

CFB Pension Management Staff Survey 2023

1. Have you had cause to contact CFB HR department for a pension related query?

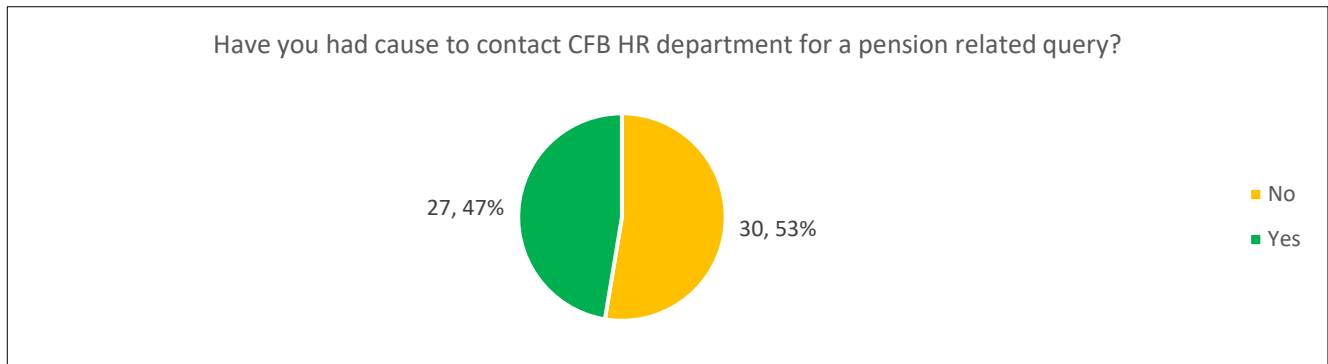


Figure 1 Responses to the survey question #1: Have you had cause to contact CFB HR department for a pension related query?

2. Please can you indicate the nature of your query?

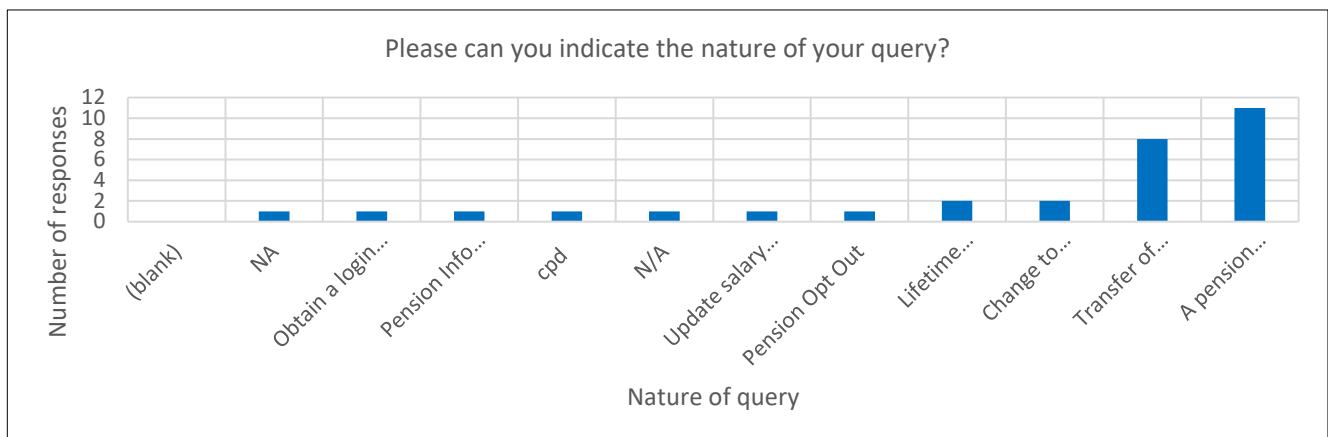


Figure 2 Responses to the survey question #2: Please can you indicate the nature of your query?

