

**Pension Administration  
Benchmarking Analysis**  
For the year ending March 2022

**West Yorkshire Pension Fund**

25/11/2022

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# West Yorkshire Pension Fund Pension Administration Benchmarking Results

For the year ending March 2022



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## This report compares your pension administration costs and member service with a peer group of other schemes.

### Peer group for West Yorkshire<sup>1</sup>

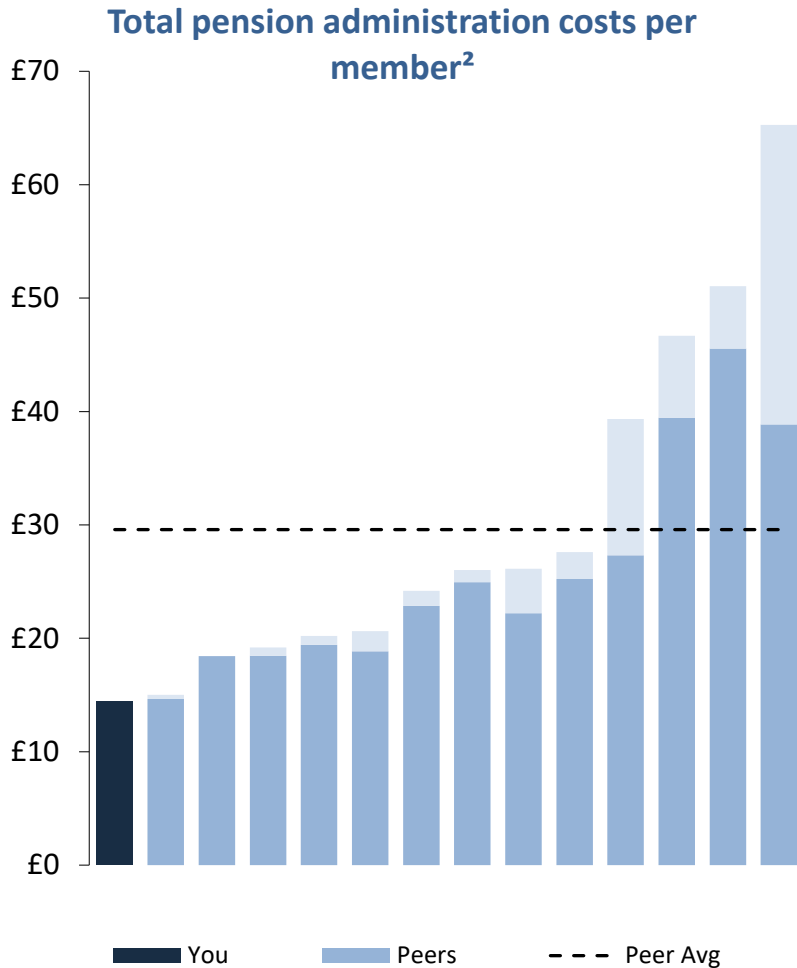
#	Scheme	# of members				% active	Administration model
		Active	Deferred	Pensioners	Total		
1	BT Pension Scheme	0	60,123	208,855	268,978	0%	In-house
2	Greater Manchester Pension Fund	117,823	147,338	139,771	404,932	29%	In-house
3	Lothian Pension Fund	36,093	20,270	35,828	92,191	39%	In-house
4	LPP (Local Pensions Partnership) <sup>2</sup>	190,210	239,033	210,486	639,729	30%	In-house
5	Merseyside Pension Fund	46,740	42,553	55,254	144,547	32%	In-house
6	Royal Mail Pension Plan	71,732	19,519	48,414	139,665	51%	In-house
7	RPMI (Railway Pension Scheme) <sup>2</sup>	101,668	108,751	147,160	357,579	28%	In-house
8	South Yorkshire Pension Fund	49,145	51,877	45,915	146,937	33%	In-house
9	SPPA (Scottish Public Pensions Agency)	269,608	85,412	203,648	558,668	48%	In-house
10	TPT	10,961	47,892	58,136	116,989	9%	In-house
11	Tyne and Wear Pension Fund	55,392	49,814	62,351	167,557	33%	In-house
12	USS (Universities Superannuation Scheme)	212,306	207,204	96,335	515,845	41%	In-house
13	West Midlands Pension Fund	112,431	114,897	111,263	338,591	33%	In-house
<b>14</b>	<b>West Yorkshire Pension Fund</b>	<b>105,964</b>	<b>86,657</b>	<b>104,710</b>	<b>297,331</b>	<b>36%</b>	<b>In-house</b>
	Average	98,577	91,524	109,152	299,253	32%	14 out of 14 in-house
	Median	86,700	72,768	100,523	283,155	33%	

Your peer group comprises 14 pension schemes between 92,191 and 639,729 members. The peer median was 283,155 members, compared with your own 297,331 members. The peer group has been selected based on the availability of data, scheme size and membership mix.

1. Peer data is the most up-to-date available. In most instances it is for the year to March 2022 though some peers have different year ends. We have rolled forward data from prior years for some peers, increasing costs in line with National Average Earnings where no updated data was available and substituting current year membership data from publicly available documents.

2. LPP and RPMI operate administration platforms serving multiple clients. We are benchmarking their operating costs rather than the fees they charge to their clients.

## Your pension administration costs of £14.45 per member were £15.14 below the adjusted<sup>1</sup> peer average of £29.59.



	£ 000s		Peer avg	£ per member	
	You 2022	You 2021		You 2022	You 2021
Project costs	0	0	4.54	0.00	0.00
Business-as-usual costs	4,297	4,349	25.05	14.45	15.12
<b>Total administration costs</b>	<b>4,297</b>	<b>4,349</b>	<b>29.59</b>	<b>14.45</b>	<b>15.12</b>

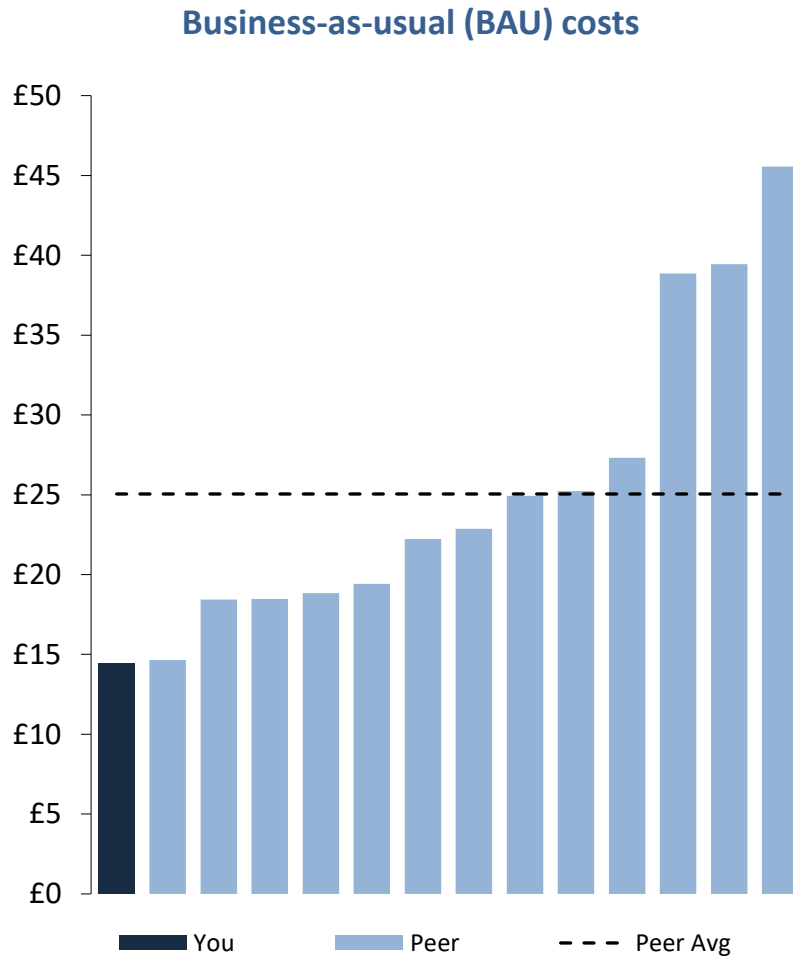
We include costs that are directly related to pension administration (e.g., staff costs or an outsourced provider's fee) plus attributions of IT, accommodation, HR, support services and professional fees.

The costs associated with investment operations, investment management and the governance of the scheme are specifically excluded.

1. To make a fairer comparison we adjust (or 'normalise') business-as-usual peer costs to eliminate the effect of economies of scale. On average, peer costs have decreased by £1.49 per member. Before the adjustment the peer average cost was £31.07.

2. Project costs are denoted by the lighter shading on the bars. These one-off costs are averaged over a maximum of 5 years.

**Your Business-As-Usual (BAU) costs of £14.45 per member were £10.60 below the adjusted peer average of £25.05.**



	<u>£ per member</u>		
	Adjusted <sup>1</sup> peer avg	You 2022	You 2021
Business-As-Usual (BAU) costs	25.05	14.45	15.12

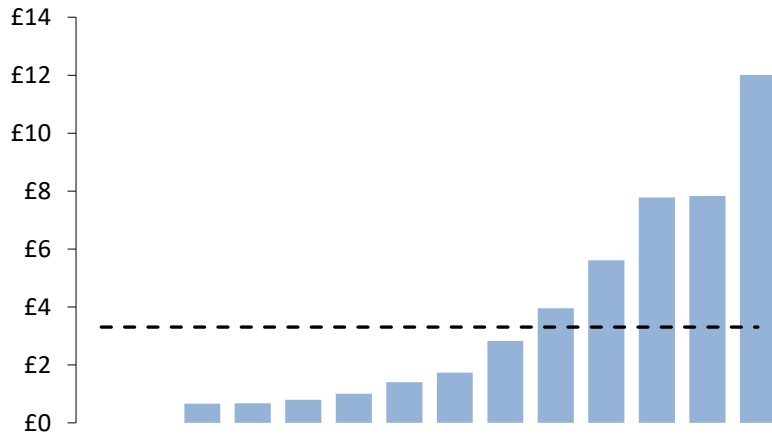
The following BAU tasks were included:

- Processing leavers, joiners, retirees, deaths, etc.
- Maintenance of the membership database
- Dealing with incoming and outgoing post, e-mails and phone calls
- Finance and accounting (excluding investment accounting)
- Mass communication including member statements, newsletters, websites, etc.
- Pensioner payroll
- Serving employers
- Collecting data and contributions.
- Communication strategy, print and design
- Business integrity: quality, risk management, technical support, etc.
- Internal oversight of any outsourcing contract.

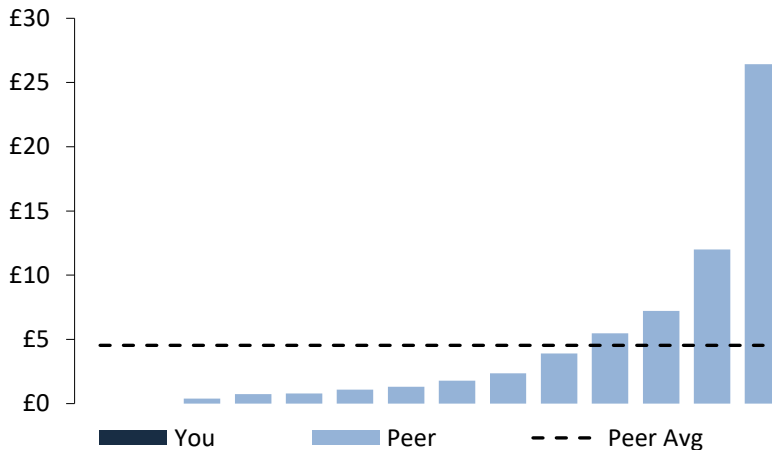
<sup>1</sup> To make a fairer comparison we adjust (or 'normalise') costs to eliminate the effect of economies of scale. On average, peer costs have decreased by £1.49 per member. Before the adjustment the peer average cost was £26.54.

## Your 2021/22 project costs were £0.00 per member.

### 2021/22 Project costs



### Multi-year average project costs



	£ per member	
	You	Peer Avg
Single year 2021/2022	£0.00	£3.31
Multi-year average	£0.00	£4.54

You did not report any one-off costs in the year.

What is included:

- One-off costs that were not capitalised, including fees paid to external administration providers for one-off projects or irregular work. These costs are averaged over as many years as possible based on the scheme's participation record, with a maximum of 5 years.
- The attribution of accommodation and HR costs based on FTEs dedicated to major projects in the current year, if any.
- Current year amortisation on capitalised costs.

Note that some schemes have submitted less than 5 years of data. Where this is the case the costs are averaged over the number of years where data has been available. Some schemes have reported no capital expenditure.

## Some reasons why your costs were £15.14 below the adjusted peer average:

Reason	Impact £ per member	Explanation
Headcount	-£4.85	You have 1 FTE for every 3,675 members, 32.0% less than the peer average of 1 FTE per 2,499 members.
Salaries and benefits	-£0.67	Your average remuneration <sup>1</sup> was £35,888 per FTE. This was 4.5% less than the peer average of £37,567.
Accommodation	-£0.47	Your accommodation costs were £1,816 per FTE. This was 39.4% less than the peer average of £2,999 <sup>3</sup> .
HR and Training	-£1.18	Your HR and Training costs were £192 per FTE. This was 93.9% less than the peer average of £3,150.
Spending less per member on IT	-£3.65	Your IT spend (exc. major projects) was £2.35 per member. The peer average was £6.00 <sup>4</sup> .
Third party fees and other direct costs <sup>2</sup>	-£1.26	Your third party fees and other direct costs were £1.78 per member. The peer average was £3.05 <sup>4</sup> .
<b>Total</b>	<b>-£12.09</b>	<b>Difference in cost before adjusting for economy of scale impact</b>
Adjustment for scale	£1.49	You had a scale advantage
Difference in average project costs	-£4.54	Your multi-year average project costs were £0.00 per member. The peer average was £4.54.
<b>Total</b>	<b>-£15.14</b>	

1. Average remuneration is the sum of your total salaries and the value of any overtime, benefits-in-kind, employer NI, etc. divided by the number of FTEs on your team.

2. Third party fees and other direct costs includes, where relevant, fees paid to external providers for activities that are outsourced. In some schemes these outsourced activities can be material, e.g. outsourcing pension payroll can explain differences in other areas, e.g. headcount.

3. Differences in the way funds account for accommodation will have an influence on relative costs, i.e., some funds will pay commercial rents whilst others will occupy premises they have owned for a long time that are fully depreciated.

4. Differences in organisation structures will influence relative overheads, for example some funds may enjoy cost benefits of shared services supplied by a sponsor or another government agency.



## You spend more on serving employers than peers and less on projects.

Function	Costs by function				FTE by function	
	You		Peer average		You	Peer average
	£ per member	% of total	£ per member	% of total	FTE per 10,000 members	FTE per 10,000 members
Contact centre (if you have one) <sup>1</sup>	£0.55	4%	£0.90	3%	0.13	0.24
Member transactions <sup>1</sup>	£6.42	44%	£7.76	25%	1.51	2.15
Pensioner payroll <sup>3</sup>	£0.78	5%	£0.79	3%	0.18	0.20
Mail room / imaging	£0.55	4%	£0.65	2%	0.13	0.12
Communication (strategy, design, web, etc)	£0.51	4%	£1.31	4%	0.12	0.16
Scheme-wide processes	£0.53	4%	£1.31	4%	0.12	0.34
Serving employers	£0.96	7%	£0.80	3%	0.23	0.21
Finance and accounting	£0.72	5%	£1.55	5%	0.17	0.28
Technical, risk mgt, compliance, quality	£0.51	4%	£1.59	5%	0.12	0.25
Other	£0.00	0%	£0.91	3%	0.00	0.06
IT	£2.34	16%	£5.65	18%	0.09	0.40
Accommodation	£0.51	4%	£1.37	4%	0.00	0.03
HR	£0.05	0%	£0.94	3%	0.00	0.09
Other support services	£0.00	0%	£0.49	2%	0.00	0.06
Project costs	£0.00	0%	£4.54	15%	0.00	0.11
<b>Total</b>	<b>£14.45</b>		<b>£30.58</b>		<b>2.81</b>	<b>4.69</b>
Balancing amount <sup>2</sup>			-£1.00			
<b>Total</b>	<b>£14.45</b>		<b>£29.59</b>	<b>Members per FTE</b>	<b>3,675</b>	<b>2,499</b>

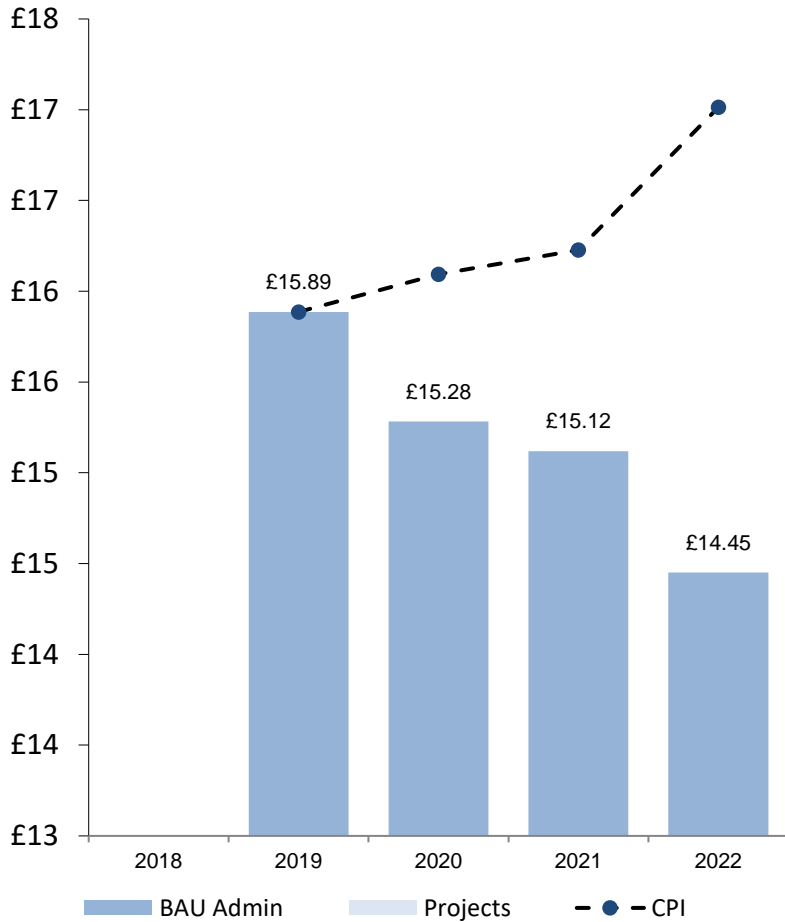
1. Not all peers have a contact centre so care needs to be taken in interpreting the data in this area. Combining contact centre and member transactions may provide a better measure of relative spend and FTEs.

2. The 'balancing' amount includes outsourced costs, scale adjustment (for peers), and the impact of peers that do not provide a functional cost breakdown.

3. Your cost for pensioner payroll on a per pensioner basis was £2.22. The peer average was £2.30.

# Your total administration cost per member fell by 4.4% in the last year.

Pension admin cost per member trend

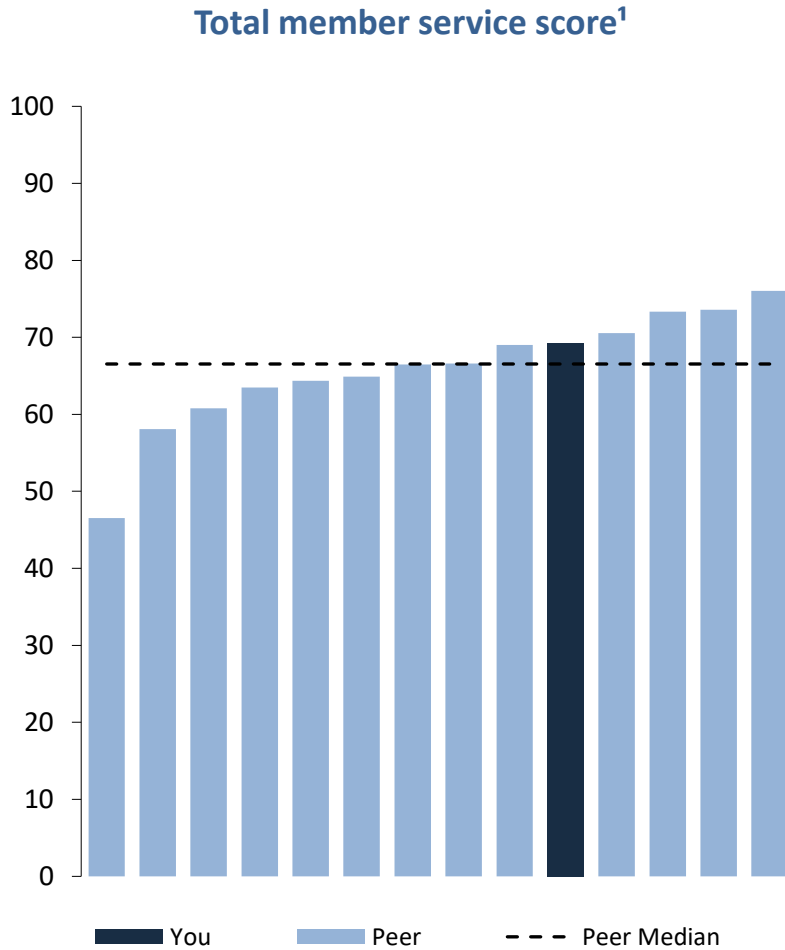


Reasons for cost changes over 1 and 3 years

Reason	1 Year (2021)		3 Years (2019) Avg. % change	
	% change	£ per member	per annum	£ per member
<i>Start</i>		£15.12		£15.89
Headcount <sup>1</sup>	17.8%	£1.98	7.2%	£3.18
Average remuneration per FTE <sup>2</sup>	-17.6%	-£2.15	-9.1%	-£3.87
Support costs per FTE <sup>3</sup>	-33.5%	-£0.28	-17.3%	-£0.42
IT costs per member	-15.1%	-£0.43	25.5%	£1.24
Outsourced fees per member <sup>3</sup>	62.7%	£0.71	-9.9%	-£0.67
Project costs per member	0.0%	£0.00	0.0%	£0.00
Membership <sup>4</sup>	3.4%	-£0.49	2.0%	-£0.90
<i>End (2022)</i>	-4.4%	£14.45	-3.1%	£14.45

1. Your headcount increased by 17.8% in the year from 69 to 81. Over 3 years it has increased by an average 7.2% per annum.
2. Average remuneration fell by 17.6% in the year from £43,546 to £35,888. Over 3 years it has fallen by an average of 9.1% per annum. Average remuneration can change year over year because of inflationary increases, promotions and also because the makeup of your team changes over time.
3. Includes accommodation, HR, etc.
4. Your membership increased by 3.4% in the year from 287,644 to 297,331. Over 3 years it has increased by an average of 2.0% per annum.

## Your total member service score was 69 out of 100. This was above the peer median of 67.



Looking at cost in isolation is unhelpful. Context is required, as is a means to measure value for money. CEM believes the right measure is member service, hence the service score.

Service is defined from a member's perspective. Higher service means more channels, faster turnaround times, more availability, more choice, better content and higher quality.

Higher service is not necessarily cost-effective. For example, the ability to answer the telephone 24 hours a day is higher service, but not cost

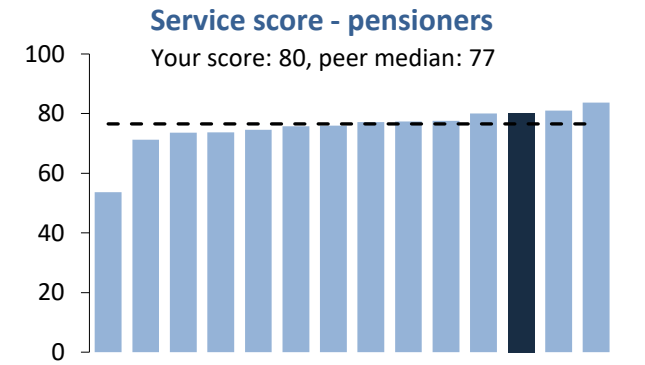
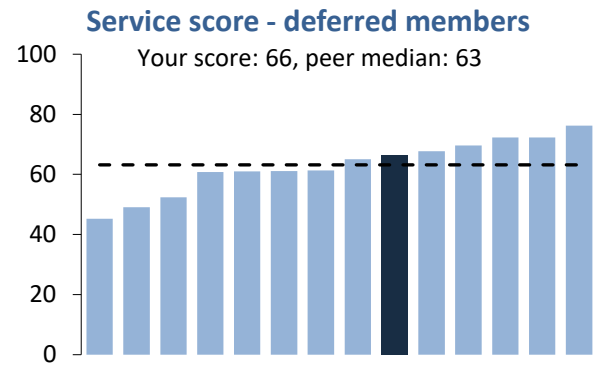
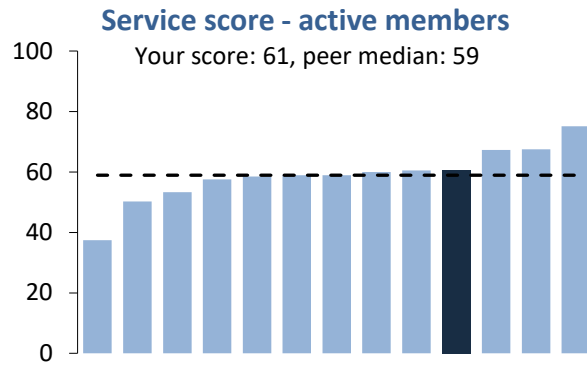
The total service score is equal to your service scores for active members, deferred members and pensioners, weighted by your membership mix. Your membership mix is also used to weight the total scores for your peers.

	Weight	2022 score	2021 score <sup>2</sup>	1 year change
Active	36%	61	59	2
Deferred	29%	66	59	7
Pensioner	35%	80	78	2
<b>Total</b>	<b>100%</b>	<b>69</b>	<b>66</b>	<b>3</b>

1. For peers with no active members we have added a default active member service score equal to your own active member service score.

2. Historic service scores are restated to reflect your current membership mix and to eliminate the effects of changes to the methodology.

