSP Branch

If you contacted CSP staff directly via telephone or email in connection to your Pension Savings Statement and/or Annual Allowance breach how satisfied were you with the standard of Customer Service provided?		
<i>Response</i>	<i>Number of Respondees</i>	<i>Percentage</i>
Very Satisfied	12	48.00%
Satisfied	4	16.00%
Neither satisfied or dissatisfied	8	32.00%
Dissatisfied	1	4.00%
Very dissatisfied	0	0.00%
Total	25	100.00%



Question 11 (continued)

Please provide feedback

Comments
Member of staff was very helpful but was unable to process the information right through to the outcome because of her remit in dealing with Annual Allowance
Staff were well informed and very helpful
The staff are always polite and have assisted with a number of challenges
Staff were courteous and helpful, although I was given an incorrect quote (in terms of the appropriate scheme pays option) which had to be amended. The whole area is incredibly technical and the inability of staff to give advice (because it constitutes financial advice) makes the whole process difficult and stressful
I think I tried ringing but didn't get a response
The CSP staff helped by confirming my calculations were correct and that I had not breached my Annual Allowance
Excellent Service by member of CSP staff - courteous and very knowledgeable
The standard of service provided by telephone and email was exceptional. I would like to draw attention, in particular, to the efficiency of xxxxx
I found the contact in CSP Operations that was dealing with my queries to be very helpful and responsive
xxxxx was excellent and provided a lot of very helpful support