3. Did you receive the information required?

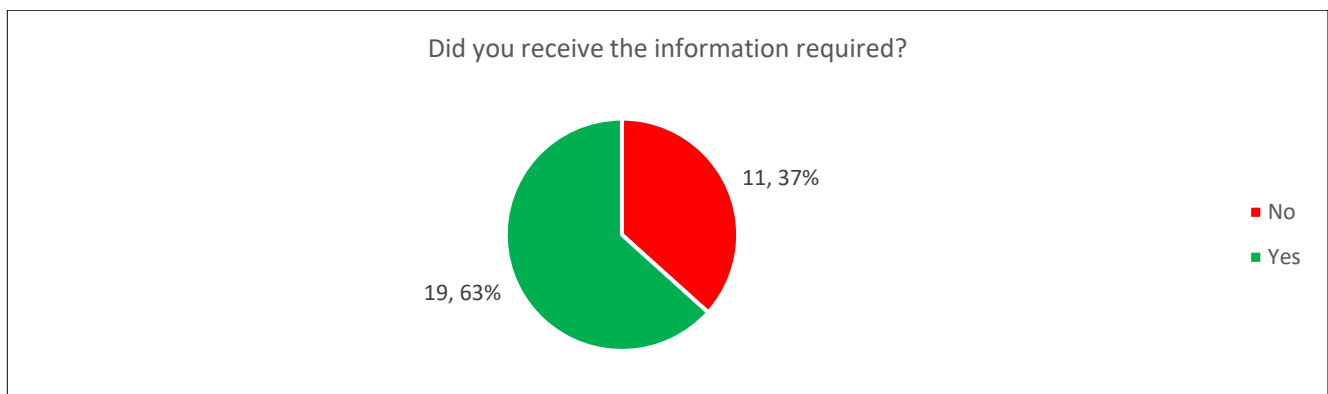


Figure 3 Responses to the survey question #3: Did you receive the information required?

4. How satisfied were you with your contact with HR?

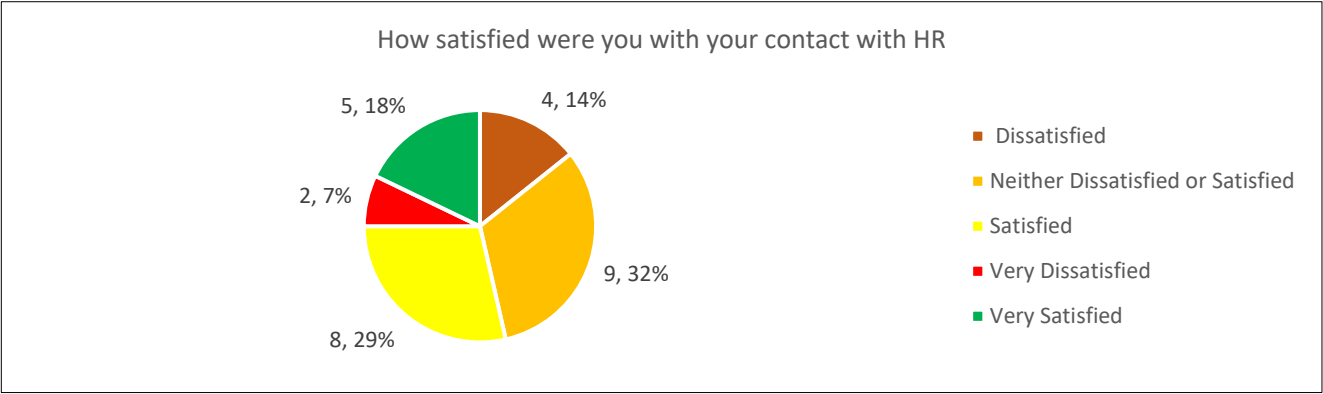


Figure 4 Responses to the survey question #4: How satisfied were you with your contact with HR?