## Service score by member type and activity



Activity	Weight	You 2022	Peer med
Pension Set Ups	10%	91	52
Benefit Statements	8%	69	57
Estimates	7%	25	95
Newsletters and Campaigns	4%	65	40
-			
Meeting members	9%	22	39
Telephone	14%	56	61
Digital	28%	63	66
SLA	7%	89	84
DC and AVCs	5%	37	57
Feedback	4%	68	68
Vulnerable members	4%	88	78
<i>Deductions</i>			
Complaints (up to 6 pts)	n/a	0	0
Data Breaches (up to 20 pts)	n/a	0	0
<b>Weighted total</b>	<b>100%</b>	<b>61</b>	<b>59</b>

Activity	Weight	You 2022	Peer med
Pension Set Ups	10%	96	66
Benefit Statements	4%	68	58
Estimates	8%	45	100
Newsletters and Campaigns	4%	59	59
Tracing Members	15%	88	91
Meeting members	2%	0	12
Telephone	14%	56	62
Digital	22%	60	72
SLA	7%	65	68
DC and AVCs	4%	27	56
Feedback	4%	100	66
Vulnerable members	6%	88	78
<i>Deductions</i>			
Complaints (up to 6 pts)	n/a	0	0
Data Breaches (up to 20 pts)	n/a	0	0
<b>Weighted total</b>	<b>100%</b>	<b>66</b>	<b>63</b>

Activity	Weight	You 2022	Peer med
Pension Increases	20%	100	100
P60s	10%	100	100
-			
Newsletters and Campaigns	4%	84	52
-			
Meeting members	2%	11	0
Telephone	15%	52	58
Digital	28%	74	77
SLA	7%	88	87
-			
Feedback	4%	100	40
Vulnerable members	10%	82	73
<i>Deductions</i>			
Complaints (up to 6 pts)	n/a	0	0
Data Breaches (up to 20 pts)	n/a	0	0
Missed Payments (up to 65 pts)	n/a	0	0
<b>Weighted total</b>	<b>100%</b>	<b>80</b>	<b>77</b>

1. The weighted total service score for peers is the median amongst the peer group, not the sum of the peer medians by activity x the weight.

2. The service score is not designed to be comparable across the member categories, i.e., if active members score higher than deferreds, it does not mean that active members enjoy a higher level of service per se.

# Key outliers influencing your total member service score relative to peers

## Higher than peers

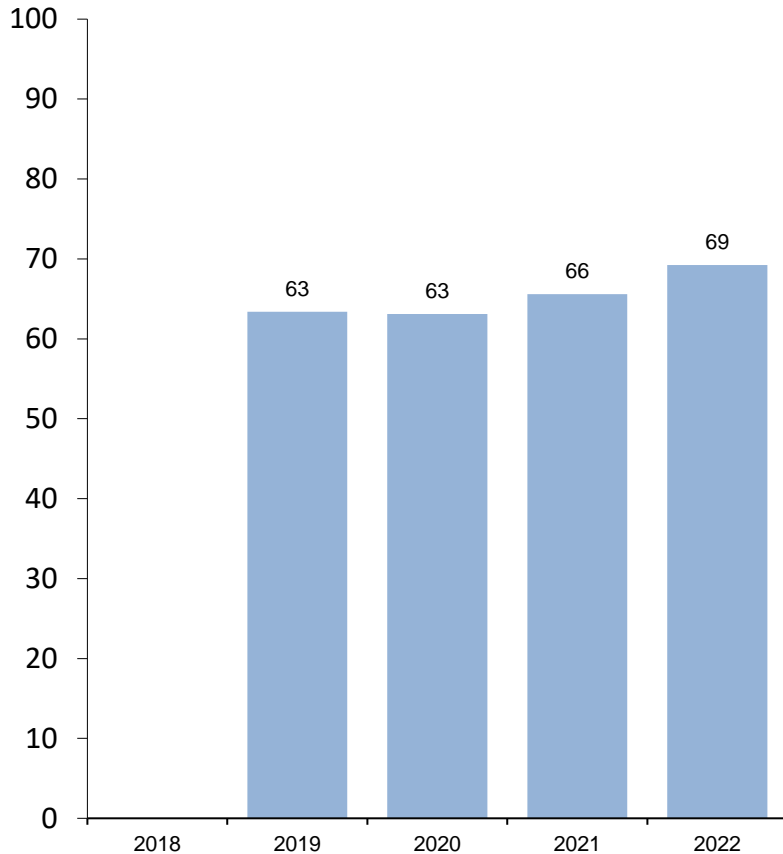
- 97.8% of your retiring active member pension set-ups were paid without an interruption in cashflow greater than 1 month, versus a peer median of 60.0%.
- 83.7% of your pension commencement lump sums were paid within 1 week of retirement for retiring active members. (92.3% amongst retiring deferred members). The peer median was 36.0% (68.0% for deferred).
- Your website has enhanced features to service your vulnerable members compared to most peers. Specifically screen magnifiers, screen readers and the ability to change screen colour.
- You do more surveying of your members both for single activity and customer effort than your peers. For example, only 36% of peers survey effort for telephone calls.
- You ran more types of campaigns than your peers. For example, you launched campaigns this year to obtain updated contact information and beneficiary information for actives and pensioners. Less than half your peers did.

## Lower than peers

- You do not have an on-line estimates calculator for active and deferred members, although this is due to be available imminently. 70% of peers have a calculator linked to member data for active members, with a further 15% linked to a generic calculator. No peers provide a generic calculator for deferred members, although 79% of peers have a calculator linked to member data for deferred members.
- You did not meet one-on-one with your active members. 62% of your peers did, with virtual meetings being the most common form. However, you are only 1 of 5 peers that met one-on-one with pensioner members.
- You have less online functionality for your DC/AVC component than most of your peers, for example:
  - view current market value (peers: 86%)
  - summary of account activity for any time period (peers:79%)
  - switch balances between investment options (peers: 86%).
- Many of your peers offer high value functionality in their secure site:
  - apply for retirement (peers: 69%)
  - change banking information (peers: 77%)
  - secure mailbox - pensioners (peers: 54%).
- You have fewer flags to identify vulnerable members than most of your peers such as speech impairment, reading or writing impairment, english as a second language.

# Trend analysis - your total member service score increased by 3 points in the year.

Total service score trend



## Changes that had a positive impact this year

- You significantly improved the timeliness of setting up new pensions for actives (2022: 97.8%, 2021: 73.6%) and lump sum payments (2022: 83.7%, 2021: 53.0%)
- You have greater utilisation of your secure site. 6.7% more active members and 7.7% more pensioner members accessed your site compared to peers.
- This year you provided the number of retiring deferred members that you were unable to locate at 0.1%, previously it was unknown.

## Changes that had a negative impact this year

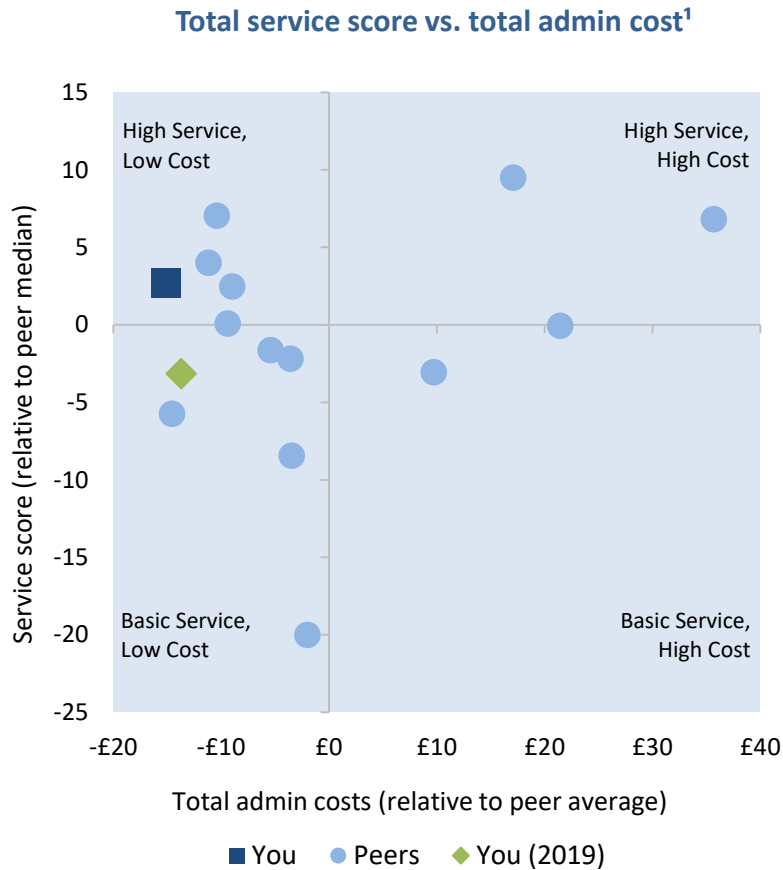
- You previously had an on-line calculator for deferred members that is no longer available.
- You had less attendees at your webinars (2022: 0.37%, 2021: 1.91%).
- Your telephone abandonment rate increased due to increased call volume and queuing times (2022: 15%, 2021: 0.5%).

## Longer term changes

- There has been a continual increase in your engagement with pensioner members, with your score for newsletters and campaigns steadily increasing over the last few years, which is complemented by the step change this year in the proportion of members using your secure website.
- Your telephone pre-connection service declined due to Covid and the subsequent changes that have been made to compensate are yet to show the expected positive impact, which is more likely to be evident in the 2023 report.

Historic service scores are restated to reflect your current membership mix and to eliminate the effects of changes to the methodology.

## You were positioned as high member service, low cost on the CEM administration cost effectiveness graph.



If you pay more for pension administration, do you get more? We answer this question by positioning each peer on our signature 'cost effectiveness graph'.

Your positioning on the graph is based on:

- Your total administration cost of £14.45 was £15.14 lower than the adjusted peer average of £29.59.
- Your total service score of 69 was 2 points higher than the peer median of 67.

Your operational strategy should focus on delivering services that are appropriate for your members within a budget that is right for your scheme. There is therefore no right answer about where you should be positioned in the graph on this page.

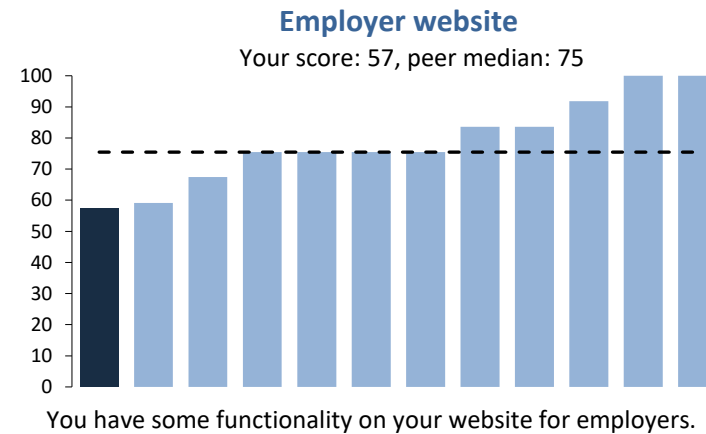
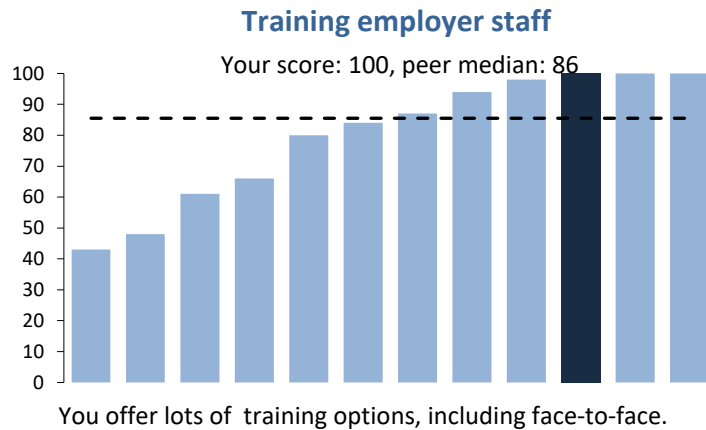
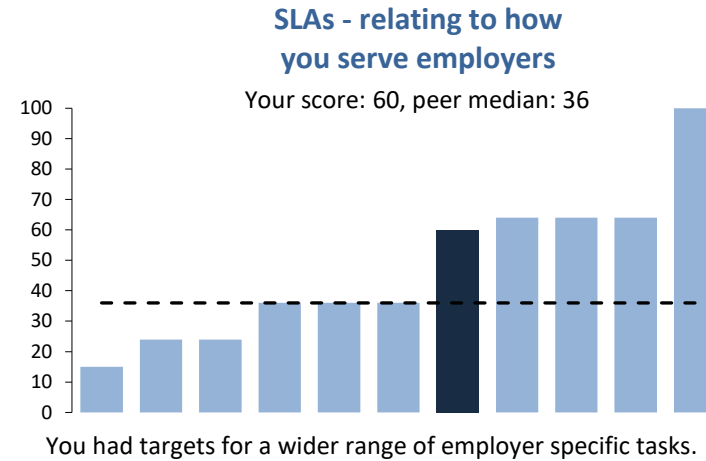
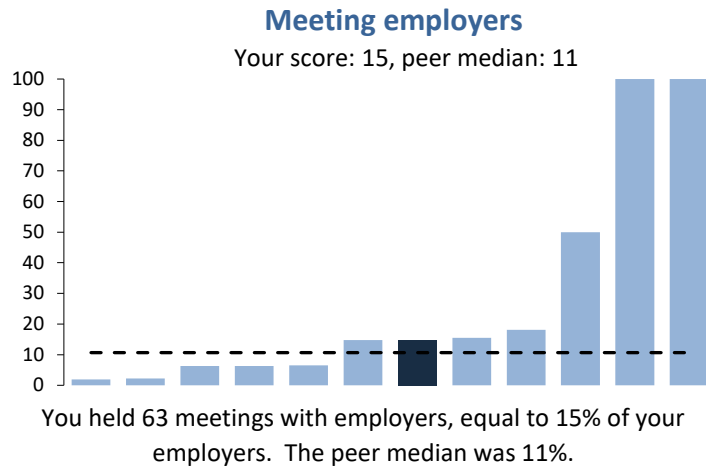
Having said this, our research suggests a low correlation between cost and service (according to the CEM scale). It should therefore be possible to increase your service score without a corresponding increase in costs.

We suggest that schemes focus on service improvements that can be implemented cost effectively. We also suggest benchmarking regularly as a means to monitor progress over time.

1. Including projects and BAU costs.

# Employer service dashboard

Your administration team serves two groups of ‘clients’ – members and employers. You serve 423 employers. On average, peers serve 621 (range 66 to 2,269). 78% of your employers are small (<100 active members). On average, 81% of employers are small amongst your peers. There is no single overarching score for employer service as we believe that different employers have different needs. Here is how you compare in some areas where comparisons make sense though:



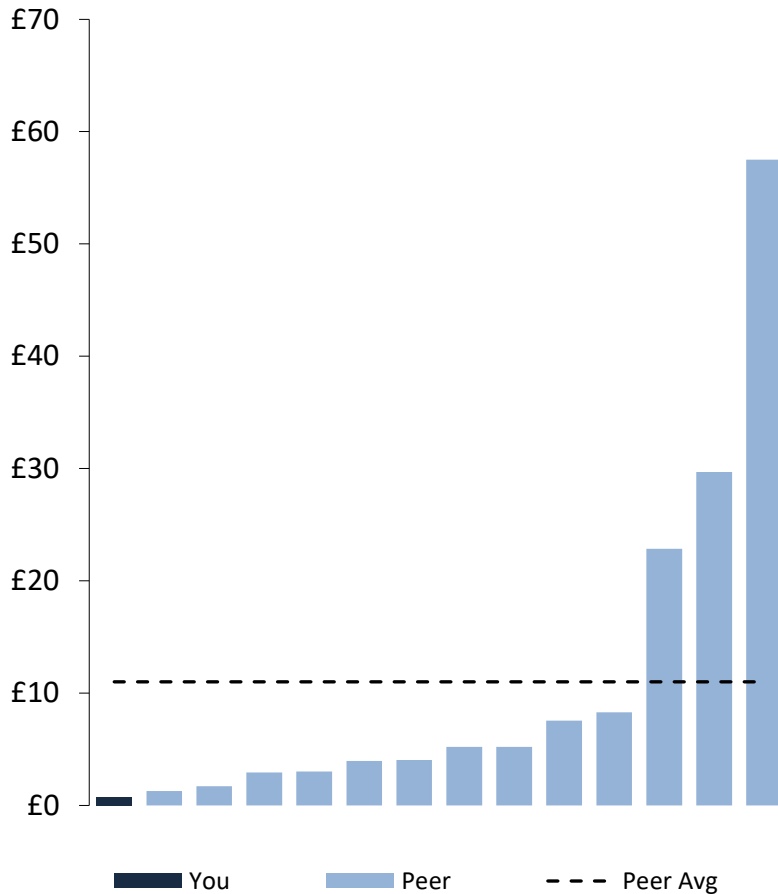
■ You ■ Peer - - - Peer Median

Not every peer answers every question. Corporate schemes in particular are not included. The median is the median amongst those schemes that were able to answer the relevant questions.



# Your governance costs of £0.77 per member were £10.24 below the peer average of £11.01.

## Governance costs per member



Governance costs relate to the oversight and strategic management of the scheme. It includes the costs of the Board, the executive team (except the head of administration and the head of investments) and professional adviser fees.

## Components of governance cost

	£ 000s		£ per member			
	Peer Avg	You	You	Peer Avg	You	You
		2022	2021		2022	2021
Board/Trustee fees and expenses	206	0	0	0.78	0.00	0.00
CEO, secretariat, strategy, policy <sup>1</sup>	1,147	11	13	4.25	0.04	0.05
Legal	406	9	24	1.49	0.03	0.08
Actuarial valuation <sup>2</sup>	523	8	0	2.06	0.03	0.00
Actuarial other	364	181	163	2.01	0.61	0.57
External audit	91	19	55	0.42	0.06	0.19
<b>Total</b>	<b>2,738</b>	<b>228</b>	<b>256</b>	<b>11.01</b>	<b>0.77</b>	<b>0.89</b>

The scope of work and activities of the Board and executive team vary substantially from scheme to scheme and are difficult to compare systematically. The type of scheme and complexities in benefit design, funding and employer numbers and engagement are all factors that impact costs. In addition, a scheme's propensity to outsource, M&A activity and legal issues arising in any period will affect an individual scheme's spend.

More importantly, it is very difficult to attach a meaningful measure of value to spend on governance. Extremely well governed schemes may be underfunded or achieve sub-optimal results and vice-versa. For these reasons, governance cost comparisons need to be treated cautiously but are included here for completeness.

<sup>1</sup> Includes attributions of accommodation, HR and other support costs.

<sup>2</sup> The peer average is the average amongst those schemes that have a valuation cost in the year.

## In summary

### Pension Administration Costs

- Your total costs were £15.14 per member below the peer average.
- Your costs were lower in all categories compared to your peer group.
- Your cost per member fell by 4.4% (CPI 4.8%) in the year.
- Your cost per member fell mainly due to a reduction in average salaries per FTE, lower support costs and reduced IT costs.

### Member Service

- Your total service score was above the peer median.
- You scored well for service in these areas:
  - Setting up new pension
  - Newsletters and Campaigns
  - Telephone Outcomes
  - SLA
- You scored below your peers in these areas:
  - Secure member website functionalities (specifically no secure area where pensioners can access their data)
  - 1-on-1 meetings with members
  - Member presentations
- Your total service score increased by 3 points in the year.

### Cost effectiveness

- You were positioned as high member service, low cost on the CEM administration cost effectiveness graph.

### Employer Service

- You scored well for training employer staff and for SLAs relating to how you serve employers.

# 2

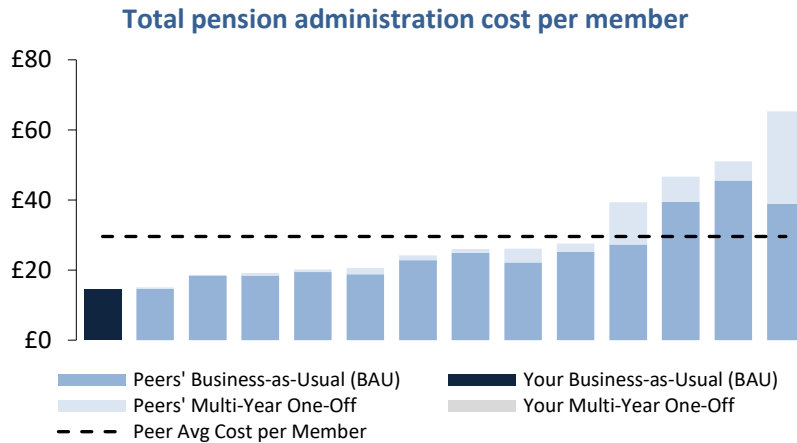
## Cost analysis

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## Total administration cost

Your total pension administration cost was £14.45 per member<sup>1</sup>. This was below the peer average of £29.59.

Your total pension administration cost per member is calculated by dividing your total cost of £4,296,620 by your total membership at year end of 297,331.



Your total pension administration cost is broken down between business-as-usual (BAU) and project costs averaged over multiple years.

### Components of total pension administration cost

Function	£000's		£ per member	
	You	Peer average <sup>2</sup>	Higher / (lower)	
BAU	4,297	14.45	25.05 <sup>2</sup>	-10.60
Projects	0	0.00	4.54	-4.54
Total	4,297	14.45	29.59	-15.13

The costs used in the comparison are 'fully loaded', with indirect costs like accommodation, HR and IT added, based on a standardised attribution and reflecting the data you supplied.

In the pages that follow we set out why your costs compare as they do and how they have changed over time.

<sup>1</sup> Per member costs in this report are based on all members (actives, deferreds and pensioners) unless otherwise stated.

<sup>2</sup> Reflects an adjustment for scale - refer to page 5.

## Reasons for your relative cost positioning

Here are some reasons why your costs were £15.13 below the adjusted peer average

Reason	Impact £ per member	Explanation
Headcount	-£4.85	<p>You have 1 FTE for every 3,675 members, 32.0% less than the peer average of 1 FTE per 2,499 members. So, based on the experience of peers, we would expect your headcount to be 119.0 (38.1 more than you currently have).</p> <p>Calculation: <math>(119.0 \text{ FTEs}^3 - 80.9 \text{ FTEs}^4) \times £37,896^* / 297,331 \text{ members} = £4.85 \text{ per member}</math></p> <p>* Sum of your average salaries and benefits (£35,888), accommodation (£1,816), and HR &amp; Training (£192) costs per FTE.</p>
Salaries and benefits	-£0.67	<p>Your average remuneration was £35,888 per FTE. This was 4.5% less than the peer average of £37,567*.</p> <p>Calculation: <math>(£35,888^1 - £37,567^2) \times 119.0 \text{ FTE}^3 / 297,331 \text{ members} = £0.67 \text{ per member}</math></p>
Accommodation	-£0.47	<p>Your accommodation costs were £1,816 per FTE. This was 39.4% less than the peer average of £2,999.</p> <p>Calculation: <math>(£1,816 - £2,999) \times 119.0^3 \text{ FTE} / 297,331 \text{ members} = £0.47 \text{ per member}</math></p>
HR and Training	-£1.18	<p>Your HR and Training costs were £192 per FTE. This was 93.9% less than the peer average of £3,150.</p> <p>Calculation: <math>(£192 - £3,150) \times 119.0^3 / 297,331 \text{ members} = £1.18 \text{ per member}</math></p>
Spending less per member on IT	-£3.65	Your IT spend (exc. projects) was £2.35 per member. The peer average was £6.00.
Third party fees and other direct costs	-£1.26	Your third party fees and other direct costs were £1.78 per member. The peer average was £3.05.
<b>Total</b>	<b>-£12.09</b>	<b>Difference in cost before adjusting for economy of scale impact</b>
Adjustment for scale	£1.49	You had a scale disadvantage. Your 297,331 members was below the peer average of 299,253.
Project costs	-£4.54	Your multi-year average project costs were £0.00 per member. The peer average was £4.54.
<b>Total</b>	<b>-£15.13</b>	<b>Difference in cost after adjusting for economy of scale impact</b>

\* The relative competitiveness of remuneration for your staff cannot be implied from this analysis. No account is taken of skills, experience, regional variations, local competition, etc

<sup>1</sup> Your average salaries and benefits per FTE

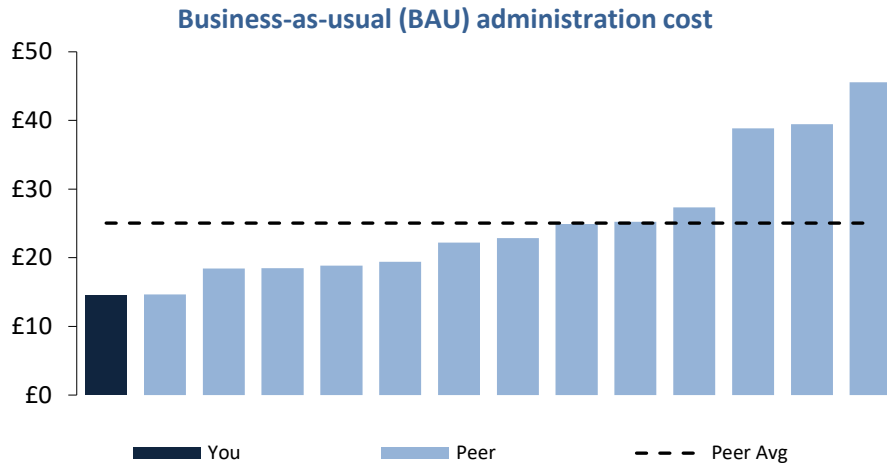
<sup>2</sup> Peer average salaries and benefits per FTE

<sup>3</sup> Your expected headcount based on peer FTE numbers

<sup>4</sup> FTE per member

## Business-as-usual (BAU) administration cost

Your BAU administration costs were £14.45 per member. This was £10.60 below the peer average of £25.05. For this comparison, each peers' costs were adjusted for scale differences. This adjustment is described overleaf.



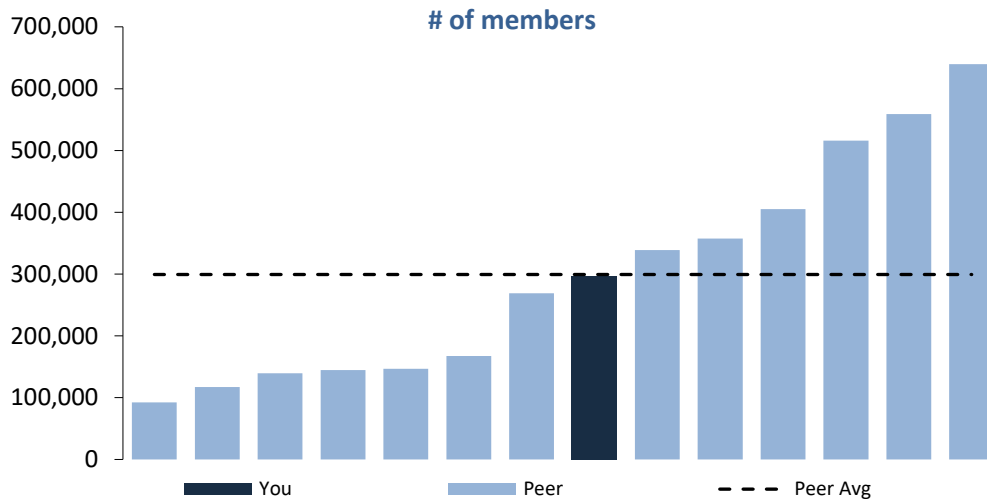
For the purpose of this report, BAU administration includes:

- Processing leavers, joiners, retirees, deaths, etc.
- Maintenance of the membership database
- Dealing with incoming and outgoing post, e-mails and phone calls
- Finance and accounting (excluding investment accounting)
- Mass communication including member statements, newsletters, websites, etc.
- Pensioner payroll
- Serving employers
- Collecting contributions and data
- Communication strategy, print and design
- Business integrity: quality, risk management, technical support, etc.

It excludes governance costs. These are considered separately.

## Scale adjustment to peer costs

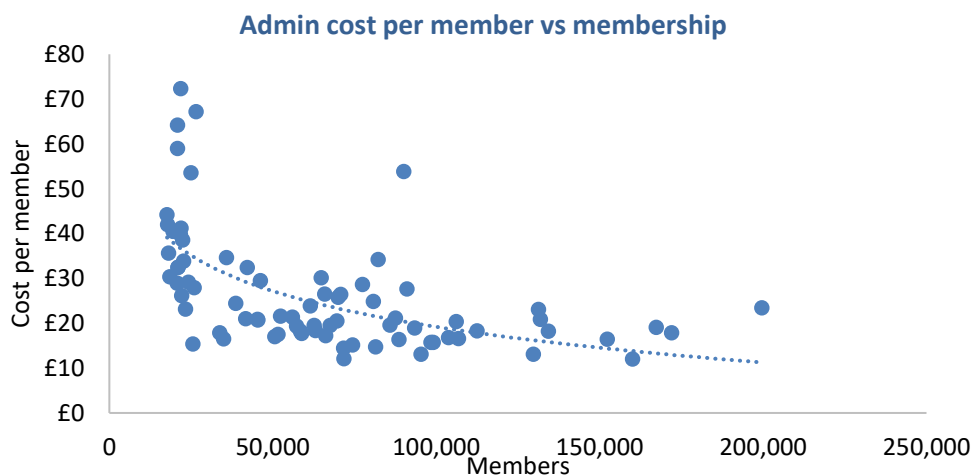
Having more members lets you spread your fixed costs over a larger base. Your scheme had 1% fewer members than the peer average.



For the purpose of the BAU cost comparison, we adjust each peers' costs to compensate for these scale differences. The effect of this 'normalisation' is to show how your costs would compare if your peers had the same membership numbers as you.

Because you have fewer members than peers, we expect your costs per member to be naturally higher. We therefore reduced peer costs by an average of £1.49 per member to compensate.

The adjustment reflects regression data from 105 UK pension schemes.



The same data helps us to suggest a potential cost impact for your scheme should your membership base change substantially.

## Scale adjustment to peer costs

How changes in membership could impact your cost			
% change in members	Implied # of members	Predicted cost per member	Increase / decrease
-75%	74,333	£39.33	£24.88
-50%	148,666	£23.84	£9.39
-25%	222,998	£17.79	£3.34
0%	297,331	£14.45	£0.00
25%	371,664	£12.30	-£2.15
50%	445,997	£10.78	-£3.67
75%	520,329	£9.65	-£4.80

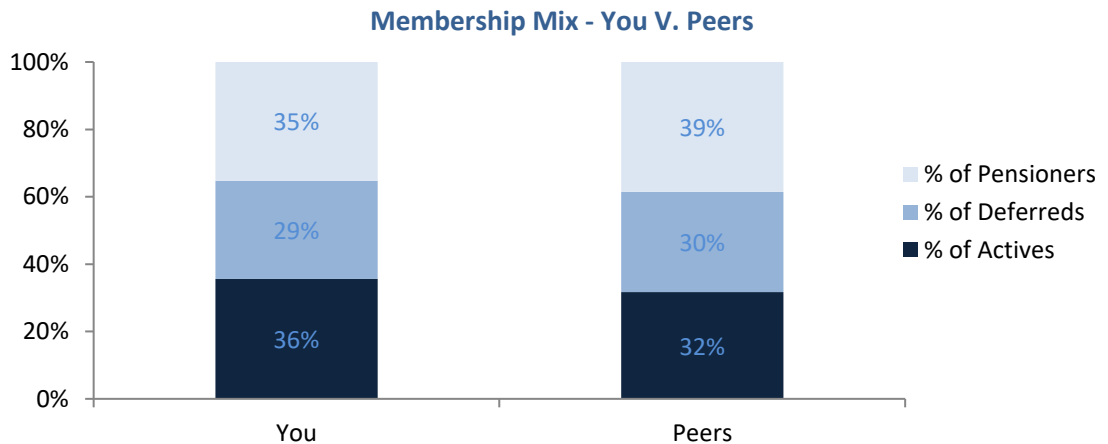


## Other factors that impact relative cost

### Membership Mix

Generally (though not universally) active members create more work than pensioners, who in turn create more work than deferred members. Your mix of members therefore impacts your costs and may explain some cost differences between you and peers.

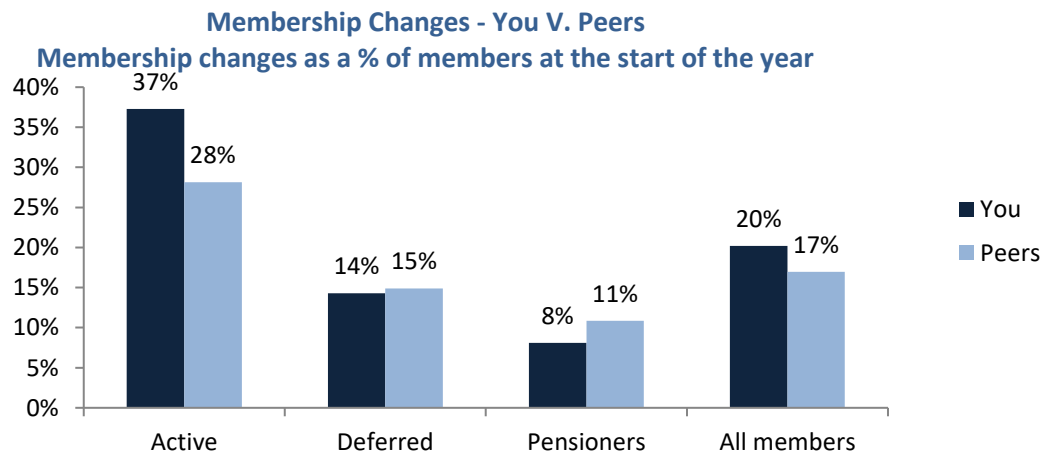
You have more active members than the peer average and fewer pensioners than the peer average.



### Work Volumes

Work volumes are a key driver of cost. For example, if you receive more telephone calls then you are going to need more staff to deal with those calls - so as your work volume increases, your costs are likely to increase. All other things being equal, we would expect a scheme with above average work volumes to have above average costs.

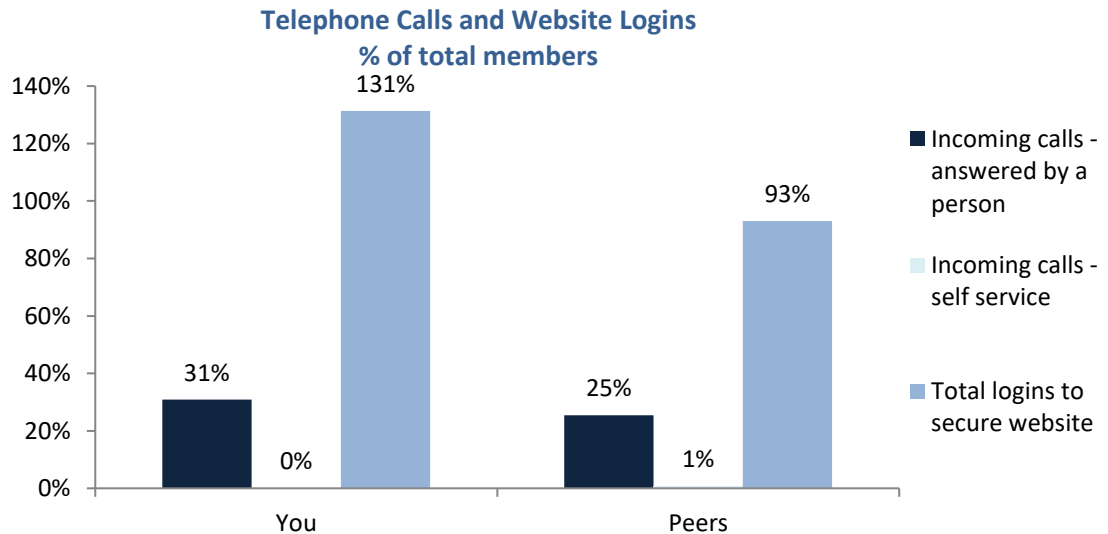
One of the most significant drivers of work volumes for any pension scheme is transactional work caused by changes to membership - the number of people that join, leave, retire, die, etc. The following chart illustrates the relative number of membership changes that you process compared with peers.



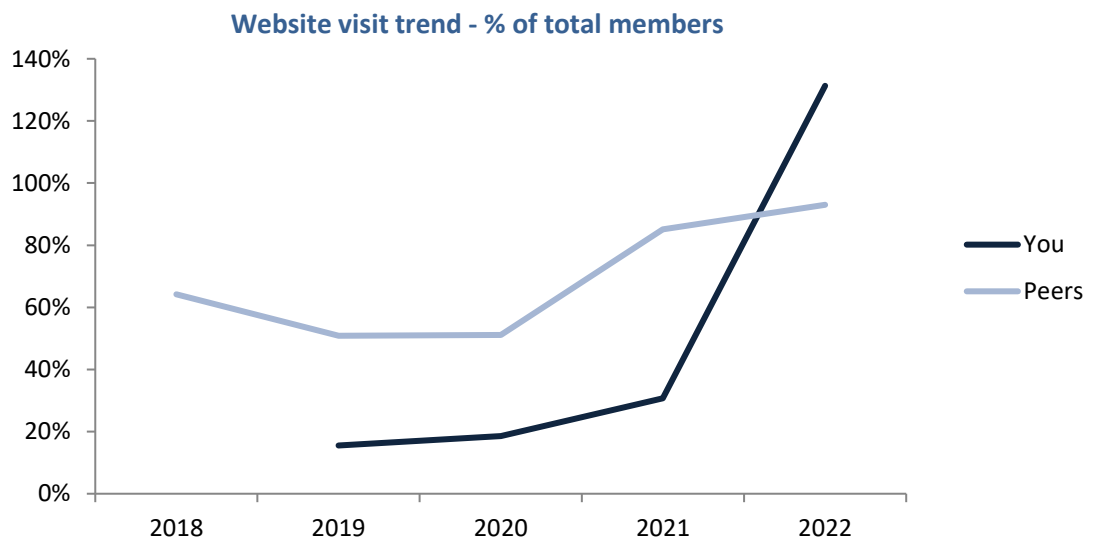
## Other factors that impact relative cost

### Channel Choice

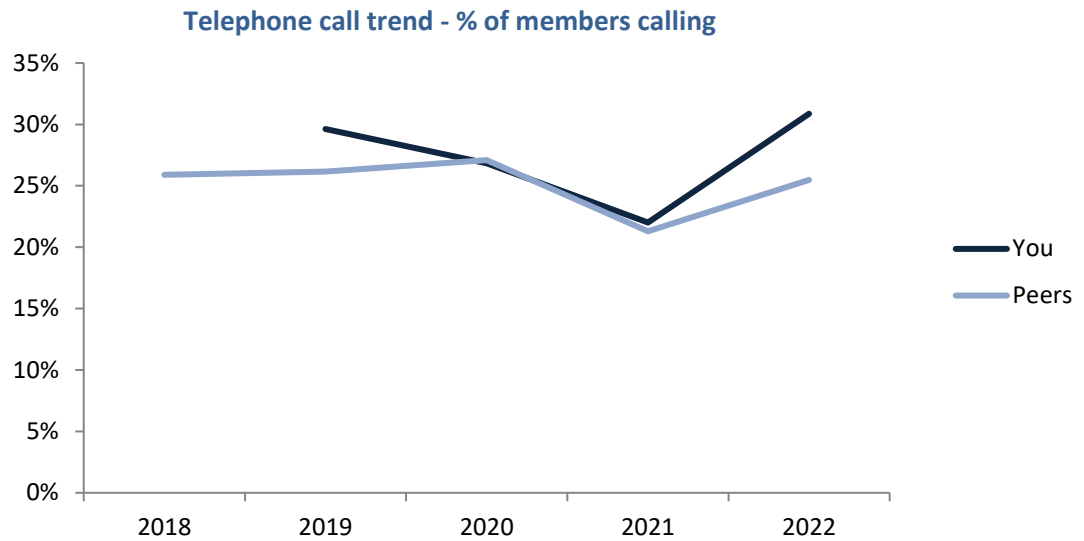
Encouraging members to choose the web is an objective for many pension schemes, with an expectation that on-line solutions will improve efficiency. It is helpful therefore to compare channel choice amongst your members and to compare with peers. Your members were more likely to login than call. They were also more likely to login than the members of peer schemes.



It is interesting to observe the channel shift. In the graphs that follow we highlighted how your website logins and telephone call volumes (both as a % of total members) have changed over time.



## Other factors that impact relative cost



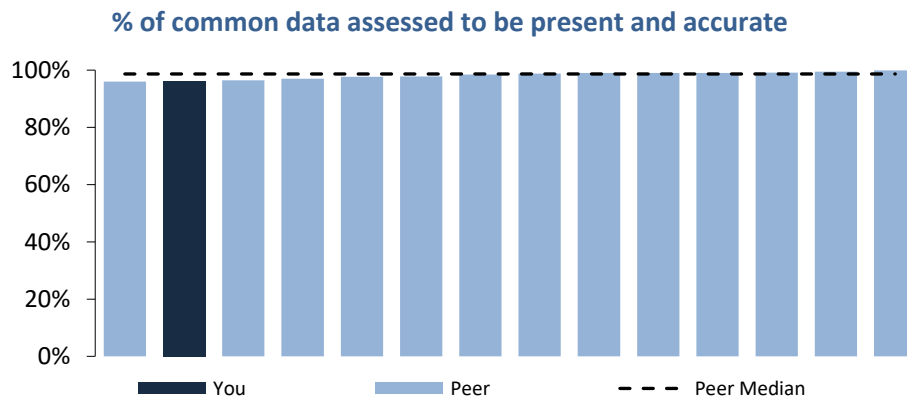
## Data Quality

Data is the lifeblood of pension administration. Having accurate and reliable data in your database enables you to be efficient and effective. It's a prerequisite for moving member service into an on-line environment and making the on-line experience complete and meaningful.

The Pensions Regulator (TPR) has standardised definitions for data quality and asks for analysis on data quality in annual returns. Here is how your 'Common Data' compares with peers, based on data submitted in annual returns.

Common data is defined by TPR as data used to identify scheme members, including names, addresses, national insurance numbers and expected retirement date.

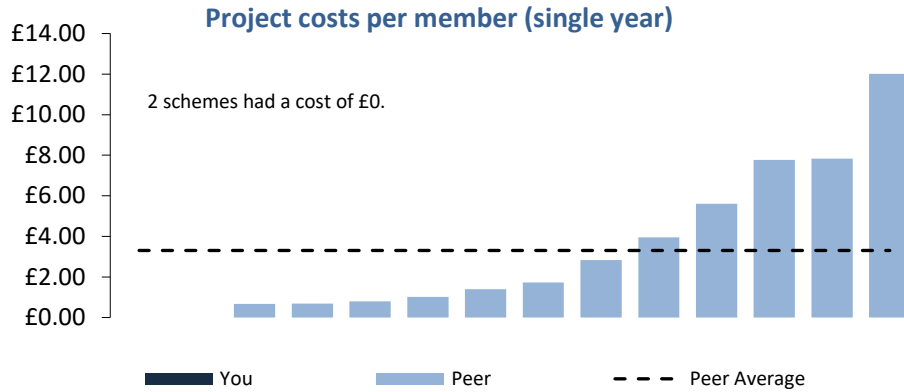
	You	Peers	Count*
Have you measured your common data in the last three years?	Yes	100% Yes	14
% of data assessed as being present and accurate	96.1%	98.1%	



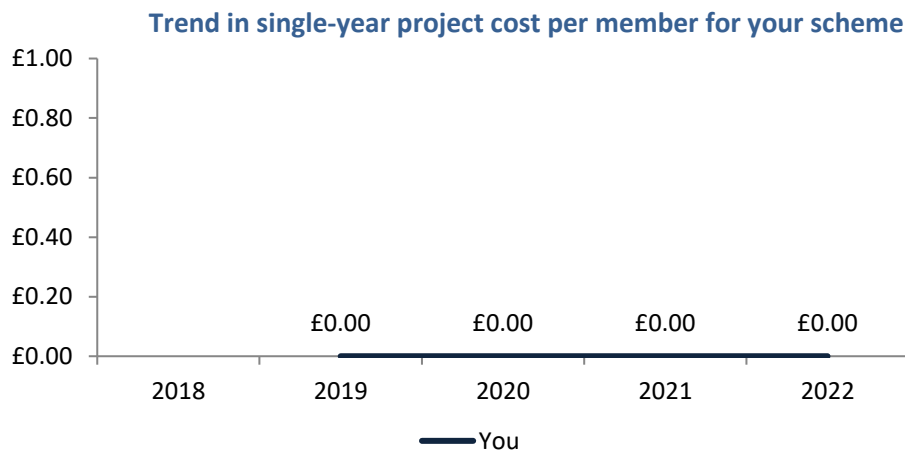
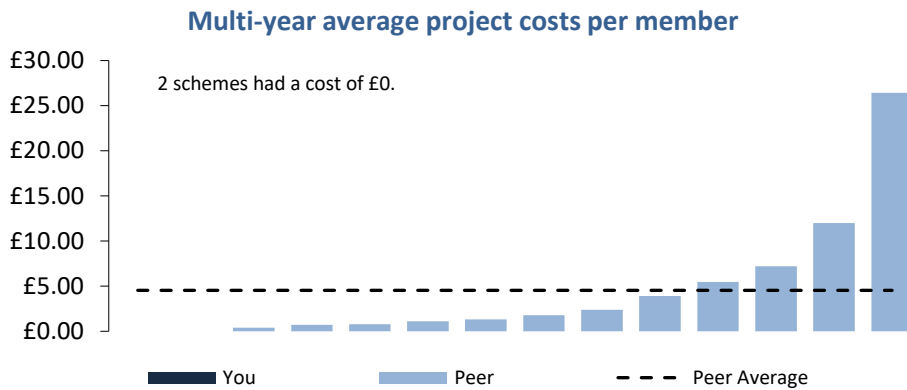
\* Count is the number of participating schemes that answered the question

## Project costs

Your project costs for the year ending March 2022 were £0.00 per member which was below the peer average of £3.31.



Your multi-year average project costs of £0.00 per member were below the peer average of £4.54.



A project is typically defined by the existence of a project team whose roles will terminate at the conclusion of the project. Extra work completed by regular members of staff is not regarded as a project. Project costs in the year include attributions of support costs and amortization for the year plus one-off outsourced fees and the capital cost of projects in the year.

## Calculation of multi-year project costs

Your multi-year average extends over a maximum of 5 years.

### Calculation of your multi-year average project costs

Year ending March	One-off costs / projects <sup>1</sup> £000s	Total members	£ per member
2022	0	297,331	0.00
2021	0	287,644	0.00
2020	0	283,819	0.00
2019	0	279,934	0.00
Average	0		0.00 <sup>2</sup>
Add:			
Current year amortisation on capitalised projects	0	297,331	0.00
2022 attributions of support to projects	0	297,331	0.00
Multi-year average total	0	297,331	0.00

1. Includes attributions of overhead (e.g. accommodation for staff working on projects) but excludes amortisation.

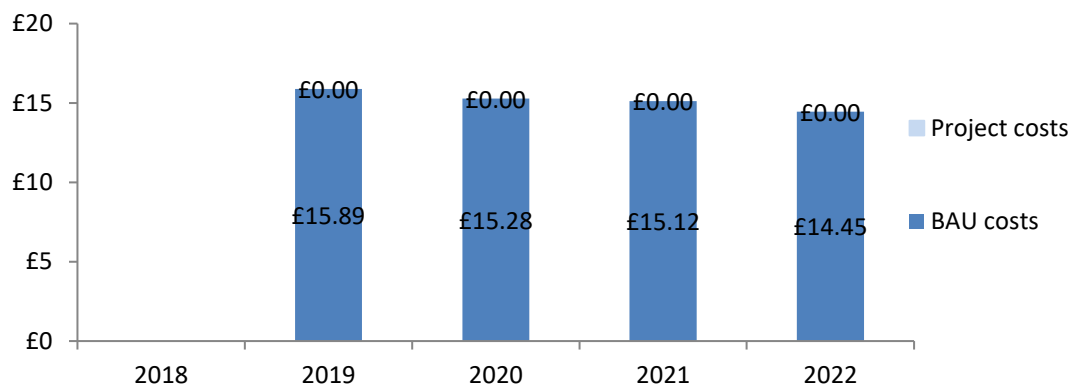
2. Average based on current year membership (i.e. not the average of the numbers above).

Note that peer costs may be averaged over a shorter time period if they have not provided data consistently over time.

## Trend in administration cost

Your administration cost per member has fallen by an average of 3.1% per annum since 2019.

### Trend in administration cost per member



### Trend in administration cost for your scheme

	2022	2021	2020	2019	2018	3-year
Total administration cost per member	£14.45	£15.12	£15.28	£15.89	-	
% change	-4.4%	-1.1%	-3.8%	-		-3.1% p.a.
Administration cost in £000s	4,297	4,349	4,338	4,447	-	
% change	-1.2%	0.3%	-2.5%	-		-1.1% p.a.
% change in CPI						3.5% p.a.
% change in average earnings						5.5% p.a.

Reasons why your cost fell are summarised in the table below.

### Explanation of change in administration cost

Explanation	Cost in £000s	Cost per member
Administration cost for year ending March 2021 <sup>1</sup>	4,349	£15.12
Impact of:		
17.8% increase in FTE <sup>2</sup> (FTE increased by 12.2)	569	£1.98
17.6% fall in salaries per FTE <sup>2</sup>	-620	-£2.15
33.5% fall in support costs per FTE <sup>3</sup>	-82	-£0.28
15.1% fall in IT costs	-124	-£0.43
62.7% increase in third party and other direct costs	204	£0.71
No change in project costs	0	£0.00
3.4% increase in membership	n/a	-£0.49
Total change	-52	-£0.67
Administration cost for year ending March 2022	4,297	£14.45

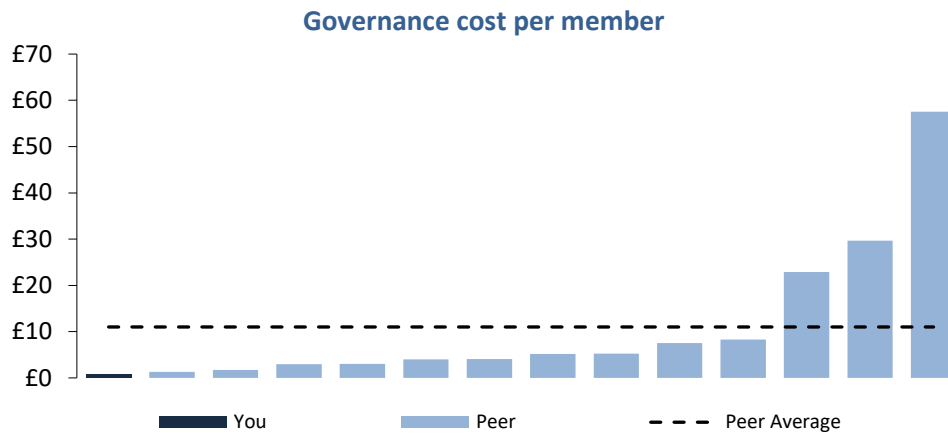
1. When you last benchmarked.

2. For FTEs working on administration.

3. Support costs include accommodation, HR etc.

## Governance costs

Your governance costs were £0.77 per member. This compares to a peer average of £11.01.



A breakdown of your governance cost is set out in the table below:

### Components of governance cost

Function	Cost in £000s		Cost per member (£)		
	You	Peer avg	You	Peer avg	More/less
Board / Trustee fees and expenses	0	206	0.00	0.78	-0.78
CEO, Secretariat, Strategy and Policy <sup>1</sup>	11	1,147	0.04	4.25	-4.21
Legal	9	406	0.03	1.49	-1.46
Actuarial - valuation <sup>2</sup>	8	523	0.03	2.06	-2.03
Actuarial - other	181	364	0.61	2.01	-1.40
External Audit	19	91	0.06	0.42	-0.36
<b>Total</b>	<b>228</b>	<b>2,738</b>	<b>0.77</b>	<b>11.01</b>	<b>-10.24</b>

1. Includes attributions of HR, accommodation and other support costs.
2. The peer average is the average amongst the schemes that have a valuation cost in the year.