5. Was it dealt with in a reasonable timeframe?

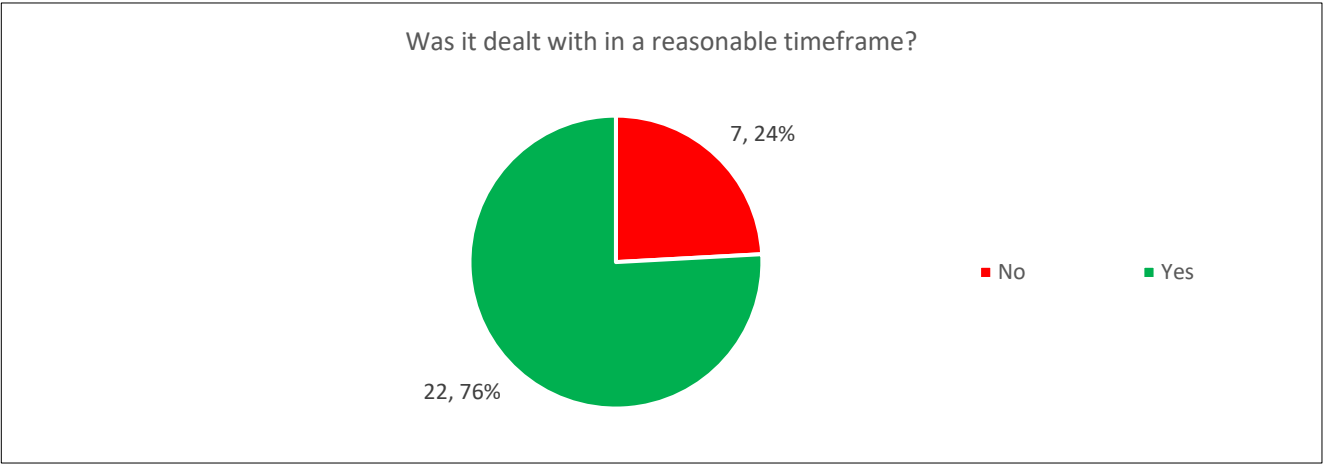


Figure 5 Responses to the survey question #5: Was it dealt with in a reasonable timeframe?

6. Have you had cause to contact XPS for a pension related query?

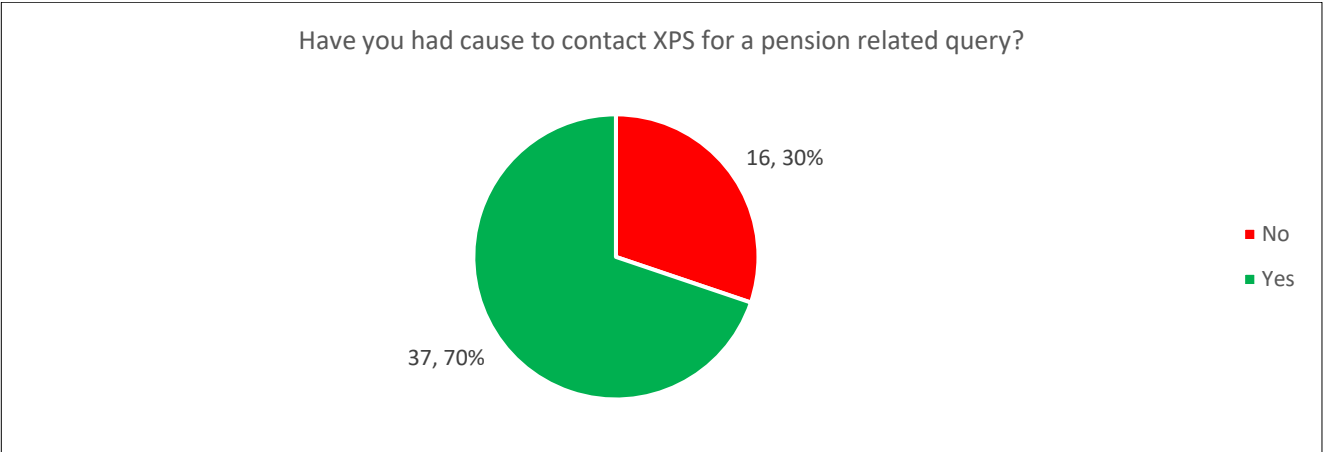


Figure 6 Responses to the survey question #6: Have you had cause to contact XPS for a pension related query?