Governance costs are very difficult to compare systematically because the issues facing each scheme are so different. Factors that influence governance costs include:

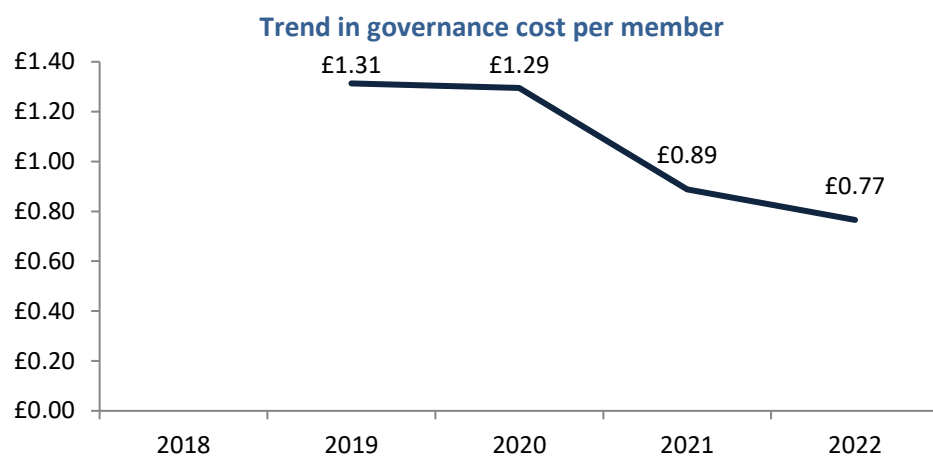
- The nature of the scheme, e.g., corporate, industry-wide or public sector.
- The structure and complexity of the scheme and the nature of benefit changes in the year.
- Number, scale, complexity and timing of mergers and acquisitions.
- Funding position and the strength of the employer’s covenant.
- Number of committees and frequency of meetings.

The following list highlights activities that you believe may have caused you to spend more than other schemes, internally or externally, on governance in the year:

- No description provided.

## Trend in governance cost

Your governance cost per member has fallen by an average of 16.5% per annum since 2019.



## Trend in governance cost for your scheme

	2022	2021	2020	2019	2018	3-year
Governance cost per member	£0.77	£0.89	£1.29	£1.31	-	
% change	-13.8%	-31.4%	-1.4%	-	-	-16.5% p.a.
Governance cost in £000s	228	256	368	368	-	
% change	-10.9%	-30.5%	0.0%	-	-	-14.8% p.a.
% change in CPI						3.5% p.a.
% change in average earnings						5.5% p.a.

Your governance cost per member fell by 13.8% since 2021 when you last benchmarked with CEM.

## Explanation of change in governance cost

Explanation of change in cost	Cost in £000s	Cost per member
Governance cost for year ending March 2021	256	£0.89
Impact of:		
0.0% increase in Board / Trustee fees and expenses <sup>1</sup>	0	£0.00
14.5% fall in CEO, Secretariat, Strategy and Policy costs <sup>1</sup>	-2	-£0.01
64.2% fall in your Legal fees and costs <sup>1</sup>	-15	-£0.05
£8,000 increase in Actuarial - valuation fees and costs <sup>1</sup>	8	£0.03
11.0% increase in Actuarial - other fees and costs <sup>1</sup>	18	£0.06
66.2% fall in External Audit fees <sup>1</sup>	-37	-£0.13
3.4% increase in membership	n/a	-£0.03
Total change	-28	-£0.12
Governance cost for year ending March 2022	228	£0.77

1. Includes attributions of IT, accommodation, HR costs etc. where there were internal FTEs.



## Breakdown and attribution of costs

The table below shows the FTE and cost data you provided. It also shows how costs are attributed between administration, governance and projects.

Functions	Internal FTE	Direct Costs			Basis of attribution	Amount attributed to:		
		Staff salaries & benefits £000s	Third party fees & other £000s	Total £000s		Admin £000s	Gov £000s	Projects £000s
<b>Administration</b>								
1. Oversight of an outsourced administrator					100% Admin			
2. Outsourced administration - regular fees					100% Admin			
3. In-house administration	80.9	2,904	530	3,434	100% Admin	3,434		
<b>Total administration</b>	<b>80.9</b>	<b>2,904</b>	<b>530</b>	<b>3,434</b>		<b>3,434</b>		
<b>Projects</b>								
10. Amortisation of capitalised projects					100% Proj.			
11. Projects (if you don't capitalise)					100% Proj.			
12. Outsourced administration - irregular fees					100% Proj.			
<b>Total projects</b>								
Adjusted to reflect the multi year average <sup>2</sup>								
<b>Governance</b>								
4. Board / Trustee fees and expenses					100% Gov			
5. CEO, Secretariat, Strategy and Policy	0.3	9	2	11	100% Gov		11	
6. Legal			9	9	100% Gov		9	
7. Actuarial - valuation related			8	8	100% Gov		8	
8. Actuarial - other			181	181	100% Gov		181	
9. External Audit			19	19	100% Gov		19	
<b>Total governance</b>	<b>0.3</b>	<b>9</b>	<b>218</b>	<b>227</b>			<b>227</b>	
<b>Support Services</b>								
13. Accommodation			152	152	Pro-rata using FTE <sup>1</sup>	152	0	
14. HR and Training			16	16	Pro-rata using FTE <sup>1</sup>	16	0	
15. IT/IS (excluding projects)	2.6	92	603	695	100% Admin	695		
16. Other Support Services					Pro-rata using FTE <sup>1</sup>			
<b>Total support services</b>	<b>2.6</b>	<b>92</b>	<b>771</b>	<b>863</b>		<b>862</b>	<b>1</b>	<b>0</b>
<b>Total Cost (Admin, Proj, Gov &amp; Support)</b>	<b>83.7</b>	<b>3,005</b>	<b>1,519</b>	<b>4,524</b>		<b>4,297</b>	<b>228</b>	<b>0</b>
Adjusted to reflect the multi year average <sup>2</sup>				4,524				0

1. Accommodation, HR and Training and Other Support Services were attributed pro-rata to Administration, Projects, and Governance based on relative FTE within these three functions (i.e., 100% Administration, 0% Governance and 0% Projects)

2. Fully attributed project costs and irregular fees are averaged over multiple years to improve comparability. Refer to page 11.

## Cost per member by function

Functions	Cost per member			Count <sup>2</sup>
	You	Peer avg	Peer med	
<b>Administration</b>				
1. Oversight of an outsourced administrator		0.16	0.16	1
2. Outsourced administration - regular fees		4.90	4.90	1
3. In-house administration	11.55	17.72	16.48	14
Breakdown (if provided)				
a. Call centre (if you have one)	0.55	0.90	0.80	14
b. Member transactions	6.42	7.76	7.77	14
c. Pensioner payroll <sup>3</sup>	0.78	0.79	0.76	14
d. Mail room / imaging	0.55	0.65	0.46	14
e. Communication	0.51	1.31	0.73	14
f. Scheme-wide processes	0.53	1.31	1.18	14
g. Serving employers	0.96	0.80	0.80	14
h. Finance and accounting	0.72	1.55	1.11	14
i. Technical, risk mgt, compliance, etc.	0.51	1.59	0.82	14
j. Other		0.91	0.61	14
Total in-house (of peers providing detail)	11.55	17.59	17.39	14
Total administration (1-3 above)	11.55	18.08	16.48	14
Total incl. attributions of support services	14.45	26.54	23.32	14
Adjusted total administration <sup>1</sup>	14.45	25.05	22.54	14
<b>Projects</b>				
10. Amortisation of capitalised projects		1.03	0.00	14
11. Projects (if you don't capitalise)		2.19	1.10	14
12. Outsourced administration - irregular fees		n/a	n/a	0
Total projects		3.23	1.56	14
Total incl. attributions of support services		3.31	1.56	14
Multi-year average		4.54	1.55	14
<b>Governance</b>				
4. Board / Trustee fees and expenses		0.74	0.35	14
5. CEO, Secretariat, Strategy and Policy	0.04	4.01	1.69	14
6. Legal	0.03	1.40	0.36	14
7. Actuarial - valuation related	0.03	2.06	0.18	14
8. Actuarial - other	0.61	1.89	0.90	14
9. External Audit	0.06	0.42	0.25	14
Total governance	0.76	10.53	4.53	14
Total incl. attributions of support services	0.77	11.01	4.63	14
<b>Support Services</b>				
13. Accommodation	0.51	1.65	1.05	14
14. HR and Training	0.05	1.17	0.60	14
15. IT/IS (excluding projects)	2.34	5.65	4.91	14
16. Other Support Services		0.55	0.32	14
Total support services	2.90	9.02	7.34	14
<b>Total Cost (Admin, Proj, Gov &amp; Support)</b>	<b>15.22</b>	<b>40.59</b>	<b>27.78</b>	<b>14</b>

1. The fully loaded costs of peers have been adjusted for differences in economies of scale. Refer to page 5 for details of the adjustments.

2. Number of peers providing data.

3. Your cost for pensioner payroll on a per pensioner basis was £2.22. The peer average was £2.30 and the peer median, £2.22.

## FTE and salaries by function

Functions	FTE			FTE per 10,000 members			Salaries & benefits per FTE			Count <sup>1</sup>
	You	Peer avg	Peer med	You	Peer avg	Peer med	You	Peer avg	Peer med	
<b>Administration</b>										
1. Oversight of an outsourced administrator		0.1	0.0		0.00	0.00		80,000	80,000	1
2. Outsourced administration - regular fees										
3. In-house administration	80.9	113.4	94.9	2.72	4.00	3.78	35,888	37,643	35,390	14
Breakdown (if provided)										
a. Call centre (if you have one)	3.9	8.1	5.1	0.13	0.24	0.17	35,888	28,555	28,529	14
b. Member transactions	45.0	58.4	46.5	1.51	2.15	2.27	35,888	33,311	34,478	14
c. Pensioner payroll <sup>2</sup>	5.5	5.9	4.0	0.18	0.20	0.20	35,888	35,986	35,169	14
d. Mail room / imaging	3.9	3.6	3.2	0.13	0.12	0.11	35,888	30,300	30,561	14
e. Communication	3.6	4.6	3.7	0.12	0.16	0.12	35,888	51,639	44,374	14
f. Scheme-wide processes	3.7	8.8	6.3	0.12	0.34	0.28	35,888	37,406	37,325	14
g. Serving employers	6.7	5.5	4.6	0.23	0.21	0.18	35,888	44,709	37,384	14
h. Finance and accounting	5.1	7.5	6.5	0.17	0.28	0.23	35,888	47,721	42,592	14
i. Technical, risk mgt, compliance, etc.	3.6	9.2	4.4	0.12	0.25	0.15	35,888	51,443	46,179	14
j. Other		1.5	1.0		0.06	0.04		129,321	106,034	14
<b>Total administration (1-3 above)</b>	<b>80.9</b>	<b>113.5</b>	<b>94.9</b>	<b>2.72</b>	<b>4.00</b>	<b>3.78</b>	<b>35,888</b>	<b>37,655</b>	<b>35,390</b>	<b>14</b>
<b>Projects</b>										
10. Amortisation of capitalised projects										0
11. Projects (if you don't capitalise)		3.9	0.0		0.11	0.00		67,745	74,784	4
12. Outsourced administration - irregular fees										0
<b>Total projects</b>		<b>3.9</b>	<b>0.0</b>		<b>0.11</b>	<b>0.00</b>		<b>67,745</b>	<b>74,784</b>	<b>4</b>
<b>Governance</b>										
4. Board / Trustee fees and expenses		2.3	0.0		0.09	0.00		25,370	26,836	4
5. CEO, Secretariat, Strategy and Policy	0.3	7.6	1.8	0.01	0.28	0.10	35,888	151,891	106,213	14
6. Legal		1.7	0.1		0.07	0.01		104,416	99,500	7
7. Actuarial - valuation related		0.1	0.0		0.00	0.00		79,675	79,675	2
8. Actuarial - other		1.0	0.0		0.09	0.00		59,353	61,667	3
9. External Audit										0
<b>Total governance</b>	<b>0.3</b>	<b>12.6</b>	<b>5.4</b>	<b>0.01</b>	<b>0.53</b>	<b>0.17</b>	<b>35,888</b>	<b>97,941</b>	<b>94,610</b>	<b>14</b>
<b>Support Services</b>										
13. Accommodation		0.7	0.0		0.03	0.00		86,520	37,885	5
14. HR and Training		2.7	2.4		0.09	0.06		83,459	58,075	9
15. IT/IS (excluding projects)	2.6	9.6	8.1	0.09	0.40	0.30	35,888	52,875	45,596	13
16. Other Support Services		2.6	0.0		0.06	0.00		53,154	61,473	4
<b>Total support services</b>	<b>2.6</b>	<b>15.6</b>	<b>12.9</b>	<b>0.09</b>	<b>0.58</b>	<b>0.38</b>	<b>35,888</b>	<b>57,059</b>	<b>45,596</b>	<b>13</b>
<b>Total (Admin, Proj, Gov &amp; Support)</b>	<b>83.7</b>	<b>145.6</b>	<b>134.1</b>	<b>2.82</b>	<b>5.22</b>	<b>4.90</b>	<b>35,888</b>	<b>44,858</b>	<b>37,936</b>	<b>14</b>

1. Number of peers providing data. Where applicable, we only compare schemes that provide detailed data.

2. Your cost for pensioner payroll on a per pensioner basis was £0.52. The peer average was £0.56 and the peer median was £0.57.

## Trends in your costs and FTE by function

Functions	Salaries & benefits in £000s				Cmpd % change			Other costs in £000s				Cmpd % change			FTE				Cmpd % change			
	2022	2021	2020	2019	1 yr	2 yr	3 yr	2022	2021	2020	2019	1 yr	2 yr	3 yr	2022	2021	2020	2019	1 yr	2 yr	3 yr	
<b>Administration</b>																						
1. Outsourced administration - regular fees																						
2. Oversight of an outsourced administrator																						
3. In-house administration	2,904	2,992	2,159	3,135	-2.9%	16.0%	-2.5%	530	326	1,323	725	62.7%	-36.7%	-9.9%	81	69	78	66	17.8%	2.1%	7.2%	
Total admin. before attrib. of support services	2,904	2,992	2,159	3,135	-2.9%	16.0%	-2.5%	530	326	1,323	725	62.7%	-36.7%	-9.9%	81	69	78	66	17.8%	2.1%	7.2%	
<b>Projects</b>																						
10. Amortisation of capitalised projects																						
11. Projects (if you don't capitalise)																						
12. Outsourced administration - irregular fees																						
Total projects																						
<b>Governance</b>																						
4. Board / Trustee fees and expenses																						
5. CEO, Secretariat, Strategy and Policy	9	11	24	24	-18.0%	-38.0%	-27.3%	2	1		14	14	39.8%	100.0%	100.0%	0	0	1	1	-14.7%	-28.4%	-20.0%
6. Legal								9	24	10	10	-64.2%	-7.5%	-5.0%								
7. Actuarial - valuation related								8		100	100	100.0%	-71.7%	-56.9%								
8. Actuarial - other								181	163	150	150	11.0%	10.0%	6.6%								
9. External Audit								19	55	69	69	-66.2%	-47.8%	-35.1%								
Total gov. before attrib. of support services	9	11	24	24	-18.0%	-38.0%	-27.3%	218	244	342	342	-10.5%	-20.2%	-13.9%	0	0	1	1	-14.7%	-28.4%	-20.0%	
<b>Support Services</b>																						
13. Accommodation																						
14. HR and Training																						
15. IT/IS (excluding projects)	92	137	103	271	-33.1%	-5.7%	-30.3%	16	28	80	70	-43.1%	-55.2%	-38.9%	3	3	4	6	-20.0%	-17.0%	-23.4%	
16. Other Support Services																						
Total support services	92	137	103	271	-33.1%	-5.7%	-30.3%	152	190	202	185	-19.9%	-13.2%	-6.4%	3	3	4	6	-20.0%	-17.0%	-23.4%	
<b>Total (Admin, Proj, Gov &amp; Support)</b>	<b>3,005</b>	<b>3,140</b>	<b>2,287</b>	<b>3,430</b>	<b>-4.3%</b>	<b>14.6%</b>	<b>-4.3%</b>	<b>1,519</b>	<b>1,465</b>	<b>2,418</b>	<b>1,385</b>	<b>3.7%</b>	<b>-20.7%</b>	<b>3.1%</b>	<b>84</b>	<b>72</b>	<b>82</b>	<b>72</b>	<b>16.0%</b>	<b>1.1%</b>	<b>5.2%</b>	
<b>Members</b>															<b>FTE per 10,000 members</b>							
Total per member	£10.11	£10.92	£8.06	£12.25	-7.4%	12.0%	-6.2%	£5.11	£5.09	£8.52	£4.95	0.4%	-22.6%	1.1%	2.8	2.5	2.9	2.6	12.2%	-1.2%	3.1%	

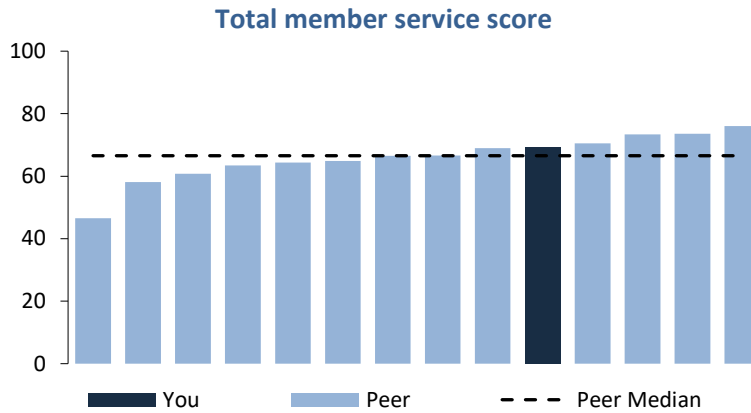
# 3

## Total member service score

Total member service score	2
Trend in your total member service score	3
Rationale for the service score weights	4
Service Standards - Turnaround Times	5

## Total member service score

Your total service score was 69 out of 100. This was above the peer median of 67.



Your total service score is the weighted average of the service scores for each of your three member types (actives, deferreds, and pensioners). The weighting for you and your peers<sup>1</sup> is based on your ratio of actives, deferreds, and pensioners as follows:

	Weight = % of Members	Service Score
Actives	36%	61
Deferreds	29%	66
Pensioners	35%	80
<b>Weighted total</b>	<b>100%</b>	<b>69</b>

The detailed calculation of the service score for each member type is shown in sections 4, 5 and 6.

A higher service score is not necessarily better because:

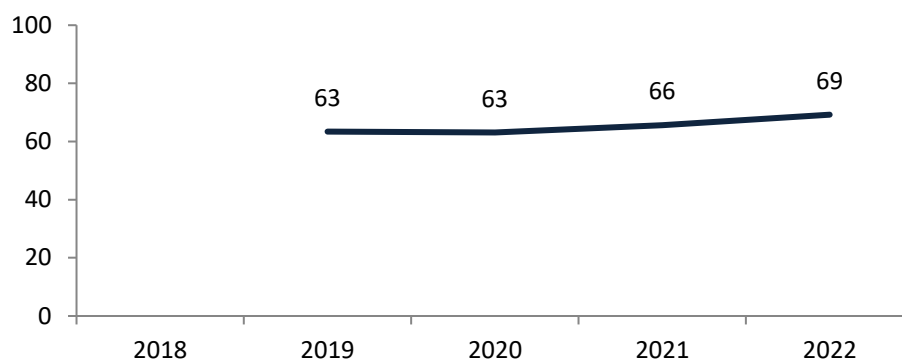
- High service may not always be cost effective or optimal. For example, it is clearly higher service for your members to have telephone access 24 hours a day but few schemes would be able to justify the cost.
- The service measures are most useful for identifying what you are doing differently than your peers. Understanding these differences can give you ideas on how you may want to improve, or reduce, the service you provide to your members.
- Our 'weights' are an approximation of the importance of an individual service element. The weights will not always reflect the relative importance that you or your members attach to an individual service element.

1. For your peers with no active members we have added a default active member service score equal to your own active member service score.

## Trend in your total member service score

Your total service score has increased by 3 points since you last benchmarked.

Trend in total member service



Trend in member service for your scheme

	Your service score					Change	
	2022	2021	2020	2019	2018	1-Yr	3-Yr
Actives	61	59	55	57		2	4
Deferreds	66	59	58	56		7	10
Pensioners	80	78	76	76		2	4
Weighted Total	69	66	63	63		3	6

Historic scores have been restated to reflect changes in the methodology. If any question was not asked in a prior year we used your response from the year when the question was first asked as a default. Where defaults are used, those defaults are applied historically to ensure year-on-year consistency.

## Rationale for the service score methodology

The scoring methodology used to calculate the service scores for each of active members, deferred members and pensioners (shown in detail in the next three sections of this report) has been developed over many years by CEM in discussion with participating pension schemes. We actively seek the input of participants at meetings, workshops and peer conferences. We also complete regular research on topics of interest – and that research helps us refresh the model and reflect new working practices.

The following list reflects the thinking that drives the scoring methodology and the weights:

### Service is about more than just Service Level Agreements (SLAs)

Many UK pension schemes focus too narrowly on performance against designated service standards (timescales for performing certain activities). SLAs are important, but are a very limited measure of the members' service experience in their own right. Our scoring system reflects the rounded experience, seen from the members' perspective.

### Different member groups have different needs

The services you provide for pensioners are clearly different to the services you provide for active members. The scoring system reflects your unique member profile (and peer scores are adjusted to reflect your membership mix).

### Relative volume of each activity

The average UK participant processes 15 pension set-ups and receives over 300 member calls for every 1,000 members. So, based solely on volume, calls are 20 times more important than pension set-ups.

### Expectations based on external experience

Members have various external points of reference to compare some activities, e.g., experience on the telephone where they can compare with their bank, utility providers etc. They rarely have any experience of having a pension set-up though.

### Personalised human contact

Research shows that human contact provides the greatest opportunity for generating customer satisfaction. So, based solely on personalised human contact, meeting members is much more important than 'no contact' activities such as the website or paying pensions.

### About members' money

Nothing gets a member's attention faster than their own money so things like benefit calculators linked to member data and paying pensions are much more important than your booklet.

### Mission critical

Paying pensions is mission critical. Producing newsletters is not.

### Volume is a good indicator of quality

If you do a lot of something then you are more likely to be good at it. For example, the more members you meet, the more likely you are to invest in making the experience as complete as possible.



### Focus on what is material

We could ask a thousand questions about service – but we really want to produce a good indicator of overall service levels without getting 'bogged down' in detail (and without involving your team in a substantial amount of work). We try to get the balance right and focus on what is material.

### What gets measured gets managed ....

... and what doesn't get measured doesn't get managed. So measure what matters. We penalise schemes in the scoring system for failing to measure some things we think are important to members.

### Content matters

Your members need to make financial decisions based on all the facts – having relevant information is helpful.

### Different members prefer different channels

Members are used to different channels (e.g., web, telephone, face-to-face, print) so offering a range of services across all will help to satisfy more members.

### Members will complain

Every customer centric organisation gets complaints. We don't seek to penalise low-level complaint 'noise'. We really want to highlight spikes in complaints or those organisations that have consistently high levels of complaints. For this reason, we have a complaint volume 'floor' below which there is no deduction.

We also think that complaints that turn into IDR cases are both substantive and measurable on a more consistent basis. For this reason, IDR cases are afforded more importance than non-IDR complaints.

### **What we don't capture directly:**

#### The results of feedback from members

We don't ask the members how they feel about the service you provide – but we do believe that you should – so if you get regular, focused and actionable feedback then you will score higher.

#### Quality of the human interaction

We don't try to compare the quality of personal contact – but again member satisfaction surveying should provide insights on this aspect of service (and give you the data you need to work on the quality of the human interaction). We also think you should monitor your staff. If you monitor them then you are more likely to work with the data to improve their skills and performance.

#### Engagement

We don't try to quantify the extent to which members value the benefits or have an affinity with the scheme or the team/organisation that serves them.

#### Presentation of printed material

Whilst we do ask questions about content, we don't evaluate the quality or readability of printed material.

## Service Standards - Turnaround Times

Turnaround times on standard and repeatable tasks are often used to measure the performance of administration teams. We believe that they have a role but time measures are only part of the total experience. Turnaround times are difficult to compare consistently across schemes (because each scheme has a different approach). Our preferred measure is actual average turnaround. We believe that measuring actual average turnaround captures the impact of outlying cases and accurately reflects the experience of the member. We recognise however that not all schemes measure actual average turnaround. Some only measure the % of cases completed inside their target. Our methodology is flexible to incorporate both approaches.

In any event, the information provided here helps participants to understand how their outcomes compare with others and what data has been used in the SLA service scores in the sections that follow.

Actual average turnaround time from the point at which all necessary data was available	You (# days)	Peer Avg. (# days)	Peer Med. (# days)	Count
<i>Active members:</i>				
Contact an old scheme to request a transfer value	n/a	4	3	6
Generate a transfer in quotation	3	6	3	10
Generate an ill-health early retirement quotation	Unknown	6	5	7
Make and communicate an ill-health retirement decision	n/a	2	2	4
Pay lump sum on death	5	9	5	10
<i>Deferred members:</i>				
Send a notification of entitlement to a leaver	8	10	7	10
Generate a transfer value quotation	13	9	5	12
Process a transfer out (make the payment)	13	12	6	12
<i>Pensioners:</i>				
Pay lump sums on death (within any guarantee period)	4	6	3	11
Respond to tax queries	Unknown	2	2	8
<i>Multiple member groups:</i>				
Set up a new pension	1	4	4	10
Pay a Pension Commencement Lump Sum	1	3	3	11
Send a written estimate	3	6	2	11
Initial response to someone notifying you of a death	2	3	2	11
Switching accumulated balances between investment options	n/a	2	2	6

Percentage of cases within target	Your target turnaround time				% of cases inside target	Adjusted performance (Used to calculate your score)	
	You	Peer Avg. (# days)	Peer Med. (# days)	Count	You (%)	You (# days)	Peer Med. (# days)
		A			B	A/B	

*Active members:*

Contact an old scheme to request a transfer value	n/a	8	10	3	n/a	n/a	3
Generate a transfer in quotation	n/a	4	4	2	n/a	3	3
Generate an ill-health early retirement quotation	n/a	6	5	4	n/a	n/a	5
Make and communicate an ill-health retirement decision	n/a	5	5	2	n/a	n/a	2
Pay lump sum on death	n/a	4	4	4	n/a	5	5

*Deferred members:*

Send a notification of entitlement to a leaver	n/a	20	15	4	n/a	8	9
Generate a transfer value quotation	n/a	9	10	4	n/a	13	6
Process a transfer out (make the payment)	n/a	8	8	4	n/a	13	6

*Pensioners:*

Pay lump sums on death (within any guarantee period)	n/a	5	5	4	n/a	4	3
Respond to tax queries	n/a	8	8	4	n/a	n/a	3

*Multiple member groups:*

Set up a new pension	n/a	6	5	4	n/a	1	4
Pay a Pension Commencement Lump Sum	n/a	5	5	4	n/a	1	3
Send a written estimate	n/a	8	10	4	n/a	3	3
Initial response to someone notifying you of a death	n/a	5	4	4	n/a	2	2
Switching accumulated balances between investment options	n/a	4	4	2	n/a	n/a	2

# 4

## Service for active members

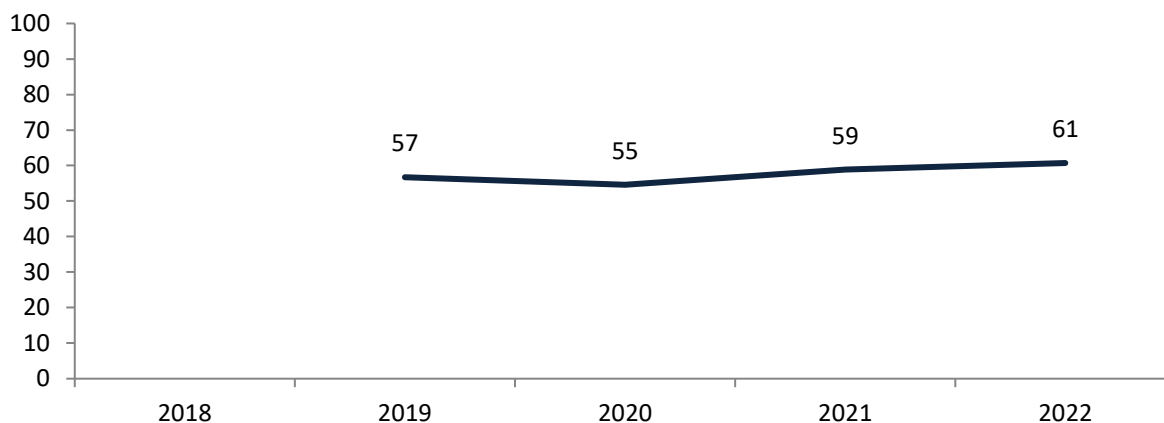
Total service score for active members	2
Trend	3
Components of the active member:	
• Pension set up service score	4
• Benefit statement service score	5
• Estimates service score	6
• Newsletters and campaigns service score	7
• Meeting members (individuals) service score	8
• Meeting members (groups) service score	9
• Telephone - pre-connection service score	10
• Telephone - capability service score	11
• Telephone - outcomes service score	12
• Digital (public) service score	13
• Digital (secure - use) service score	14
• Digital (secure - functionality) service score	15
• Digital (social media) service score	16
• SLA service score	17
• DC/AVCs score	18
• Feedback service score	19
• Vulnerable members service score	20
• Complaints deduction	21
• Data breaches deduction	22



## Trend

Your service score for active members has increased by 2 points since you last benchmarked.

Trend in active member service score

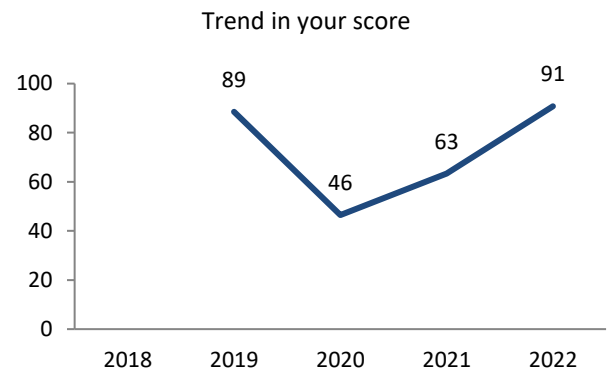
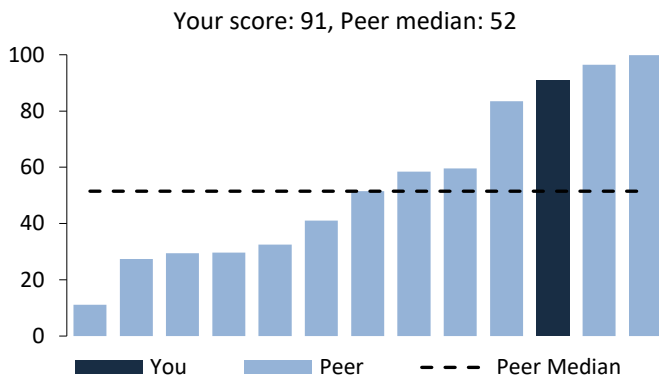


Trend in service score for active members by activity

Activity	Weight	Your service score					Change	
		2022	2021	2020	2019	2018	1-Yr	3-Yr
Pension Set Ups	10%	91	63	46	89		27	2
Benefit Statements	8%	69	69	69	69		0	0
Estimates	7%	25	20	20	20		5	5
Newsletters and Campaigns	4%	65	45	45	45		20	20
Meeting Members - Individuals	4%	0	0	19	25		0	-25
Meeting Members - Groups	5%	40	84	61	23		-43	18
Telephone - Pre-Connection	7%	32	58	58	59		-26	-27
Telephone - Capability	4%	90	90	90	87		0	3
Telephone - Outcomes	3%	66	66	66	66		0	0
Digital - Public	5%	62	62	62	62		0	0
Digital - Secure - Use	10%	90	71	50	46		18	43
Digital - Secure - Functionality	9%	39	39	37	37		0	2
Digital - Social Media	4%	50	50	50	50		0	0
SLA	7%	89	88	89	89		2	0
DC and AVCs	5%	37	37	37	37		0	0
Feedback	4%	68	68	68	68		0	0
Vulnerable Members	4%	88	88	88	88		0	0
<i>Deductions</i>								
Complaints (up to 6 pts)	n/a	0	0	0	0		0	0
Data Breaches (up to 20 pts)	n/a	0	0	0	0		0	0
<b>Total</b>	<b>100%</b>	<b>61</b>	<b>59</b>	<b>55</b>	<b>57</b>		<b>2</b>	<b>4</b>

Historic scores have been restated to reflect changes in the methodology. If any question was not asked in a prior year then we used your response from the year when the question was first asked as a default. Where defaults are used, those defaults are applied historically to ensure year-on-year consistency. Any minor differences are due to rounding.

## Pension set up service score



### Scoring methodology

Your Data	Your Score	Peer Med.
2022	2021	2022
2022	2021	2022

#### Pension Set up

+50 If 100% of your new pensions were paid without a cashflow interruption greater than 1 month, otherwise 50 X percent of first pension installment paid within 1 month of final pay cheque  
*Score 12.5 if unknown.*

97.8% 73.6% 48.9 36.8 60.0%

-5 If a new pension set-up is based on estimates:  
 -5 X percent of new pensions based on estimates  
 X average number of months to finalise / 3  
 [Subject to a maximum deduction of 5]

No	No			31%
n/a	n/a			29%
n/a	n/a	0.0	0.0	2

#### Pension Commencement Lump Sum (PCLS)

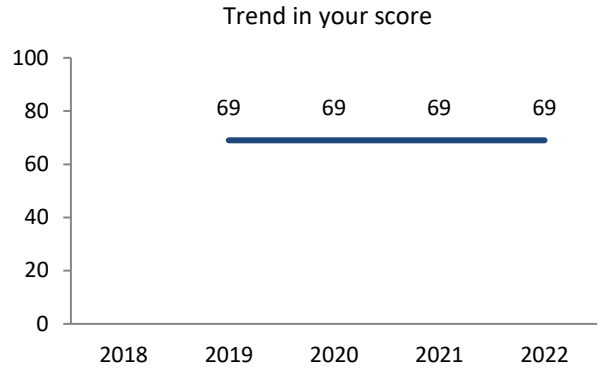
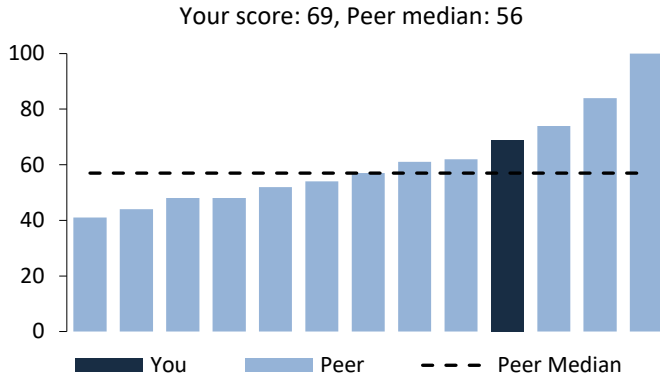
+50 if 100% of pension commencement lump sum payments were paid within one week of the individual's retirement date, otherwise 50 X % paid within a week  
*Score of 12.5 if unknown.*

83.7% 53.0% 41.8 26.5 36.0%

*Your total score is subject to an overall minimum of 0*

100	Total			90.8	63.3	51.5
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## Benefit statement service score



Scoring methodology	Your Data	Your Score	Peer Med.
	2022	2021	2022

**Timeliness**

+46 If data in your annual statement is current to 1 month, otherwise 46 - 4 for each month in excess of 1 month out of date (subject to a minimum of 0)	2.0 mths	2.0 mths	42.0	42.0	4.5 mths
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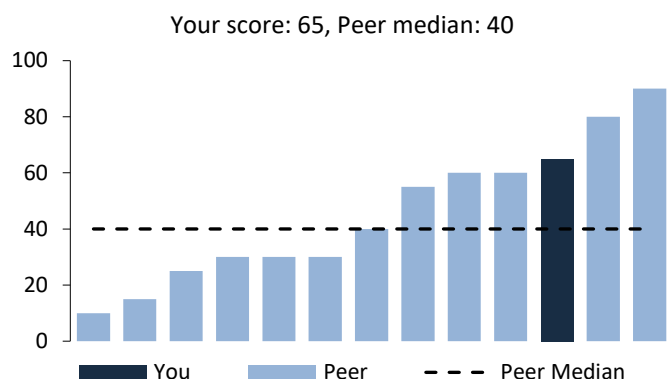
**Content**

+27 If your member statements fully incorporate DC or AVC data, 18 if DC/AVC statements were sent alongside member statements, 0 if sent separately	Separate	Separate	0.0	0.0	22% Integrated
+9 If the statement shows pensionable earnings	Yes	Yes	9.0	9.0	92% Yes
+9 If the statement shows accumulated pensionable service	Yes	Yes	9.0	9.0	62% Yes
+9 If a comparison with the annual / lifetime allowance is provided	Yes	Yes	9.0	9.0	69% Yes
100 Total			69.0	69.0	55.5





## Newsletters and campaigns service score



### Scoring methodology

Your Data	Your Score	Peer Med.
2022	2021	2022

### Newsletters

#### Availability

Did you send newsletters to active members in the year?

Yes Yes 86%Yes

#### Frequency

+20 If you send newsletters 4 or more times per year, 15 if 3 times, 10 if 2 times or 5 if once

2 2 10.0 10.0 1  
times times time

#### Customisation

+15 If active members receive a different newsletter from pensioners (or deferreds)

Yes Yes 15.0 15.0 83%Yes

+15 If newsletters are further customised for different groups of active members (e.g., women, young people, married members etc.)

No No 0.0 0.0 17%Yes

### Campaigns

+50 If you had campaigns for all of the following, otherwise # of 'yes' responses X 10

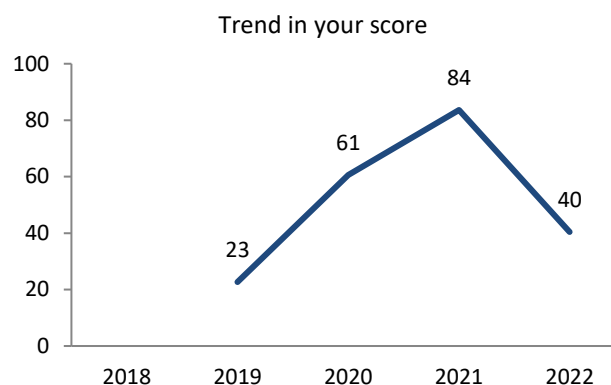
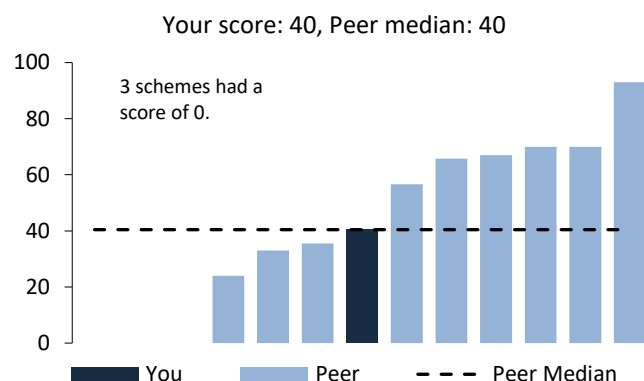
40.0 20.0

- Targeting members approaching retirement Yes No 62%Yes
- Encouraging members to pay AVCs/buy additional service No Yes 23%Yes
- Targeting members with missing beneficiary information Yes Yes 38%Yes
- Targeting members with missing email addresses Yes No 46%Yes
- Other Yes No 77%Yes

100 Total 65.0 45.0 40.0



## Meeting members (groups) service score

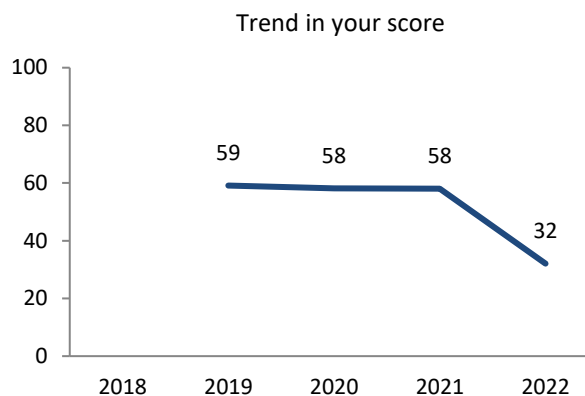
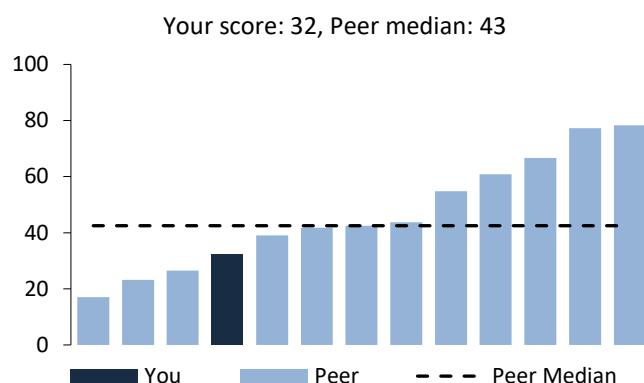


### Scoring methodology

	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022
<b>Availability</b>					
Did you meet with active members in groups in the year (i.e., delivering presentations)?	Yes	Yes			77%Yes
<i>Your service score for Meeting members (groups) will be 0 if you didn't do any presentations</i>					
Number of presentations about benefits changes, scheme changes or M&A activity	0	0			
Number of presentations for other educational or informative purposes	40	38			
Total number of presentations	40	38			
Educational presentations as a percent of total presentations	100%	100%			100%
Total number of attendees	0	785			
Number of members attending webinars	395	1,150			
Total number of attendees, including webinars	395	1,935			
Number of active members	105,964	101,079			
Attendees as a percent of active members	0.37%	1.91%			1.24%
+70 If the total number of attendees was 2.5% or more of active members, otherwise 2800 X attendees as percent of active members (including those attending webinars)	0.37%	1.91%	10.4	53.6	1.24%
<b>Type</b>					
+23 If more than 50% of your member presentations were solely to educate and inform your members (rather than being driven by changes to benefits or M&A activity, i.e., you did them because you wanted to rather than because you needed to).	100%	100%	23.0	23.0	100%*
+7 If you held an AGM (giving members the opportunity to meet with and question executives and Board members)	Yes	Yes	7.0	7.0	31%Yes
<b>100 Total</b>			<b>40.4</b>	<b>83.6</b>	<b>40.4</b>

\* Peer median percentage of presentations that were solely to educate.

## Telephone - pre-connection service score

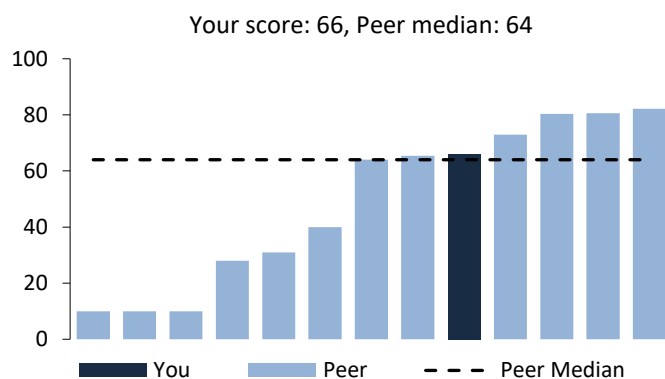


### Scoring methodology

	Your Data	Your Score	Peer Med.
	2022	2021	2022
<b>Access</b>			
+5 If you have a free-phone number (or a low cost call number)	No	No	57%Yes
+10 10 X (# hrs your team is available to take calls each week / 60). (Max. 10)	42.5	42.5	41.5
+5 If your administrators provide their full name and contact number on cover letters when responding to specific requests from members	Yes	Yes	64%Yes
<b>Failure to connect (e.g., engaged, unanswered or answering machine)</b>			
+20 If 100% of calls connected, 20 - [100 X (1.0 - % of connected calls)] if at least 90% of calls connected, or 10 - [100 X (0.9 - % of connected calls)] if at least 70% of calls connected, otherwise 0. <i>Your score will be 5 if unknown</i>	100.0%	100.0%	100.0%
<b>Menu layers and wait times</b>			
+20 If there are no menu layers, otherwise 10 if 1 layer, 5 if 2 or 0 if 3 plus	1	1	1.0
+20 If the time it takes a member to reach a person is 30 secs or less, otherwise 20 - ((secs to reach a live person - 30) X 0.2 per sec), (Min. 0)			
Time listening to messages/navigating menus (A)	45	30	43
Is the menu system by-passed if a service representative is available?	No	Yes	
If yes, what percentage of calls is the menu system by-passed? (B)	n/a	83.0%	
Adjusted time listening to messages/navigating menus (A X (100-B)) = (C)	45	30	43
Average time queuing (0 if no queue) (D)	<u>180</u>	<u>90</u>	122
Total time to reach a live person (seconds) (C+D)	225	95	105
<b>Abandonment</b>			
+20 If the abandonment rate in queue was 0%, otherwise 20 - (2 X % calls abandoned) (Min. 0). You will score 20 if you don't have a queuing system and 0 if the abandonment rate is unknown	15.0%	0.5%	4.5%
<b>Deductions</b>			
-10 If a contact centre operator is the first point of contact	Yes	Yes	50%Yes
100 Total		32.1	42.5



## Telephone - outcomes service score

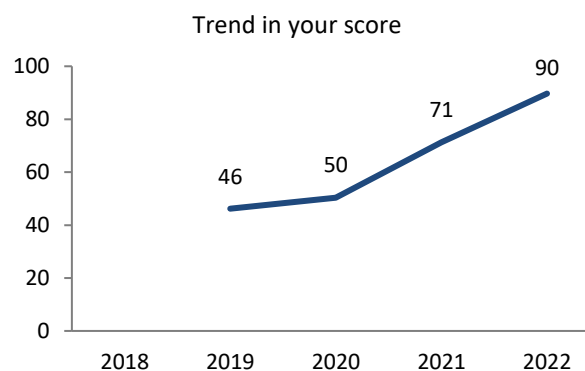
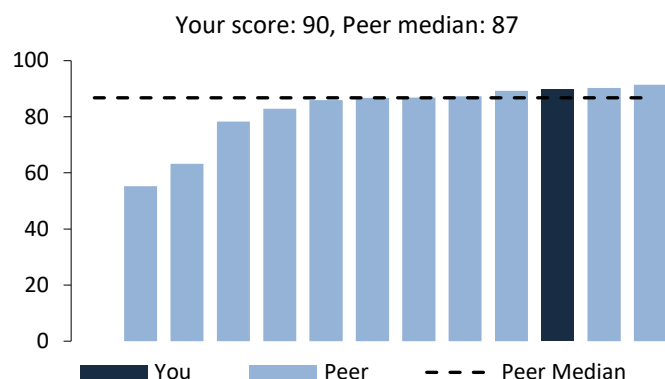


Scoring methodology	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022
+30 If you monitor what happens to calls <u>after</u> they connect	Yes	Yes	30.0	30.0	64%Yes
<b>First contact resolution</b>					
+40 If 100% of calls were resolved by their first contact, otherwise 40 - (80 X (1 - % satisfied by first contact)) (subject to a minimum of 0). <i>Your score will be 10 if not measured or unknown</i>	95.0%	95.0%	36.0	36.0	89.0%
<b>Deductions from first contact resolution score</b>					
-9 If you include calls that were transferred	No	No	0.0	0.0	13%Yes
-9 If you include calls where the member needs a call back	Yes	Yes	-9.0	-9.0	13%Yes
-9 If you include calls that might create a new task in the 'back-office' (Subject to a minimum score for first contact resolution of 0)	Yes	Yes	-9.0	-9.0	75%Yes
<b>Quality monitoring</b>					
+24 If you review your staff's responses to member calls for coaching purposes 4 or more times per month, otherwise 6 X # of times per month you review	Yes	Yes			64% Yes
	3	3	18.0	18.0	6.0
+6 If the review is based on listening in on a recording (versus a live call)	Live	Live	0.0	0.0	80% Recording
100 Total			66.0	66.0	64.0





## Digital - secure - use service score



Scoring methodology	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022

### Active member access

Can your active members access their own data via a secure website? Yes Yes 86%Yes

### Registered users

Number of active member registered users (A) 51,343 13,680

Number of active members (B) 105,964 101,079

% of active members that are registered users (A/B) 48.5% 13.5% 35.3%

+20 20 x the percentage of members that are registered users 9.7 2.7

### Number of members actually using your secure area

Number of actives that accessed the secure area in the year (A) 39,582 8,179

Number of active members (B) 105,964 101,079

% of actives that accessed the secure area in the year (A/B) 37.4% 8.1% 30.7%

+60 If 10% or more of your active members accessed the secure area in the past year, otherwise 600 X % of active members that accessed the secure area 37.4% 8.1% 60.0 48.6

### Multiple logins

Number of total visits by active members<sup>1</sup> (C) 200,299 41,466

Number of active members that accessed the secure area in the year (A) 39,582 8,179

Average number of visits made by each member that logged in (C/A) = D 5.1 5.1 4.1

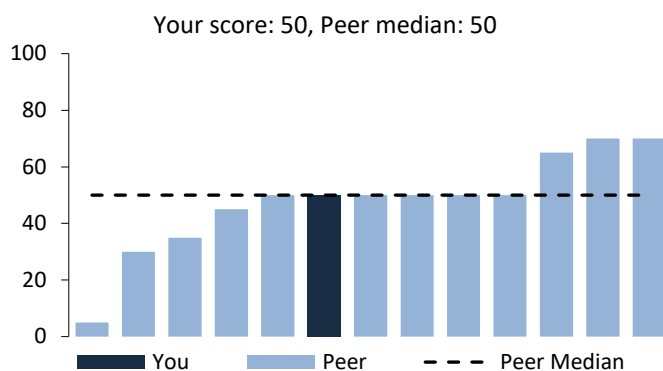
+20 If the average user accessed the secure area at least 2 times in the year, otherwise (D/2) X 20. Your score will be 10 if the total number of logins was unknown. 20.0 20.0

100 Total 89.7 71.3 86.8

1. CEM does not have the split of registered users, members logging in and total logins between active, deferred and pensioners for every scheme. If a scheme can provide the split on one of the elements (eg. registered users), but not on the other elements, then we will use the split as a proxy. For example, if we know that 20% of registered users were active members, then we assume that 20% of all logins were made by actives (unless, of course, an accurate split is provided). If no split is provided then we use the scheme's membership mix as the basis for the split.

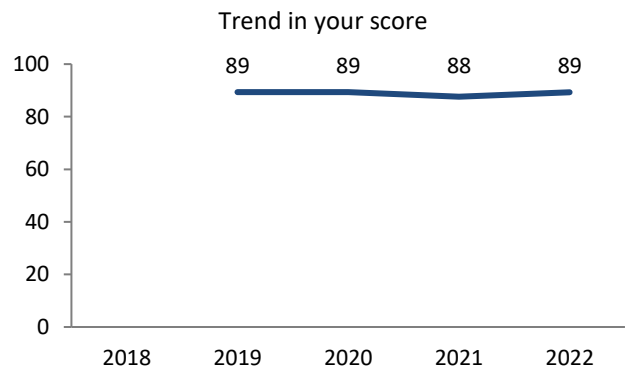
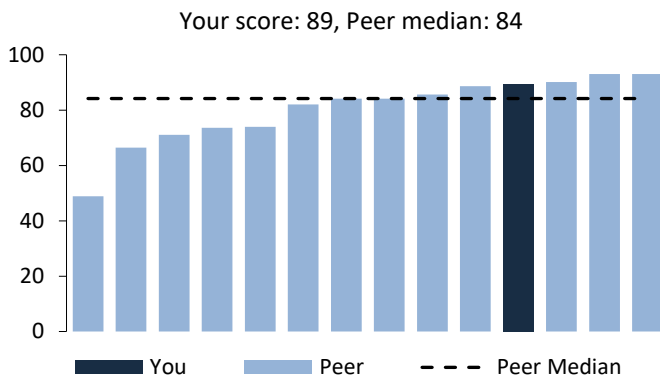


## Digital - social media service score



Scoring methodology		Your Data		Your Score		Peer Med.
		2022	2021	2022	2021	2022
<b>Platforms</b>						
+15	If your scheme has a page on 3 or more social media platforms, 10 if 2 platforms, 5 if 1 platform	2	New	10	10	1.7
<b>Frequency</b>						
+60	If your scheme posts on average 10 times or more per month, 40 if posted 5 times or more per month, 20 if more than once a month	7	New	40	40	13.3
<b>Member interactions</b>						
+25	If your scheme responds to member interactions via social media on average within 1 hour, otherwise (25-5x) for each hour in excess of 1 hour (subject to a minimum of 0)	48	New	0	0	18.4
100	Total			50.0	50.0	50.0

## SLA service score



### Scoring methodology

Your Data	Your Score	Peer Med.
2022	2021	2022
2022	2021	2022

### Processing times

Days Days

+90 9.7 - 0.7 for each day that it takes you to complete the task (Min. 0)

Task	2022	2021	2022	2021	Peer Med. 2022
• Contact an old scheme to request a transfer value	n/a	n/a	n/a	n/a	4
• Generate a transfer in quotation	3	3	7.6	7.6	6
• Generate an ill-health early retirement quotation	n/a	3	n/a	7.6	6
• Make and communicate an ill-health retirement decision	n/a	n/a	n/a	n/a	3
• Pay lump sum on death	5	4	6.2	6.9	8
• Set up a new pension	1	1	9.0	8.8	4
• Pay a Pension Commencement Lump Sum	1	1	8.7	8.8	3
• Send a written estimate	3	3	7.7	7.6	6
• Initial response to someone notifying you of a death	2	4	8.4	7.1	3
• Switching accumulated balances between investment options	n/a	n/a	n/a	n/a	3

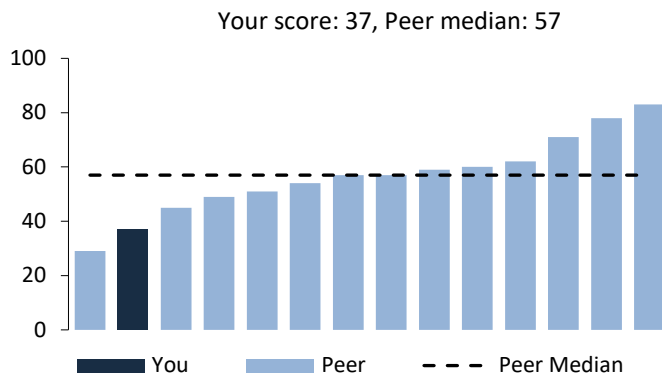
Total score (A)	47.6	54.3
# applicable (B)	6	7
# potential (C)	10	10
Adjusted total score (A x (C/B))	79.3	77.6

+10 If you communicate delays / status updates to members Yes Yes 10.0 10.0 100%Yes

100 Total 89.3 87.6 84.2

\* Where a scheme was unable to supply actual average turnaround times, we have substituted a calculated turnaround based on target and % of cases processed inside the target: Refer to Section 3 - Total Service - Pages 7 and 8 for more details.