7. Please can you indicate the nature of your query?

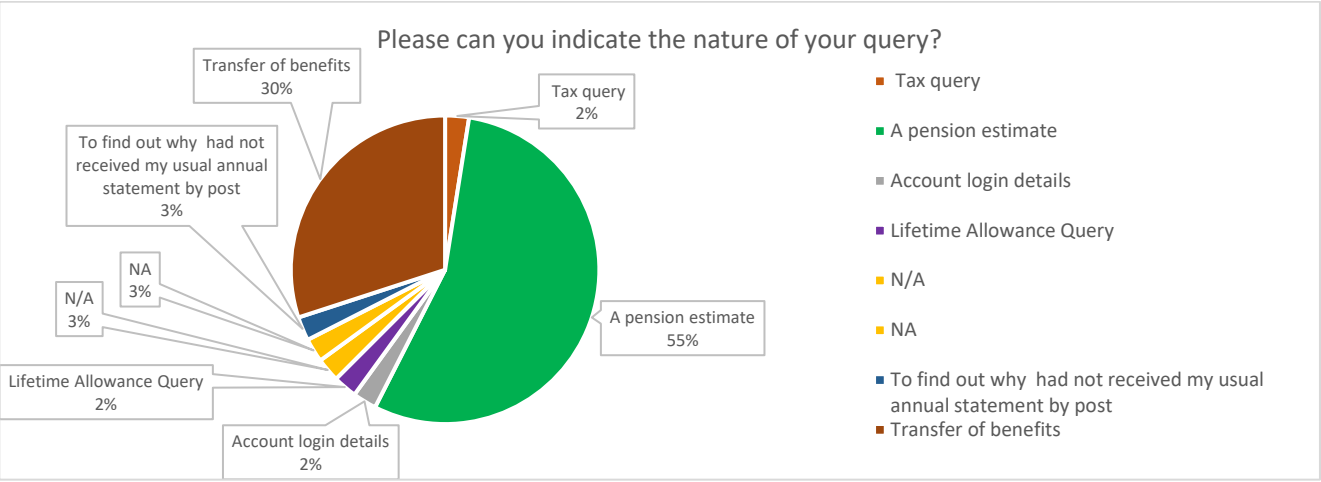


Figure 7 Responses to the survey question #7: Please can you indicate the nature of your query?

8. Did you receive the information required?

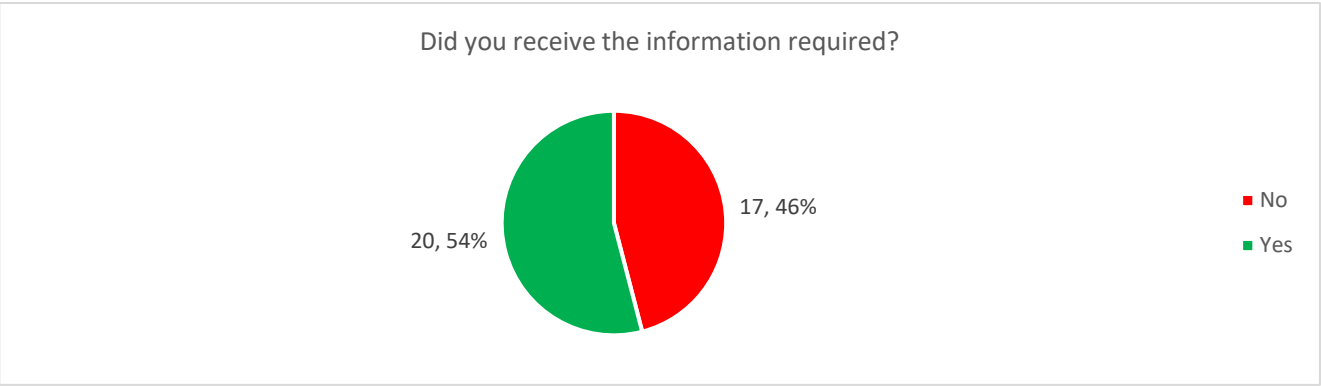


Figure 8 Responses to the survey question #8: Did you receive the information required?

9. If it was a general pension query via the helpdesk, were you responded to within five working days?

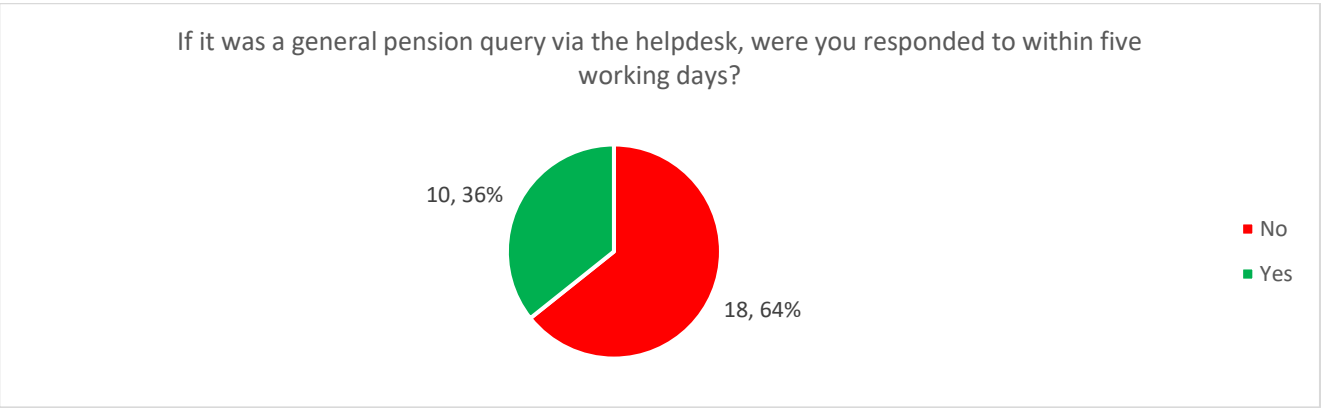


Figure 9 Responses to the survey question #9: If it was a general pension query via the helpdesk, were you responded to within five working days?

10.How satisfied were you with your contact with XPS?

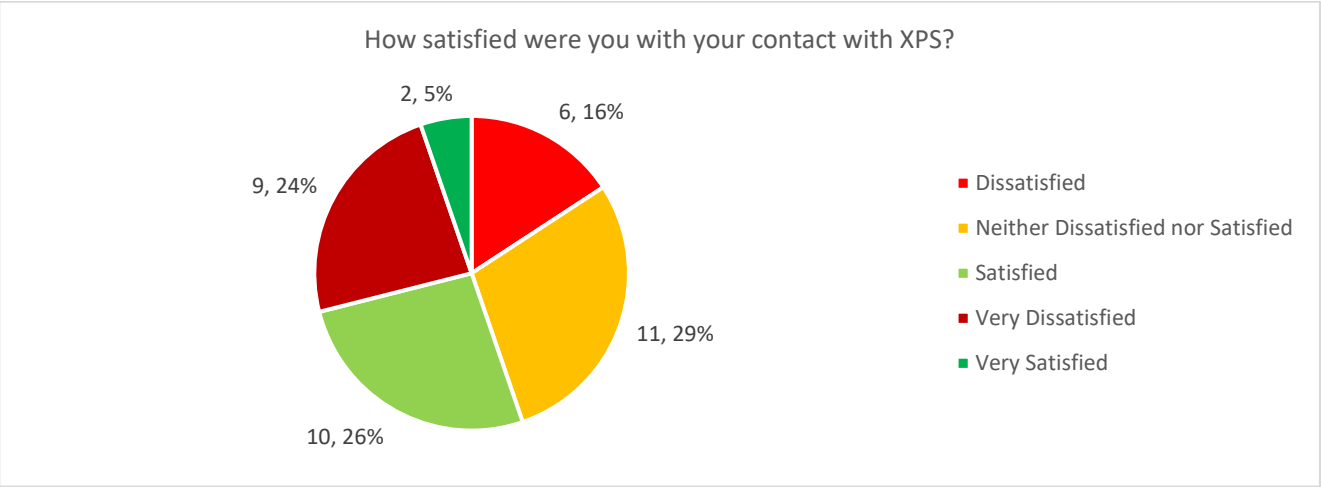


Figure 10 Responses to the survey question #10: How satisfied were you with your contact with XPS?

11.Are you registered to use self-service?