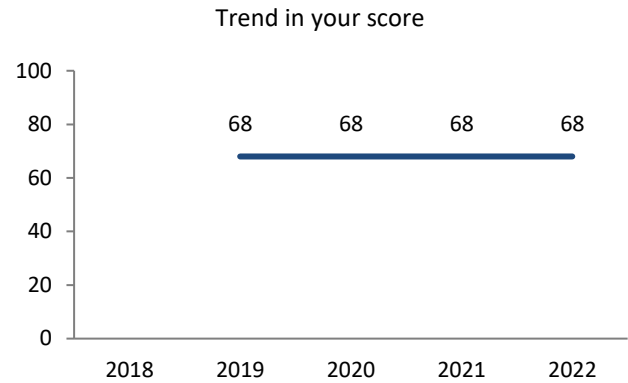
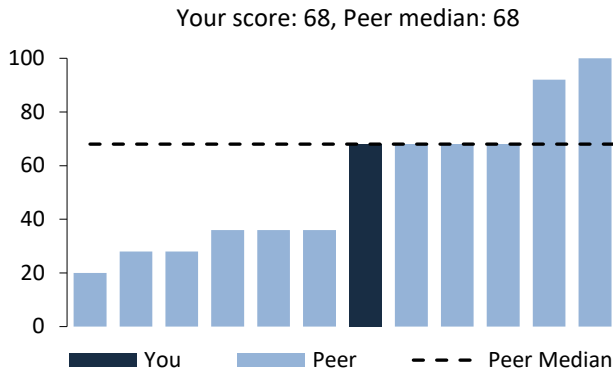
## DC/AVCs service score



### Scoring methodology

	Your Data	Your Score	Peer Med.			
	2022	2021	2022			
<b>Member statement - timeliness</b>						
+18	18 - 3 for each month that the data in your statements is out of date (Min. 0)	3.0	3.0	9.0	9.0	3.1
<b>Member statement - content</b>						
If your DC/AVC statement contains:						
+2	A summary of all account activity for the statement period	Yes	Yes	2.0	2.0	57%Yes
+2	A beginning and end of period market values	Yes	Yes	2.0	2.0	93%Yes
+2	Rates of return for investment options over multiple time periods	No	No	0.0	0.0	21%Yes
+2	A comparison of fund option returns to benchmark indices	No	No	0.0	0.0	14%Yes
+2	A personal rate of return for the member's account	No	No	0.0	0.0	14%Yes
+2	An estimates of the future account balance at retirement	Yes	Yes	2.0	2.0	93%Yes
+2	Options selected for investment of new contributions	No	No	0.0	0.0	71%Yes
+2	The charges deducted from the members account (in £)	Yes	Yes	2.0	2.0	86%Yes
<b>Estimates</b>						
+16	If you can incorporate DC/AVC information alongside DB benefits	No	No	0.0	0.0	21%Yes
<b>Digital - secure - access</b>						
If members can access their data in a secure area:						
+20	Via the secure area on your website (i.e., they can see both main scheme entitlement and any DC component in one place), or	No	No	0.0	0.0	21%Yes
+10	Via the secure area of a third-party provider's website (e.g., AVC provider)	Yes	Yes	10.0	10.0	79%Yes
<b>Digital - secure - functionality</b>						
+5	If you can view the current market value of the account	No	No	0.0	0.0	86%Yes
+5	If you can view a summary of account activity for any time period	No	No	0.0	0.0	79%Yes
+5	If you can apply to join / start contributing	Yes	Yes	5.0	5.0	71%Yes
+5	If you can change contribution levels	Yes	Yes	5.0	5.0	71%Yes
+5	If you can change the options selected for new contributions	No	No	0.0	0.0	79%Yes
+5	If you can switch accumulated balances between investment options	No	No	0.0	0.0	86%Yes
100	<b>Total</b>			37.0	37.0	57.0

## Feedback service score



### Scoring methodology

Your Data	Your Score	Peer Med.
2022	2021	2022

+12 If you survey members to find out how they felt about your services in the year? (Your score for feedback will be 0 if you didn't)

Yes	Yes	12.0	12.0	100%Yes
-----	-----	------	------	---------

#### Satisfaction - single activity focus

+40 If you conducted activity specific surveying on each of the following activities, otherwise (# of 'yes' responses / # applicable) X 40

Website	Yes	Yes		54%Yes
Telephone calls	Yes	Yes		69%Yes
Retirement	Yes	Yes		92%Yes
Benefit statements	No	No		54%Yes
New entrant	Yes	Yes		64%Yes
# yes answers / # applicable	4/5	4/5		

#### Customer Effort - single activity focus

+24 If you measure customer effort for each of the following, otherwise (# of 'yes' responses / number applicable) X 24

Website	Yes	Yes		50%Yes
Telephone calls	Yes	Yes		36%Yes
Retirement from active	Yes	Yes		62%Yes
# yes answers / # applicable	3/3	3/3		

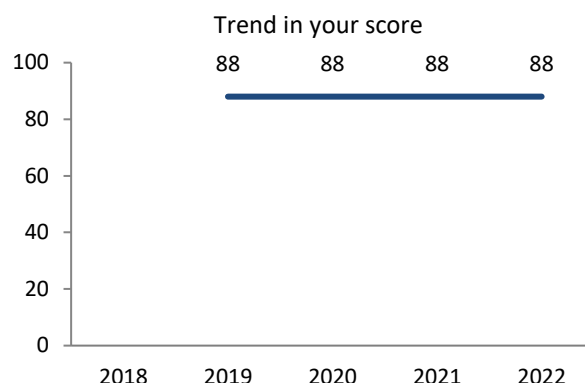
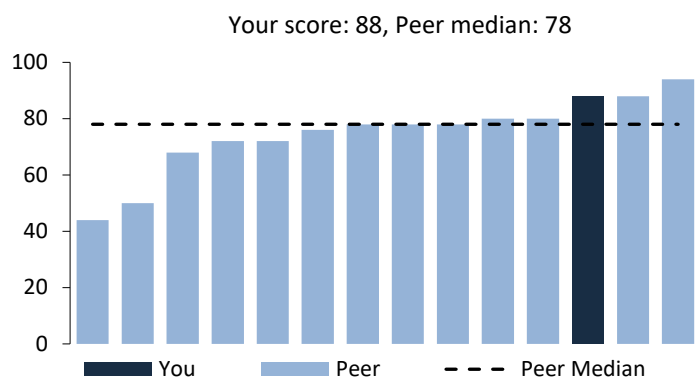
#### Measuring levels of understanding

+24 If you surveyed members during the year to measure their level of understanding of the scheme.

No	No	0.0	0.0	43%Yes
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100	Total			68.0	68.0	68.0
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## Vulnerable members service score



### Scoring methodology

Your Data	Your Score	Peer Med.
2022	2021	2022
88	88	78

### Flag

+4 If you, with the agreement of the member, place flags on a member's record to suggest a vulnerability/need for special care. Yes Yes 4.0 4.0 93%Yes

If you flag the following vulnerabilities specifically:

+2 a) Financial vulnerability	No	No	0.0	0.0	57%Yes
+2 b) Visual impairment	Yes	Yes	2.0	2.0	79%Yes
+2 c) Hearing impairment	Yes	Yes	2.0	2.0	71%Yes
+2 d) Speech impairment	No	No	0.0	0.0	50%Yes
+2 e) Mobility and physical impairments	No	No	0.0	0.0	14%Yes
+2 f) Reading or writing impairment	No	No	0.0	0.0	57%Yes
+2 g) Speaking/reading English as a second language	No	No	0.0	0.0	57%Yes
+2 h) Others	No	No	0.0	0.0	29%Yes

### Telephone

+30 If you accept help for members with hearing and speech difficulties over the phone from specialist agencies. Yes Yes 30.0 30.0 100%Yes

### Website

If your website:

+6 a) Meets level AA of the Web Content Accessibility Guidelines (WCAG 2.1)	Yes	Yes	6.0	6.0	64%Yes
+6 b) Includes screen magnifiers	Yes	Yes	6.0	6.0	29%Yes
+6 c) Includes screen readers and/or speech recognition tools	Yes	Yes	6.0	6.0	29%Yes
+6 d) Includes tools that change the screen colour	Yes	Yes	6.0	6.0	21%Yes
+6 e) Has an accessibility statement	Yes	Yes	6.0	6.0	93%Yes

### Printed material

If you produce the following printed materials in Braille and/or large or plain text (including digitally):

+10 a) Members' booklet	Yes	Yes	10.0	10.0	93%Yes
+10 b) Benefit statement	Yes	Yes	10.0	10.0	93%Yes

100 Total			88.0	88.0	78.0
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## Complaints deduction

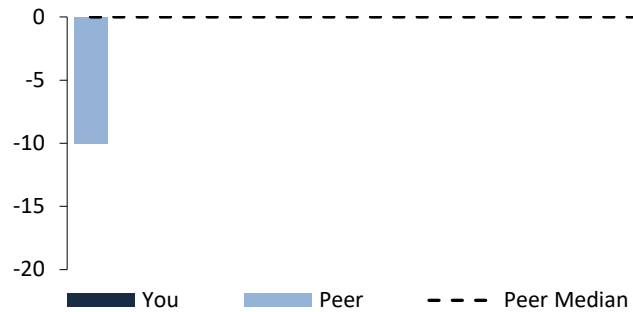


Scoring methodology	Your Data		Your Deduction		Peer Med.
	2022	2021	2022	2021	2022
<b>Complaints</b>					
Total service related complaints (A)	95	134			
Total members (active, deferred, and pensioners) (B)	297,331	287,644			
Number of service related complaints per 1000 members ((A/B)/1000)	0.32	0.47			0.15
-2 If service related complaints exceeded 2 per 1000 members, otherwise -1 X # of service related complaints that exceeded 1 per 1000 members. Your deduction will be -1.5 if 'unknown'.			0.00	0.00	0.00
<b>Internal Dispute Resolution</b>					
Total IDR cases relating to service initiated in the year (C)	2	5			
Total members (actives, deferreds, and pensioners) (B)	297,331	287,644			
Number of service related IDR cases per 1000 members ((C/B)/1000) (D)	0.01	0.02			0.03
-2 If service related IDR cases exceeded 1 per 1000 members, otherwise -1 X # of service related complaints that exceeded 0.5 per 1000 members. Your deduction will be 1.5 if 'unknown'.			0.00	0.00	0.00
% of IDR cases that were upheld	0%	80%			18%
-2 If the number of IDR cases was less than 0.05 per 1000 members then there is no deduction, otherwise -2 x % of IDR cases upheld with a maximum deduction of 2.			0.00	0.00	0.00
<b>Total deduction</b>			<b>0.0</b>	<b>0.0</b>	<b>0.0</b>



## Data breaches deduction

Your deduction: 0, Peer median: 0



### Scoring methodology

		Your Data		Your Deduction		Peer Med.
		2022	2021	2022	2021	2022
<b>Data breaches</b>						
-10	If one or more data breaches involving member data were reported to the Information Commissioners Office (ICO) or other supervisory authority.	No	No	0.00	0.00	0.00
	Total number of active members affected by a data breach (A)	0	New			
	Total active members (B)	105,964	101,079			
	Percentage of members affected by a data breach ((A/B)*100)	0.00	0.00			
-10	-1 x % of members affected by a data breach with a maximum deduction of 10.			-10.00	0.00	0.00
<b>Total deduction</b>				<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

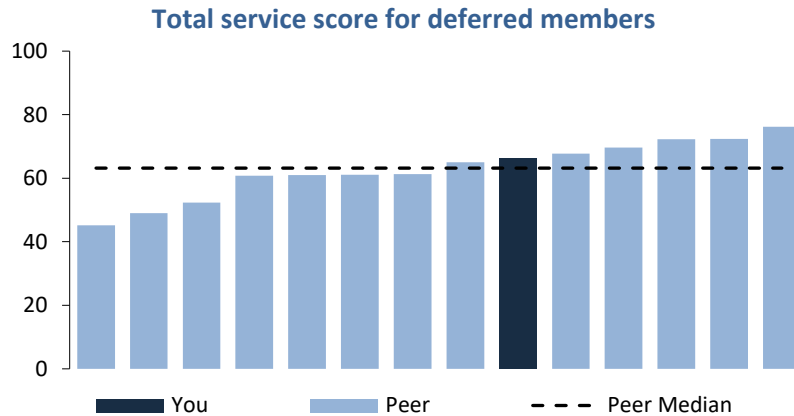
# 5

## Service for deferred members

Total service score for deferred members	2
Trend	3
Components of deferred members:	
• Pension set up service score	4
• Benefit statement service score	5
• Estimates service score	6
• Newsletters and campaigns service score	7
• Meeting members (individuals) service score	8
• Meeting members (groups) service score	9
• Tracing members service score	10
• Telephone - pre-connection service score	11
• Telephone - capability service score	12
• Telephone - outcomes service score	13
• Digital (public) service score	14
• Digital (secure - use) service score	15
• Digital (secure - functionality) service score	16
• Digital (social media) service score	17
• SLA service score	18
• DC and AVCs service score	19
• Feedback service score	20
• Vulnerable members service score	21
• Complaints deduction	22
• Data breaches deduction	23

## Total service score for deferred members

Your total service score for deferred members was 66 out of 100. This was above the peer median of 63.



Your service score for deferred members is a weighted total of scores at an activity level, as follows:

Activity	Weight	Service score		
		You	Peer median <sup>1</sup>	Higher/lower <sup>2</sup>
Pension Set Ups	10%	96	66	30
Benefit Statements	4%	68	58	10
Estimates	8%	45	100	-55
Newsletters and Campaigns	4%	59	59	0
Tracing Members	15%	88	91	-2
Meeting Members - Individuals	1%	0	0	0
Meeting Members - Groups	1%	0	23	-23
Telephone - Pre-Connection	7%	32	43	-11
Telephone - Capability	4%	90	87	3
Telephone - Outcomes	3%	66	65	1
Digital - Public	4%	78	78	0
Digital - Secure - Use	7%	86	85	2
Digital - Secure - Functionality	7%	29	72	-43
Digital - Social Media	4%	50	50	0
SLA	7%	65	68	-3
DC and AVCs	4%	27	56	-29
Feedback	4%	100	66	34
Vulnerable Members	6%	88	78	10
<i>Deductions</i>				
Complaints (up to 6 pts)	n/a	0	0	0
Data Breaches (up to 20 pts)	n/a	0	0	0
<b>Weighted Total</b>	<b>100%</b>	<b>66</b>	<b>63</b>	<b>3</b>

1. The weighted total peer median service score for deferred members is the median of the weighted total for each peer. It will not equal the weighted sum of the peer median scores for each activity.

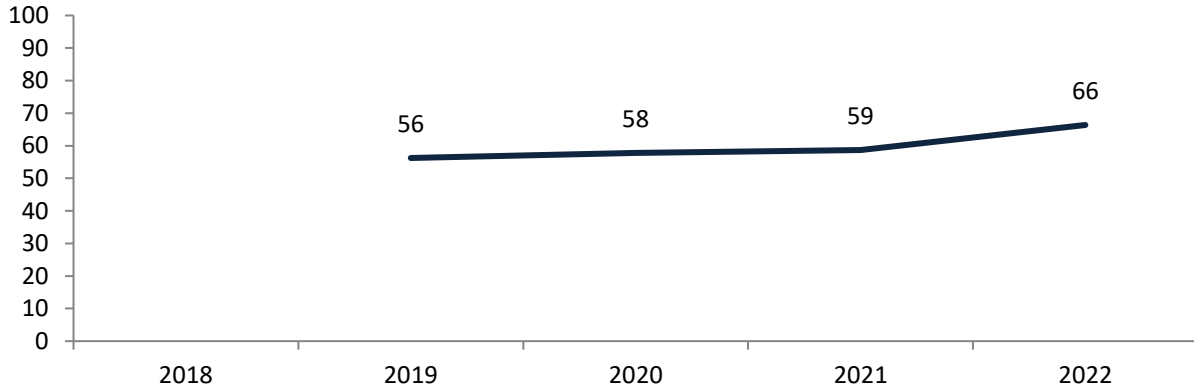
2. Any minor differences are due to rounding.

A full explanation of the scoring for each activity is contained in the pages that follow.

## Trend

Your service score for deferred members has increased by 7 points since you last benchmarked.

**Trend in deferred member service score**

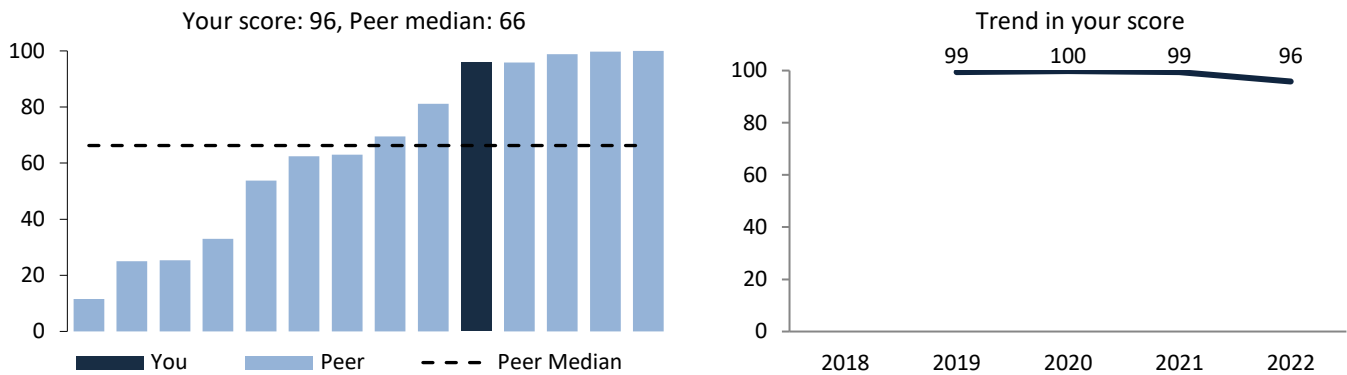


**Trend in deferred member service scores by activity**

Activity	Weight	Your service score					Change	
		2022	2021	2020	2019	2018	1-Yr	3-Yr
Pension Set Ups	10%	96	99	100	99		-4	-4
Benefit Statements	4%	68	68	68	68		0	0
Estimates	8%	45	65	65	45		-20	0
Newsletters and Campaigns	4%	59	59	59	59		0	0
Tracing Members	15%	88	33	24	24		56	64
Meeting Members - Individuals	1%	0	0	0	0		0	0
Meeting Members - Groups	1%	0	0	0	0		0	0
Telephone - Pre-Connection	7%	32	58	58	59		-26	-27
Telephone - Capability	4%	90	90	90	87		0	3
Telephone - Outcomes	3%	66	66	66	66		0	0
Digital - Public	4%	78	78	78	78		0	0
Digital - Secure - Use	7%	86	39	31	36		48	51
Digital - Secure - Functionality	7%	29	31	31	29		-3	0
Digital - Social Media	4%	50	50	50	50		0	0
SLA	7%	65	65	79	79		0	-14
DC and AVCs	4%	27	27	27	27		0	0
Feedback	4%	100	100	100	100		0	0
Vulnerable Members	6%	88	88	88	88		0	0
<i>Deductions</i>								
Complaints (up to 6 pts)	n/a	0	0	0	0		0	0
Data Breaches (up to 20 pts)	n/a	0	0	0	0		0	0
<b>Weighted total</b>	<b>100%</b>	<b>66</b>	<b>59</b>	<b>58</b>	<b>56</b>		<b>7</b>	<b>10</b>

Historic scores have been restated to reflect changes in the methodology. If any question was not asked in a prior year then we used your response from the year when the question was first asked as a default. Where defaults are used, those defaults are applied historically to ensure year-on-year consistency. Any minor differences are due to rounding.

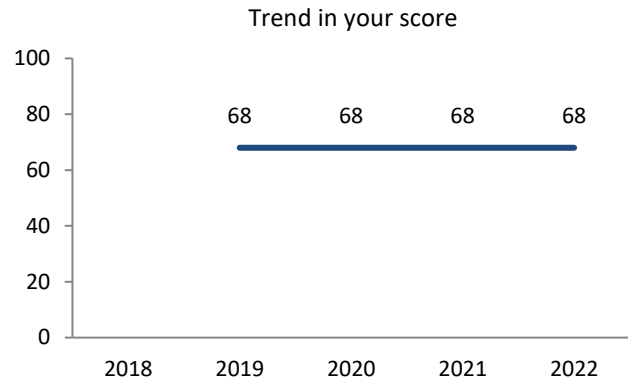
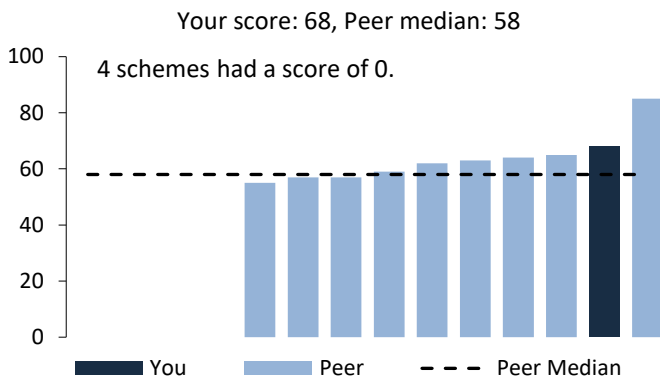
## Pension set up service score



### Scoring methodology

	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022
<b>Pensions Set up</b>					
+50 If 100% of your new pensions were paid without a cashflow interruption greater than 1 month, otherwise 50 X percent of first pension installment paid within 1 month of the member's intended retirement date <i>Score 12.5 if unknown.</i>	99.3%	99.0%	49.6	49.5	91.3%
<b>Pension Commencement Lump Sum (PCLS)</b>					
+50 if 100% of pension commencement lump sum payments were paid within one week of the individual's intended retirement date, otherwise 50 X % paid within a week <i>Score 12.5 if unknown</i>	92.3%	99.9%	46.2	50.0	68.0%
<b>100 Total</b>			95.8	99.5	66.3

## Benefit statement service score



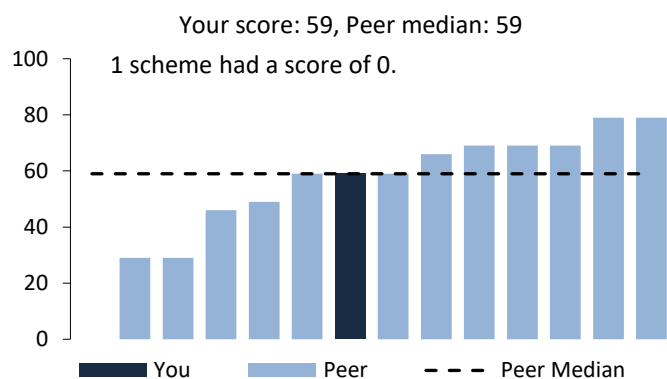
### Scoring methodology

	Your Data	Your Score	Peer Med.
	2022	2021	2022 <sup>1</sup>
<b>Availability</b>			
+35 If you send member (benefit) statements to all deferred members each year <sup>1</sup> . <i>Your service score for benefit statements will be 0 if you don't.</i>	Yes	Yes	71%Yes
<b>Timeliness</b>			
+25 If data is current to 1 month, otherwise 25 - 2 X # of months in excess of 1 month out of date (subject to a minimum of 0)	2	2	4.5 mths
<b>Content</b>			
+15 If your member statements fully incorporate DC or AVC data, 15 if DC/AVC statements were sent alongside member statements, 0 if sent separately	Separate	Separate	22% Integrated
+15 If the statement provides the transfer value at the statement date	No	No	0%Yes
+5 If the statement describes the effect of inflation since leaving	Yes	Yes	100%Yes
+5 If the statement describes the future effects of inflation on the benefit	Yes	Yes	60%Yes
100 Total			58.0
		68.0	68.0

1. Peer median is the median amongst those that send benefit statements to deferred members.



## Newsletters and campaigns service score



### Scoring methodology

Your Data	Your Score	Peer Med.
2022	2021	2022
2022	2021	2022

### Newsletters

#### Availability

Did you send newsletters to deferred members in the year? Yes Yes 93%Yes

#### Frequency

+30 If you send newsletters 4 or more times per year, 23 if 3 times, 16 if 2 times or 9 if once 1 time 1 time 9.0 9.0 1 time