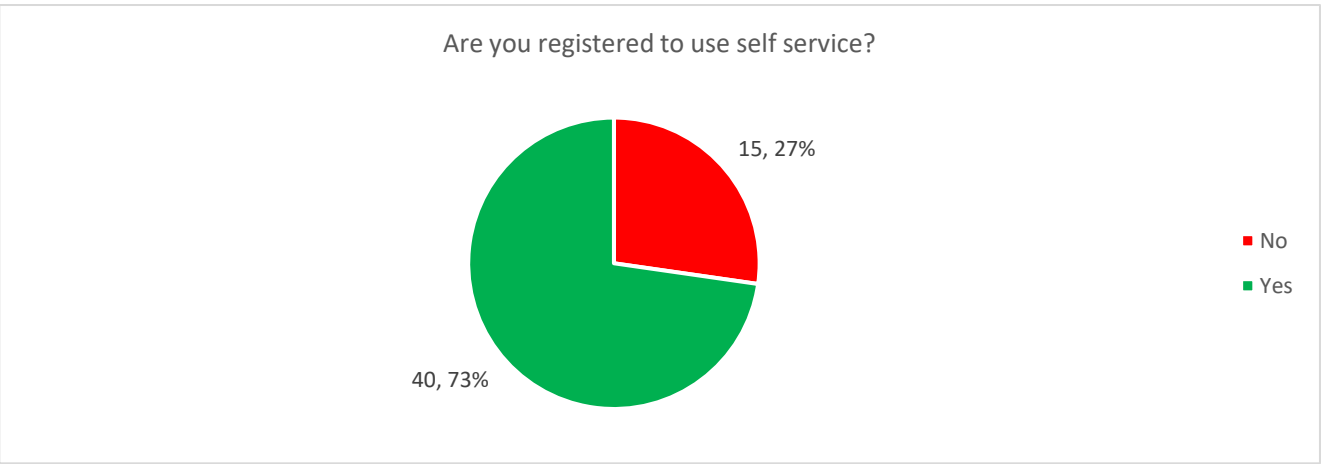


Figure 11 Responses to the survey question #11: Are you registered to use self-service?

12. If you have answered 'No', please specify the reasons why.

Response to the question why staff haven't registered to use the XPS self service	
1.	Can't log on and password reset does not work.
2.	didn't know about it
3.	Didn't know I could.
4.	Don't know how to register for it.
5.	Don't know what it is
6.	forgot to register it
7.	Have only just got the transfer sorted and the bulk of my pension info is the transferred value - therefore no point. I will now look to register.
8.	I sent repeated email requests to XPS and received automated replies telling me they would contact me, and they didn't. It was only when I spoke to CFB HR, and they intervened on my behalf that I got the correct login method. I had tried doing it through their system and when it didn't work the process asked me to call a telephone number, I did this on four separate occasions and was on hold for over 45 minutes on all of those occasions before losing the will to live and hanging up. Thankfully Michelle in CFB HR was an absolute diamond and got it sorted for me in a couple of hours. If I were asked to describe my experience of trying to get information from XPS I would say it was lamentable to the point of being prohibitive I would hope to never have to deal with them again
9.	In the process of
10.	Need guidance on set up
11.	No response for weeks after numerous attempts and password resets
12.	Not interested
13.	The information/advise given was not correct, I made the decision to enter a scheme to pay, I was not given the full details of how I would be compelled to pay beyond the amount due or that it would have a detrimental effect upon the lump sum calculation. I received conflicting information on each of the three conversations.
14.	Trying to register but can't get hold of anyone from XPS
15.	Unable to access HR aware
16.	Was not aware of self-service option or where to find it
17.	wasn't aware of this option
18.	Yet to set up

Table 1 Responses to the survey question #12: If you have answered 'No', please specify the reasons why

13. Have you accessed your annual benefit statement?

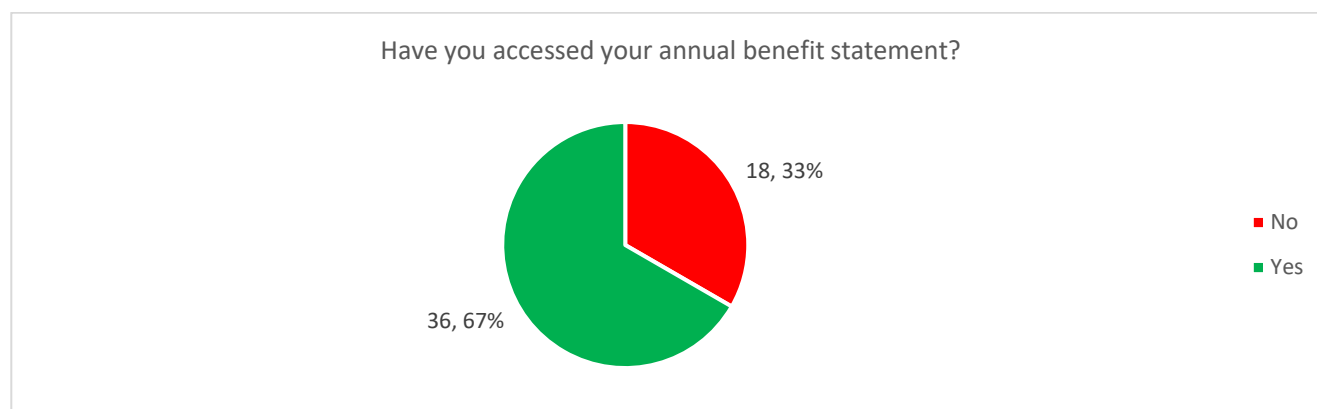


Figure 12 Responses to the survey question #13: Have you accessed your annual benefit statement?