#### Customisation

+20 If deferred members receive a different newsletter from active members Yes Yes 20.0 20.0 77%Yes

### Campaigns

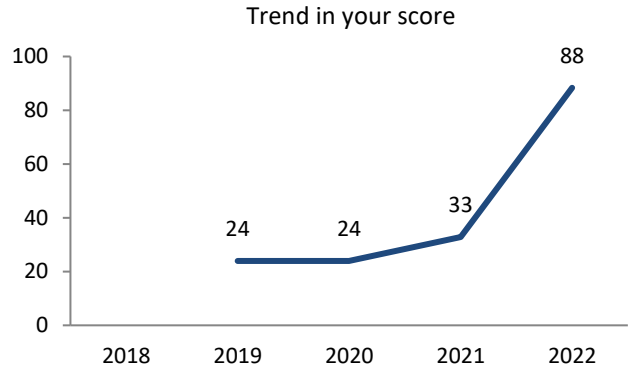
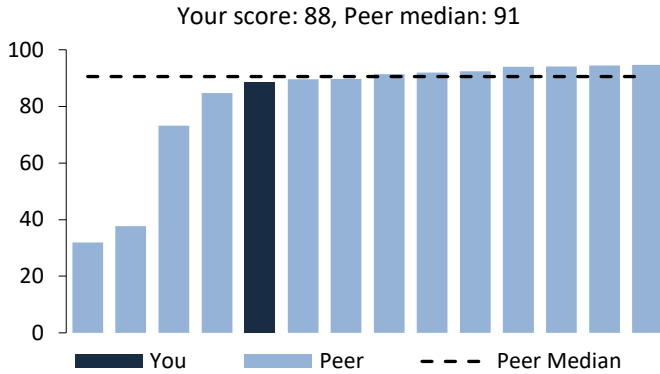
+50 If you had campaigns for all of the following, otherwise # of 'yes' responses X 10 30.0 30.0

- Targeting members approaching retirement Yes Yes 86%Yes
- Targeting members with missing beneficiary information Yes Yes 36%Yes
- Targeting members with missing email addresses No No 57%Yes
- Targeting members with missing addresses or to update addresses Yes Yes 79%Yes
- Other No No 50%Yes

100 Total 59.0 59.0 59.0



## Tracing members service score

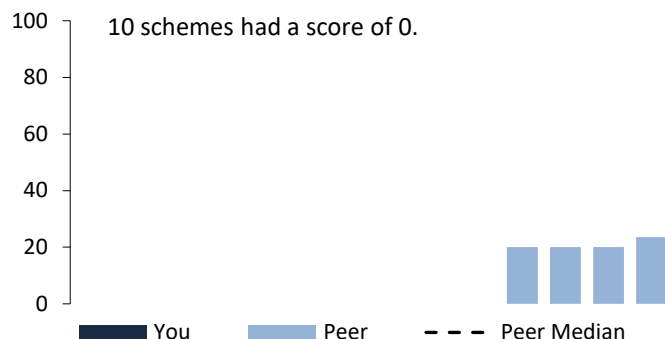


### Scoring methodology

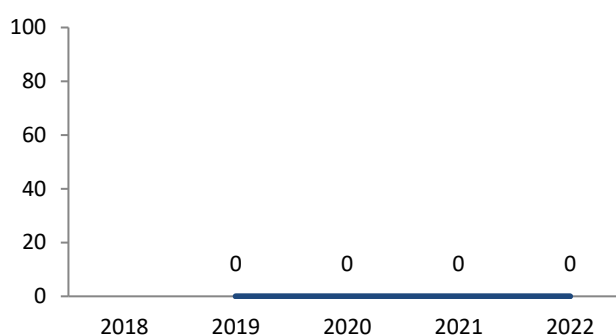
		Your Data	Your Score	Peer Med.
		2022	2021	2022
<b>Current year</b>				
+75	75 - 75 X % of deferred members that reached their normal retirement age in the year that have not received any benefits yet because mail has been returned and the member has been recorded as 'gone away' (subject to a minimum of 0). <i>Your score will be 18 if unknown</i>	0.1%	Unknown	74.9
			18.0	1.1%
+10	10 x % of deferred members that you hold current email addresses for. <i>Your score will be 2.5 if unknown.</i>	0.3%	17.8%	0.0
			1.8	42.6%
+10	10 x % of deferred members that you hold current home addresses for. <i>Your score will be 2.5 if unknown.</i>	90.6%	87.4%	9.1
			8.7	94.2%
+5	5 x % of Common Data assessed to be present and accurate for deferred members. <i>Your score will be 1 if unknown.</i>	86.5%	86.3%	4.3
			4.3	97.3%
100	<b>Total</b>		88.4	32.8
				90.5

## Meeting members (Individuals) service score

Your score: 0, Peer median: 0



Trend in your score



Scoring methodology	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022

### Availability

Did you meet individually with deferred members in the year?

No New 29% Yes

*Your service score for Meeting members (individuals) will be 0 if you didn't meet any members or if you didn't meet a material number of members*

Number of members you met at your premises

n/a n/a

Number of members you met away from your premises

n/a n/a

Number of members you met via the internet (e.g. Skype or Zoom)

n/a n/a

Total number of individual meetings

0 0

Number of deferred members

86,657 85,696

Meetings as a percent of deferred member

0.0% 0.0% 0.0%

+80 If the number of members you met individually was 5% or more of deferred members, otherwise 1600 X # of members you met individually as a % of deferred members

0.0% 0.0% 0.0 0.0 0.0%

### Capability

+14 If you have real-time access to the member's data when meeting individually

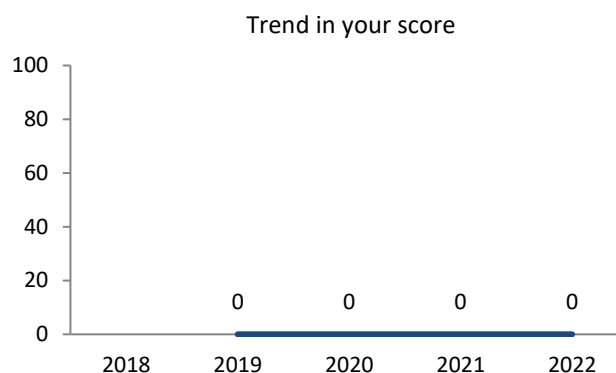
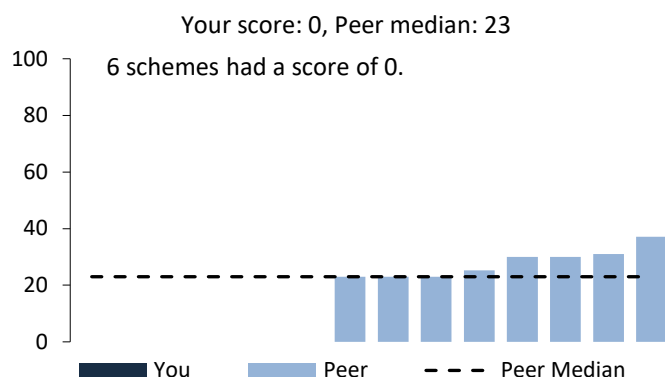
Yes New 14.0 14.0 100% Yes

+6 If you can provide a retirement estimate for a member that requests one in the meeting

Yes New 6.0 6.0 100% Yes

100 Total 0.0 0.0 0.0

## Meeting members (groups) service score



Scoring methodology	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022

### Availability

Did you meet with deferred members in groups in the year (i.e., delivering presentations)?

No No 57%Yes

*Your service score for Meeting members (groups) will be 0 if you didn't do any presentations*

Number of presentations about benefits changes, scheme changes or M&A activity

Number of presentations for other educational or informative purposes

Total number of presentations

Educational presentations as a percent of total presentations

100%

Total number of attendees

Number of members attending webinars

Total number of attendees, including webinars

Number of deferred members

Attendees as a percent of deferred members

0.21%

+70 If the total number of attendees was 2.5% or more of deferred members, otherwise 2800 X attendees as percent of deferred members (including those attending webinars)

0.0 0.0 0.21%

### Type

+23 If more than 50% of your member presentations were solely to educate and inform your members (rather than being driven by changes to benefits or M&A activity, i.e., you did them because you wanted to rather than because you needed to).

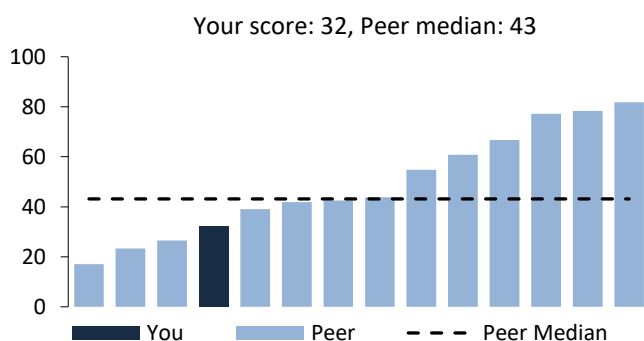
0.0 0.0 n/a

+7 If you held an AGM (giving members the opportunity to meet with and question executives and Board members)

0.0 0.0 31%Yes

100 Total 0.0 0.0 23.0

## Telephone - pre-connection service score

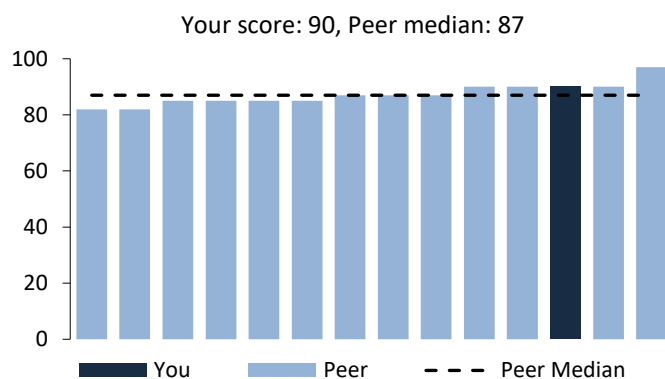


### Scoring methodology

Your Data	Your Score	Peer Med.
2022	2021	2022

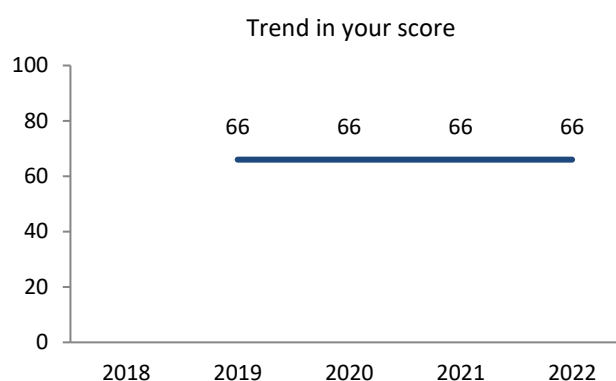
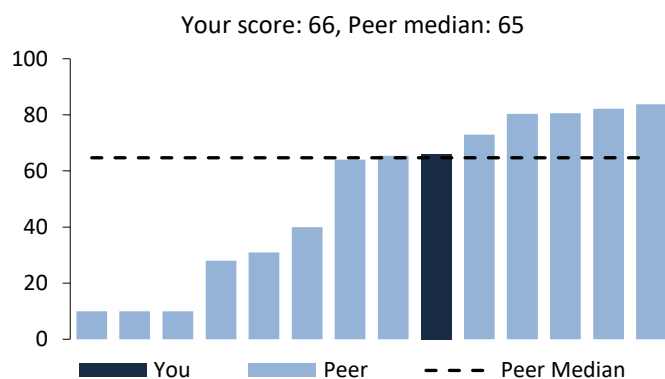
	2022	2021	2022	2021	2022
<b>Access</b>					
+5 If you have a free-phone number (or a low cost call number)	No	No	0.0	0.0	57%Yes
+10 10 X (# hrs your team is available to take calls each week / 60). (Max. 10)	42.5	42.5	7.1	7.1	41.5
+5 If your administrators provide their full name and contact number on cover letters when responding to specific requests from members	Yes	Yes	5.0	5.0	64%Yes
<b>Failure to connect (e.g., engaged, unanswered or answering machine)</b>					
+20 If 100% of calls connected, 20 - [100 X (1.0 - % of connected calls)] if at least 90% of calls connected, or 10 - [100 X (0.9 - % of connected calls)] if at least 70% of calls connected, otherwise 0. <i>Your score will be 5 if unknown</i>	100.0%	100.0%	20.0	20.0	100.0%
<b>Menu layers and wait times</b>					
+20 If there are no menu layers, otherwise 10 if 1 layer, 5 if 2 or 0 if 3 plus	1	1	10.0	10.0	1.0
+20 If the time it takes a member to reach a person is 30 secs or less, otherwise 20 - (( secs to reach a live person - 30) X 0.2 per sec), (Min. 0)					
Time listening to messages/navigating menus (0 if no messages/menus) (A)	45	30			42.5
Is the menu system by-passed if a service representative is available?	No	Yes			
If yes, what percentage of calls is the menu system by-passed? (B)	n/a	83%			
Adjusted time listening to messages/navigating menus (A X (100-B)) = (C)	45	30			42.5
Average time queuing (0 if no queue) (D)	<u>180</u>	<u>90</u>			121.5
Total time to reach a live person (seconds) (C+D)	225	95	0.0	7.0	104.5
<b>Abandonment</b>					
+20 If the abandonment rate in queue was 0%, otherwise 20 - (2 X % calls abandoned) (Min. 0). You will score 20 if you don't have a queuing system and 0 if the abandonment rate is unknown	15.0%	0.5%	0.0	19.0	4.5%
<b>Deductions</b>					
-10 If a contact centre operator is the first point of contact	Yes	Yes	-10.0	-10.0	50%Yes
100 Total			32.1	58.1	43.1

## Telephone - capability service score



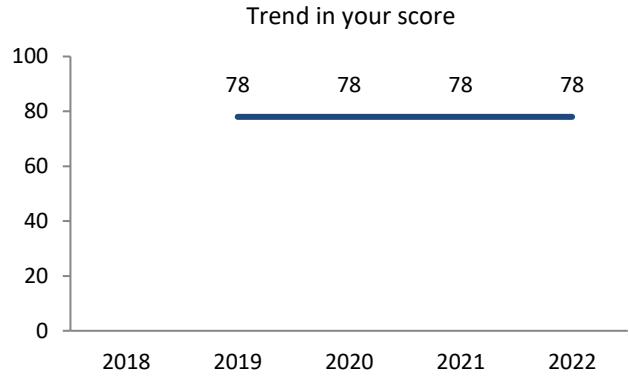
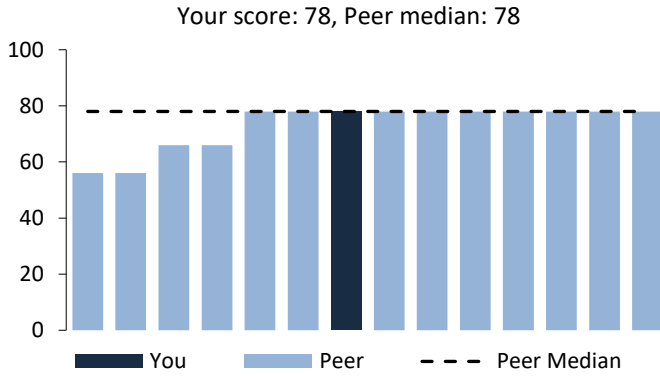
Scoring methodology	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022
+40 If you have security routines that allow staff to discuss a member's personal data, such as salary and service history, on the phone	Yes	Yes	40.0	40.0	100%Yes
<b>Basic capability</b>					
+27 If you have immediate computer access to each of the following pieces of information, otherwise (# of 'yes' responses / # applicable) X 26			27.0	27.0	
• Record of the member's previous calls	Yes	Yes			86%Yes
• Copies of recent correspondence on-line	Yes	Yes			100%Yes
• A knowledge-sharing help system for use by the administrator	Yes	Yes			71%Yes
• Pensionable salary	Yes	Yes			100%Yes
• Salary history	Yes	Yes			100%Yes
• Pensionable service	Yes	Yes			100%Yes
• Pensionable service history	Yes	Yes			100%Yes
• Home address	Yes	Yes			100%Yes
• Real-time access to a workflow system	Yes	Yes			100%Yes
# yes answers / # applicable	9 / 9	9 / 9			
<b>High value adding capability</b>					
+20 'If you have immediate computer access to each of the following whilst on a call with members (and can convey the information whilst on the call), otherwise (# of 'yes' responses / # applicable) X 20			10.0	10.0	
• Most recent member statement (or the data from the statement)	Yes	Yes			100%Yes
• Transfer value	No	No			21%Yes
• A pension estimate	Yes	Yes			29%Yes
• Amounts payable on death	No	No			21%Yes
# yes answers / # applicable	2 / 4	2 / 4			
<b>Change of address</b>					
+13 If members can notify you of a change of address over the telephone	Yes	Yes	13.0	13.0	100%Yes
100 Total			90.0	90.0	87.0

## Telephone - outcomes service score



Scoring methodology	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022
+30 If you monitor what happens to calls <u>after</u> they connect	Yes	Yes	30.0	30.0	64%Yes
<b>First contact resolution</b>					
+40 If 100% of calls were resolved by their first contact, otherwise 40 - (80 X (1 - % satisfied by first contact)) (subject to a minimum of 0). Your score will be 10 if not measured or unknown	95.0%	95.0%	36.0	36.0	89.0%
<b>Deductions from first contact resolution score</b>					
-9 If you include calls that were transferred	No	No	0.0	0.0	13%Yes
-9 If you include calls where the member needs a call back	Yes	Yes	-9.0	-9.0	13%Yes
-9 If you include calls that might create a new task in the 'back-office' (Subject to a minimum score for first contact satisfaction of 0)	Yes	Yes	-9.0	-9.0	75%Yes
<b>Quality monitoring</b>					
+24 If you review your staff's responses to member calls for coaching purposes 4 or more times per month, otherwise 2 X # of times per month	Yes	Yes	3	3	18.0 18.0 6
+6 If the review is based on listening in on a recording (versus a live call)	Live	Live	0.0	0.0	80% Recording
100 Total			66.0	66.0	64.7

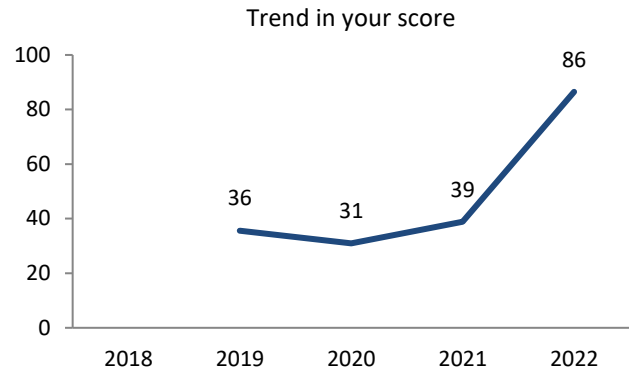
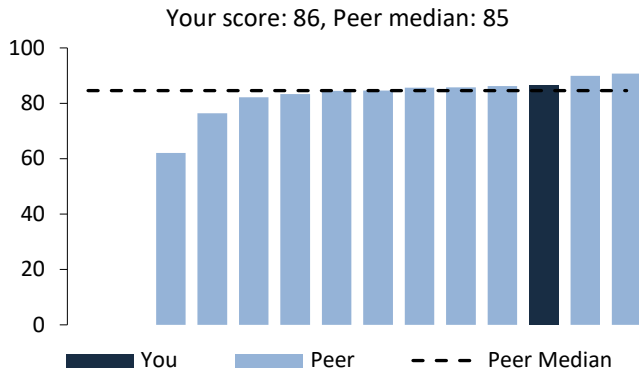
## Digital - public service score



### Scoring methodology

	Your Data		Your Score		Peer Med.	
	2022	2021	2022	2021	2022	
<b>Availability</b>						
+10	If you have a website accessible by deferred members	Yes	Yes	10.0	10.0	100%Yes
	<i>Your service score for Digital - Public will be 0 if you don't have a website</i>					
+22	If you have a mobile version of your website	Yes	Yes	22.0	22.0	86%Yes
+22	If you have a mobile app	No	No	0.0	0.0	0%Yes
<b>Content</b>						
+22	If all forms used by deferred members are available for download	Yes	Yes	22.0	22.0	100%Yes
+12	If member booklets are available to view or download	Yes	Yes	12.0	12.0	100%Yes
+12	If educational videos are available online	Yes	Yes	12.0	12.0	86%Yes
100	Total			78.0	78.0	78.0

## Digital - secure - use service score



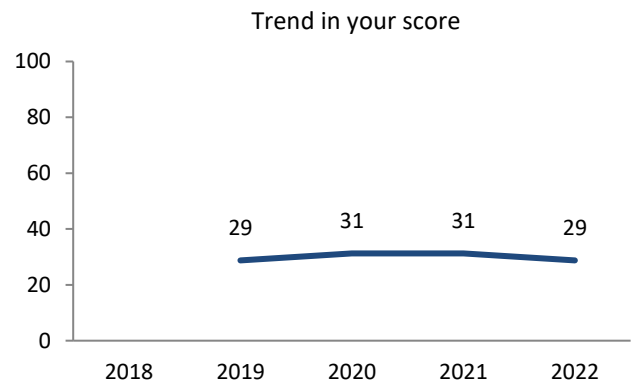
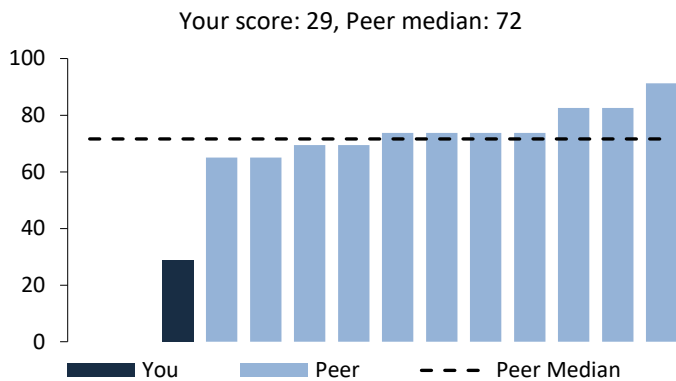
### Scoring methodology

	Your Data	Your Score	Peer Med.
	2022	2021	2022
<b>Deferred member access</b>			
Can your deferred members access their own data via a secure website?	Yes	Yes	86% <b>Yes</b>
<b>Registered users</b>			
Number of deferred member registered users (A)	28,077	5,214	
Number of deferred members (B)	86,657	85,696	
% of deferred members that are registered users (A/B)	32.4%	6.1%	30.1%
+20 20 x the percentage of members that are registered users		6.5	1.2
<b>Number of members actually using your secure area</b>			
Number of deferreds that accessed the secure area in the year (A)	13,844	2,517	
Number of deferred members (B)	86,657	85,696	
% of deferreds that accessed the secure area in the past year (A/B)	16.0%	2.9%	15.1%
+60 If 10% or more of your deferred members accessed the secure area in the past year, otherwise 600 X % of deferred members that accessed the secure area	16.0%	2.9%	60.0 17.6
<b>Multiple logins</b>			
Number of total visits by deferred members <sup>1</sup> (C)	54,962	9,706	
Number of deferred members that accessed the secure area in the year	13,844	2,517	
Average number of visits made by each member that logged in (C/A) = D	4.0	3.9	3.7
+20 If the average user accessed the secure area 2 times in the year, otherwise (D/2) X 20. Your score will be 10 if the total number of logins was unknown.		20.0	20.0
<b>100 Total</b>		86.5	38.8 84.6

1. CEM does not have the split of registered users, members logging in and total logins between active, deferred and pensioners for every scheme. If a scheme can provide the split on one of the elements (eg. registered users), but not on the other elements, then we will use the split as a proxy. For example, if we know that 20% of registered users were active members, then we assume that 20% of all logins were made by actives (unless, of course, an accurate split is provided). If no split is provided then we use the scheme's membership mix as the basis for the split.