14. If 'no', why not? Please specify.

Responses	
1.	Don't know anything about it
2.	Don't know how too
3.	I already received information that I required.
4.	i have
5.	It also came in the post
6.	I've accessed the statement, but the information is hopefully inaccurate as it indicates a lump sum payment of zero
7.	No online access available although information has been received via post
8.	No sure how to
9.	Not near retirement
10.	not required as not at pensionable age
11.	Not sure
12.	Received a copy in the post
13.	sent in post
14.	Unable to access.
15.	Was waiting for the written quote as requested above (never received) and now aware the annual benefits statements can be accessed via the self-service online provider

Table 2 Responses to the survey question #14: If 'no', why not? Please specify.

15. Is there any other pension information that is currently not provided that would be beneficial?

	Responses
1.	FAQ e.g. process on how to defer claiming a pension
2.	A pension benefits statement that is clear and concise that can be printed out.
3.	Accessing your own info and interpretation of info
4.	Basic information on how it works and how interest is added etc
5.	Currently I can only see the pension for the 2015 but I joined the Service in 2001 so there should be the figures for the 1992 FPS on there.
6.	Forecast for going aged 55yrs
7.	how much is in your scheme so far
8.	Increment information / penalties for taking pension early
9.	Information for opting out of the government pension being made more visible to aid choice
10.	I've not had confirmation of signing up to the pension
11.	my benefits on the 1992 scheme are incomplete and don't make sense. still waiting on the government resolution.
12.	no
13.	none
14.	The actual amount of my pension when it is all put back into the 1992 scheme instead of being split between the 2.
15.	Unsure yet but given the recent national stance and changes from October 1st I am sure there will be queries that will need to be asked, but probably will not be able to be answer yet as they lie at a national level of decision making.
16.	Yes, I would like to know how much I am entitled to so that I can decide on my future
17.	Yes, my true figures taking into account the McCloud remedy.

Table 3 Responses to survey question #15: Is there any other pension information that is currently not provided that would be beneficial?

16. Please provide any further information that may be of assistance to improve the service delivered.

	Responses
1.	as above
2.	Ease of access.
3.	HR have been excellent with any questions I have had about the 2 schemes I am part of. The main problems i have experienced are XPS not responding to emails sent. You get an auto reply stating they'll be back in touch within 5 working days, but this doesn't seem to happen. If you contact via phone to speak to someone though the experience is much better, always helpful and able to give answers required.
4.	I don't think there's enough understanding of the pension process in general. I personally have no idea when is best to retire and what I'll be getting it only gives one benefit.
5.	I prefer person to person conversation when making queries as one reply/answer can lead to another question that has the potential not to be able to be answered easily if dealing with online on by bot servicing
6.	I wanted to transfer deferred policies into an existing policy and was refused. Why?
7.	Information on statement is very good and well laid out
8.	Just furthermore regular information and better understanding of estimates.
9.	No
10.	none
11.	Overall, very pleased with the service. HR are always under rated I have always had a great service from them. Thank you
12.	Projected figures based on the full amount of the pension within the 1992 scheme so that a decision on retirement can be based on Actual figures.
13.	Seems to be a long delay in email response using XPS
14.	Sort out the remedy so that people can plan for their future
15.	The service seems fine and the access to the member self-service log in facility is a great way for members of the scheme to check on their own personal circumstances. As a suggestion it may be worthwhile for XPS to aim to improve their comms to individual members as I asked a question about the transfer of benefits and although the transfer was in progress, there was no update for a several months. Otherwise, it's all good.
16.	updates once everything is confirmed via email.
17.	Wales have put a calculator in place, but XPS cannot give my my figures when I could retire in 7 months. This is a Joke.
18.	Year in, year out, there are discrepancies in the valuations provided. This year, it is not clear what scheme I am in or the valuation of them. On one screen it shows one thing and when I click the 'document' link it actually comes up with a calculator. This calculator gives an entirely different valuation. How can anyone plan for retirement when nothing is clearly and consistently presented.

Table 4 Responses to the survey question #16: Please provide any further information that may be of assistance to improve the service delivered.