## Digital - secure - functionality service score



Scoring methodology	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022

### Deferred member access

Can deferred members access their own data online? Yes Yes 86%Yes

### Basic functionality

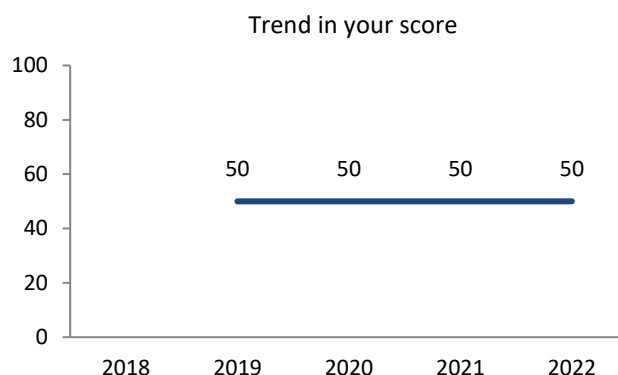
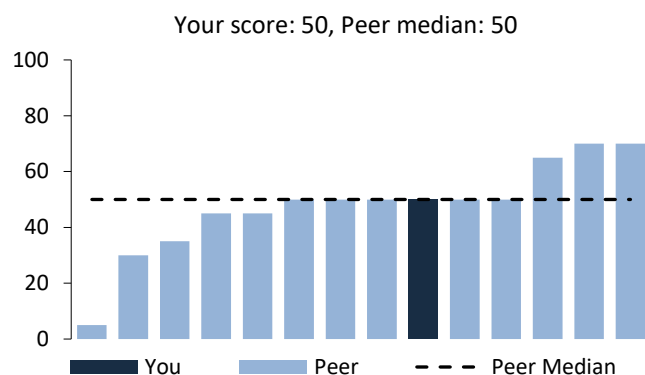
Weight	Description	2022	2021	Peer Med. 2022
+30	If your website allows members to do all of the following in the secure area of your website, otherwise (# of 'yes' responses / # applicable) X 30	18.8	22.5	
	• Automated password reset facility	Yes	Yes	100%Yes
	• Create or change a nomination of beneficiaries	Yes	Yes	92%Yes
	• View pensionable service and salary data	Yes	Yes	100%Yes
	• Change address	Yes	Yes	100%Yes
	• Change email address	Yes	Yes	100%Yes
	• Calculator (not linked to data)	No	Yes	79%Yes
	• View the current market value of the account (AVCs)	No	No	92%Yes
	• View a summary of account activity for any time period (AVCs)	No	No	85%Yes
	# yes answers	5	6	
	# applicable	8	8	

### High value-adding functionality

Weight	Description	2022	2021	Peer Med. 2022
+70	If your website allows members to do all of the following in the secure area of your website, otherwise (# of 'yes' responses / # applicable) X 70	10.0	8.8	
	• View the current status of requests	No	No	15%Yes
	• View items sent to / received from a secure mailbox	No	No	15%Yes
	• Apply for retirement	No	No	69%Yes
	• Download a copy of a benefit statement (or view equivalent)	Yes	Yes	100%Yes
	• Obtain a current transfer value	No	No	15%Yes
	• Calculator (linked to data)	No	No	100%Yes
	• Change the options selected for the investment of new contributions	No	No	85%Yes
	• Switch accumulated balances between investment options	No	No	92%Yes
	# yes answers	1	1	
	# applicable	7	8	

100 Total 28.8 31.3 71.6

## Digital - social media service score



Scoring methodology	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022

### Platforms

+15	If your scheme has a page on 3 or more social media platforms, 10 if 2 platforms, 5 if 1 platform	2	New	10	10	2
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### Frequency

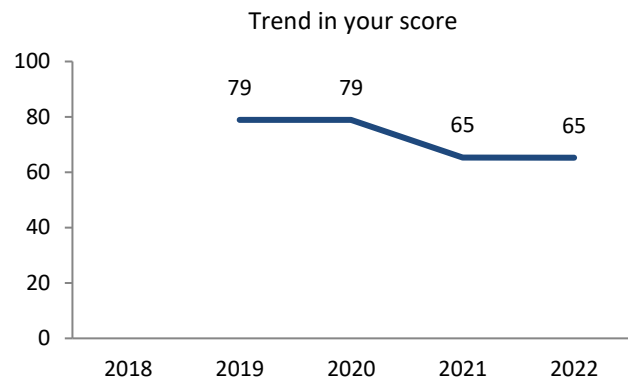
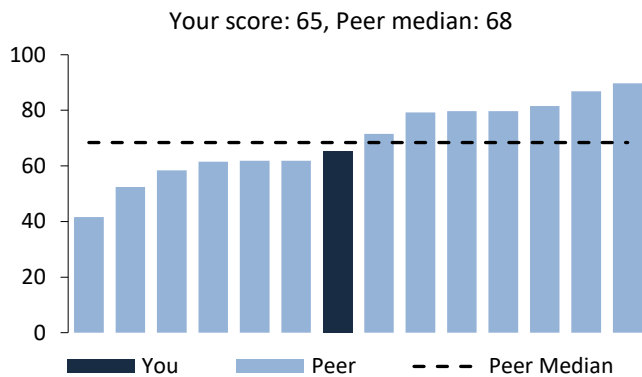
+60	If your scheme posts on average 10 times or more per month, 40 if posted 5 times or more per month, 20 if more than once a month	7	New	40	40	13
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### Member interactions

+25	If your scheme responds to member interactions via social media on average within 1 hour, otherwise (25-5x) for each hour in excess of 1 hour (subject to a minimum of 0)	48	New	0	0	18
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100	Total			50.0	50.0	50.0
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## SLA service score

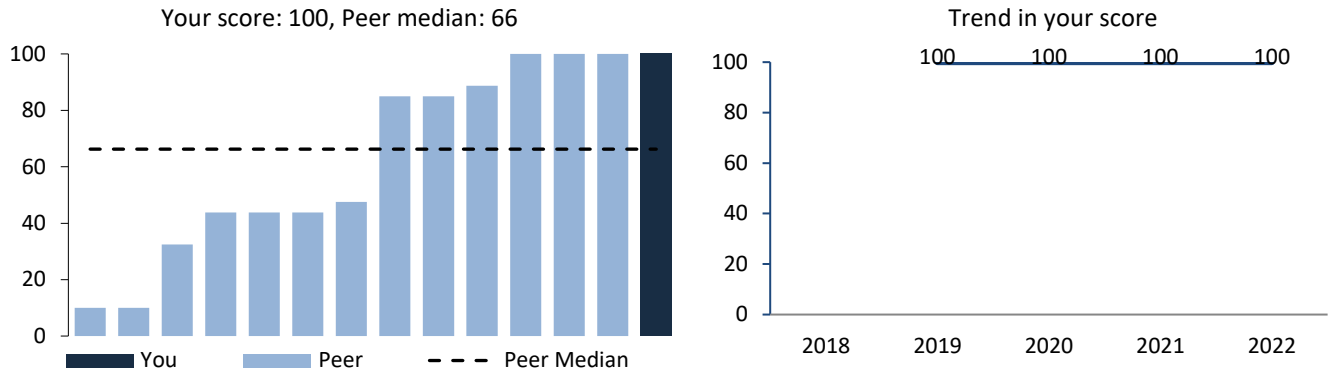


### Scoring methodology

	Your Data	Your Score	Peer Med.
	2022	2021	2022
<b>Processing times</b>	Days	Days	
+88 11.9 - 0.9 for each day that it takes you to complete the task (Min. 0)			
• Send a notification of entitlement to a leaver	8	6	4.9
• Generate a transfer value quotation	13	13	0.2
• Process a transfer out (make the payment)	13	13	0.3
• Set up a new pension	1	1	11.0
• Pay a Pension Commencement Lump Sum	1	1	10.6
• Send a written estimate	3	3	9.3
• Initial response to someone notifying you of a death	2	4	10.3
• Switching accumulated balances between investment options	n/a	n/a	n/a
Total score (A)			46.6
# applicable (B)			7.0
# potential (C)			8.0
Adjusted total score (A x (C/B))			53.2
+12 If you communicate delays / status updates to members	Yes	Yes	12.0
			12.0
			100%
100 Total			65.2
			65.3
			68.4

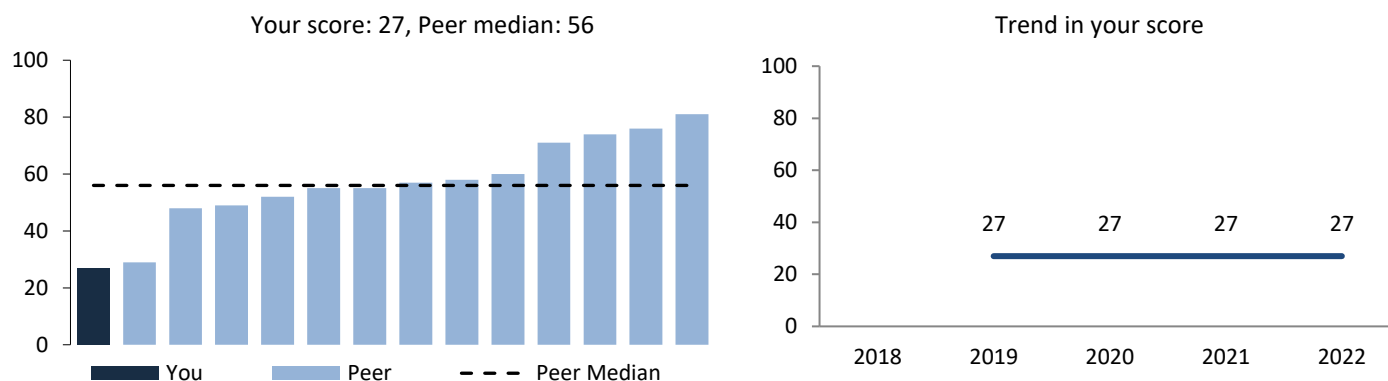
\* Where a scheme was unable to supply actual average turnaround times, we have substituted a calculated turnaround based on target and % of cases processed inside the target: Refer to Section 3 - Total Service - Pages 7 and 8 for more details.

## Feedback service score



Scoring methodology	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022
+10 If you survey members to find out how they felt about your services in the year? (Your score for feedback will be 0 if you didn't survey in the year)	Yes	Yes	10.0	10.0	100%Yes
<b>Satisfaction - single activity focus</b>					
+45 If you conducted activity specific surveying on each of the following activities, otherwise (# of 'yes' responses / # applicable) X 60			45.0	45.0	
• Website	Yes	Yes			54%Yes
• Telephone calls	Yes	Yes			69%Yes
• Retirement	Yes	Yes			85%Yes
• Leaver - exit to deferred	Yes	Yes			69%Yes
# yes answers	4	4			
# applicable	4	4			
<b>Customer Effort- single activity focus</b>					
+45 If you measure customer effort for each of the following, otherwise (# of 'yes' responses / number applicable) X 45			45.0	45.0	
• Website	Yes	Yes			50%Yes
• Telephone calls	Yes	Yes			36%Yes
• Retirement	Yes	Yes			57%Yes
# yes answers	3	3			
# applicable	3	3			
<b>100 Total</b>			<b>100.0</b>	<b>100.0</b>	<b>66.3</b>

## DC/AVCs service score



### Scoring methodology

Your Data	Your Score	Peer Med.
2022	2021	2022
2022	2021	2022

#### Member statement - timeliness

+18 18 - 3 for each month that the data in your statements is out of date (Min. 0)

3.0	3.0	9.0	9.0	3.1
-----	-----	-----	-----	-----

#### Member statement - content

If your DC/AVC statement contains:

+2 A summary of all account activity for the statement period

Yes	Yes	2.0	2.0	57%Yes
-----	-----	-----	-----	--------

+2 A beginning and end of period market values

Yes	Yes	2.0	2.0	93%Yes
-----	-----	-----	-----	--------

+2 Rates of return for investment options over multiple time periods

No	No	0.0	0.0	21%Yes
----	----	-----	-----	--------

+2 A comparison of fund option returns to benchmark indices

No	No	0.0	0.0	14%Yes
----	----	-----	-----	--------

+2 A personal rate of return for the member's account

No	No	0.0	0.0	14%Yes
----	----	-----	-----	--------

+2 An estimate of the future account balance at retirement

Yes	Yes	2.0	2.0	93%Yes
-----	-----	-----	-----	--------

+2 The charges deducted from the members account (in £)

#### Estimates

+16 If you can incorporate DC/AVC information alongside DB benefits

No	No	0.0	0.0	21%Yes
----	----	-----	-----	--------

#### Digital - secure - access

If members can access their data in a secure area:

+22 Via the secure area on your website (i.e., they can see both main scheme entitlement and any DC component in one place), or

No	No	0.0	0.0	21%Yes
----	----	-----	-----	--------

+10 Via the secure area of a third-party provider's website (e.g., AVC provider)

Yes	Yes	10.0	10.0	79%Yes
-----	-----	------	------	--------

#### Digital - secure - functionality

+10 If you can view the current market value of the account

No	No	0.0	0.0	86%Yes
----	----	-----	-----	--------

+10 If you can view a summary of account activity for any time period

No	No	0.0	0.0	79%Yes
----	----	-----	-----	--------

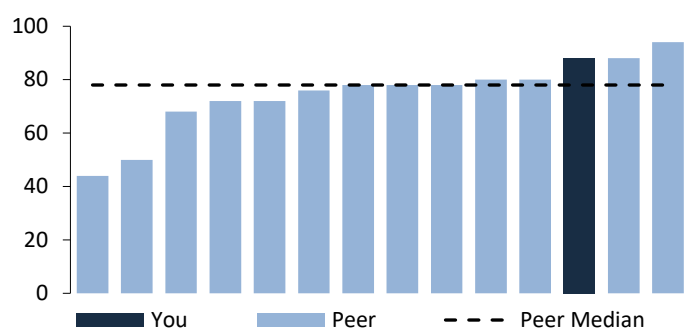
+10 If you can switch accumulated balances between investment options

No	No	0.0	0.0	86%Yes
----	----	-----	-----	--------

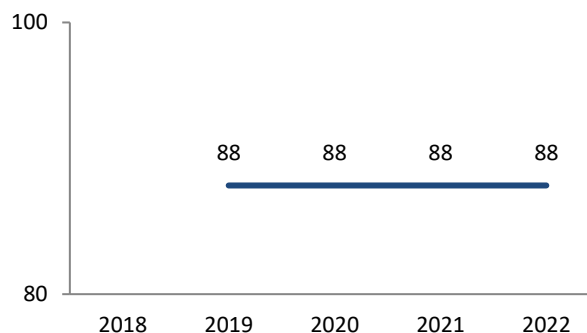
100	Total			27.0	27.0	56.0
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## Vulnerable members service score

Your score: 88, Peer median: 78



Trend in your score



### Scoring methodology

Your Data	Your Score	Peer Med.
2022	2021	2022
2022	2021	2022

#### Flag

+4 If you, with the agreement of the member, place flags on a member's record to suggest a vulnerability/need for special care. Yes Yes 4.0 4.0 93%Yes

If you flag the following vulnerabilities specifically:

+2 a) Financial vulnerability	No	No	0.0	0.0	57%Yes
+2 b) Visual impairment	Yes	Yes	2.0	2.0	79%Yes
+2 c) Hearing impairment	Yes	Yes	2.0	2.0	71%Yes
+2 d) Speech impairment	No	No	0.0	0.0	50%Yes
+2 e) Mobility and physical impairments	No	No	0.0	0.0	14%Yes
+2 f) Reading or writing impairment	No	No	0.0	0.0	57%Yes
+2 g) Speaking/reading English as a second language	No	No	0.0	0.0	57%Yes
+2 h) Others	No	No	0.0	0.0	29%Yes

#### Telephone

+30 If you accept help for members with hearing and speech difficulties over the phone from specialist agencies. Yes Yes 30.0 30.0 100%Yes

#### Website

If your website:

+6 a) Meets level AA of the Web Content Accessibility Guidelines (WCAG 2.1)	Yes	Yes	6.0	6.0	64%Yes
+6 b) Includes screen magnifiers	Yes	Yes	6.0	6.0	29%Yes
+6 c) Includes screen readers and/or speech recognition tools	Yes	Yes	6.0	6.0	29%Yes
+6 d) Includes tools that change the screen colour	Yes	Yes	6.0	6.0	21%Yes
+6 e) Has an accessibility statement	Yes	Yes	6.0	6.0	93%Yes

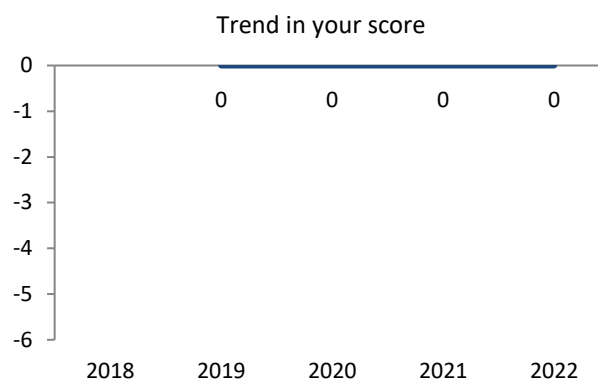
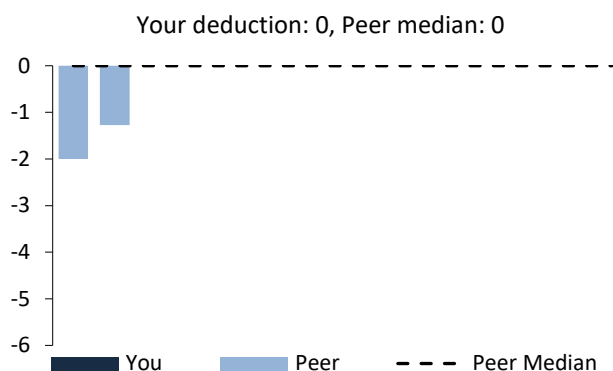
#### Printed material

If you produce the following printed materials in Braille and/or large or plain text (including digitally):

+10 a) Members' booklet	Yes	Yes	10.0	10.0	93%Yes
+10 b) Benefit statement	Yes	Yes	10.0	10.0	93%Yes

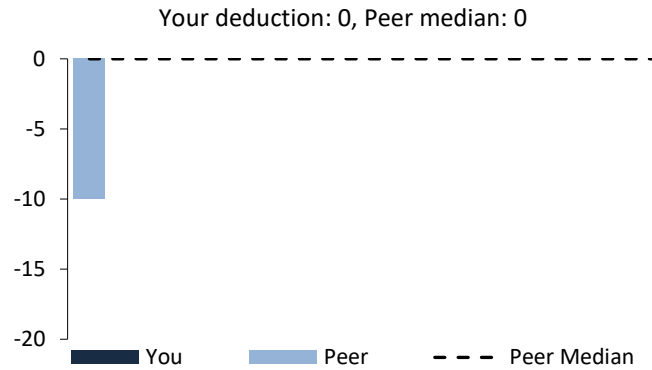
100 Total			88.0	88.0	78.0
-----------	--	--	------	------	------

## Complaints deduction



Scoring methodology	Your Data		Your Deduction Peer Med.		
	2022	2021	2022	2021	2022
<b>Complaints</b>					
Total service related complaints (A)	95	134			
Total members (active, deferred, and pensioners) (B)	297,331	287,644			
Number of service related complaints per 1000 members ((A/B)/1000)	0.32	0.47			0.15
-2 If service related complaints exceeded 2 per 1000 members, otherwise -1 X # of service related complaints that exceeded 1 per 1000 members. Your deduction will be -1.5 if 'unknown'.			0.00	0.00	0.00
<b>Internal Dispute Resolution</b>					
Total IDR cases relating to service initiated in the year (C)	2	5			
Total members (active, deferred, and pensioners) (B)	297,331	287,644			
Number of service related IDR cases per 1000 members ((C/B)/1000) (D)	0.01	0.02			0.03
-2 If service related IDR cases exceeded 1 per 1000 members, otherwise -1 X # of service related complaints that exceeded 0.5 per 1000 members. Your deduction will be 1.5 if 'unknown'.			0.00	0.00	0.00
% of IDR cases that were upheld	0%	80%			18%
-2 If the number of IDR cases was less than 0.05 per 1000 members then there is no deduction, otherwise -2 x % of IDR cases upheld with a maximum deduction of 2.			0.00	0.00	0.00
<b>Total deduction</b>			<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

## Data breaches deduction



Scoring methodology	Your Data		Your Deduction		Peer Med.
	2022	2021	2022	2021	2022
<b>Data breaches</b>					
-10 If one or more data breaches involving member data were reported to the Information Commissioners Office (ICO) or other supervisory authority.	No	No	0.00	0.00	0.00
Total number of deferred members affected by a data breach (A)	0	New			
Total deferred members (B)	86,657	85,696			
Percentage of members affected by a data breach ((A/B)*100)	0.28	New			
-10 -1 x % of more members affected by a data breach with a maximum deduction of 10.			0.00	0.00	0.00
<b>Total deduction</b>			<b>0.0</b>	<b>0.0</b>	<b>0.0</b>



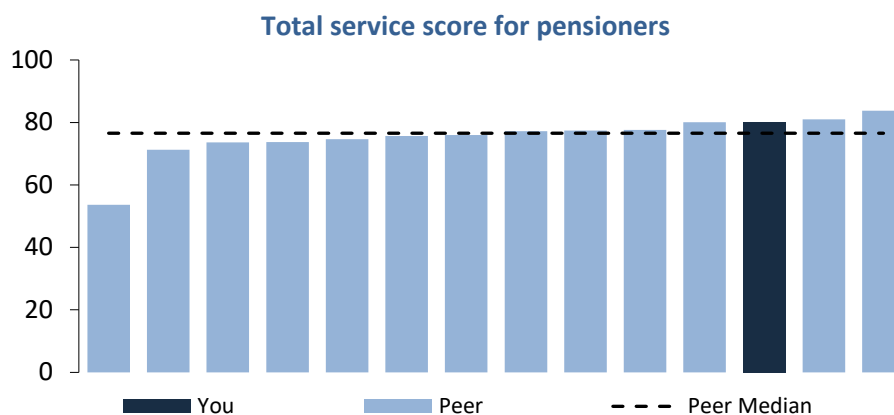
# 6

## Service for pensioners

Total service score for pensioners	2
Trend	3
Components of pensioner:	
• Pension increases service score	4
• P60s service score	5
• Newsletters and campaigns service score	6
• Meeting members (Individuals) service score	7
• Meeting members (Groups) service score	8
• Telephone - pre-connection service score	9
• Telephone - capability service score	10
• Telephone - outcomes service score	11
• Digital (public) service score	12
• Digital (secure - use) service score	13
• Digital (secure - functionality) service score	14
• Digital (social media) service score	15
• SLA service score	16
• Feedback service score	17
• Vulnerable members service score	18
• Complaints deduction	19
• Data breaches deduction	20
• Missing payment deduction	21

## Total service score for pensioners

Your total service score for pensioners was 80 out of 100. This was above the peer median of 77.



Your service score for pensioners is a weighted total of scores at an activity level, as follows:

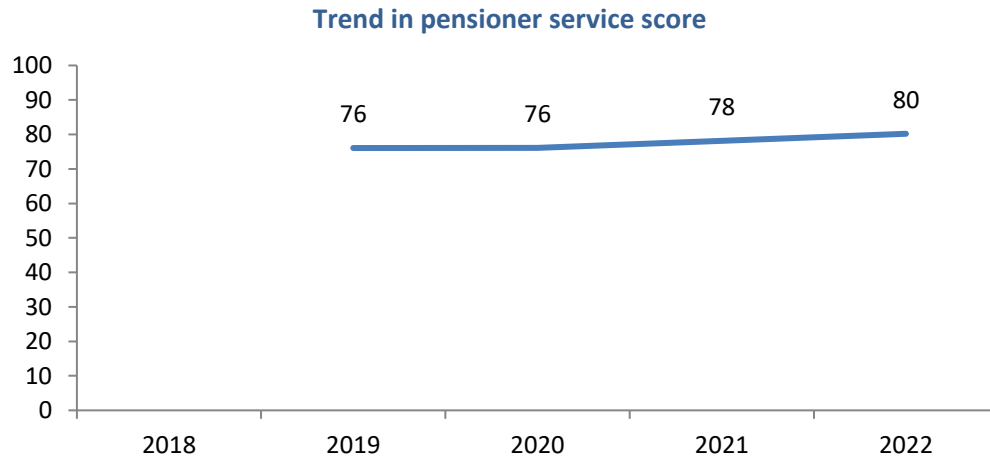
Activity	Weight	Service score		
		You	Peer median <sup>1</sup>	Higher/ -lower <sup>2</sup>
Pension Increases	20%	100	100	0
P60s	10%	100	100	0
Newsletters and Campaigns	4%	84	52	32
Meeting Members - Individuals	1%	21	0	21
Meeting Members - Groups	1%	0	0	0
Telephone - Pre-Connection	8%	32	43	-11
Telephone - Capability	4%	80	80	0
Telephone - Outcomes	3%	66	65	1
Digital - Public	5%	80	80	0
Digital - Secure - Use	10%	89	85	4
Digital - Secure - Functionality	9%	65	83	-18
Digital - Social Media	4%	50	50	0
SLA	7%	88	87	1
Feedback	4%	100	40	60
Vulnerable Members	10%	82	73	9
<i>Deductions</i>				
Complaints (up to 6 pts)	n/a	0	0	0
Data Breaches (up to 20 pts)	n/a	0	0	0
Missed Payments (up to 65 pts)	n/a	0	0	0
<b>Total</b>	<b>100%</b>	<b>80</b>	<b>77</b>	<b>3</b>

1. The weighted total peer median service score for pensioners is the median of the weighted total for each peer. It will not equal the weighted sum of the peer median scores for each activity.

2. Any minor differences are due to rounding.

## Trend

Your service score for pensioners has increased by 2 points since you last benchmarked.

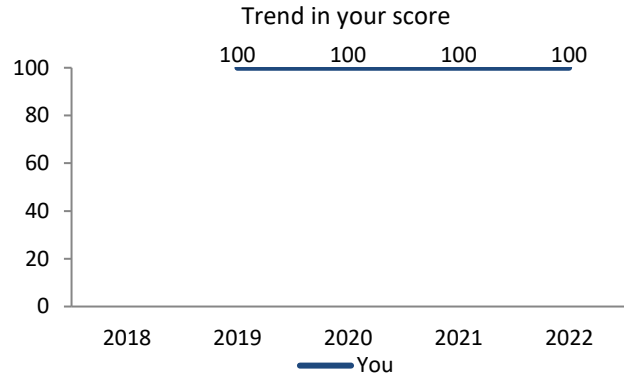
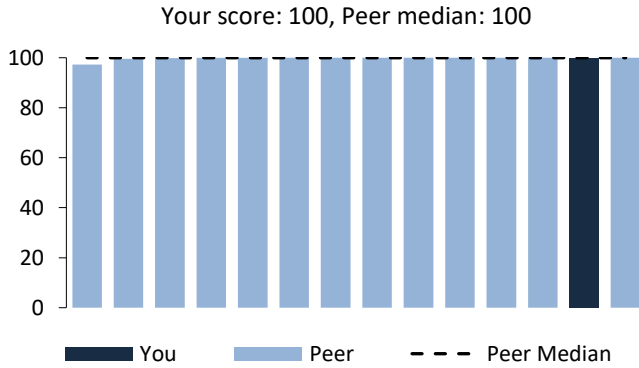


### Trend in pensioner service scores by activity

Activity	Weight	Your service score					Change	
		2022	2021	2020	2019	2018	1-Yr	3-Yr
Pension Increases	20%	100	100	100	100		0	0
P60s	10%	100	100	100	100		0	0
Newsletters and Campaigns	4%	84	72	52	52		12	32
Telephone - Pre-Connection	8%	32	58	58	59		-26	-27
Telephone - Capability	4%	80	80	80	75		0	5
Telephone - Outcomes	3%	66	66	66	66		0	0
Digital - Public	5%	80	80	80	80		0	0
Digital - Secure - Use	10%	89	52	40	41		37	48
Digital - Secure - Functionality	9%	65	65	65	65		0	0
Digital - Social Media	4%	50	50	50	50		0	0
SLA	7%	88	89	88	88		-1	0
Feedback	4%	100	100	100	100		0	0
Vulnerable Members	10%	82	82	82	82		0	0
<i>Deductions</i>								
Complaints (up to 6 pts)	n/a	0	0	0	0		0	0
Data Breaches (up to 20 pts)	n/a	0	0	0	0		0	0
Missed Payments (up to 65 pts)	n/a	0	0	0	0		0	0
<b>Weighted Total</b>	<b>98%</b>	<b>80</b>	<b>78</b>	<b>76</b>	<b>76</b>		<b>2</b>	<b>4</b>

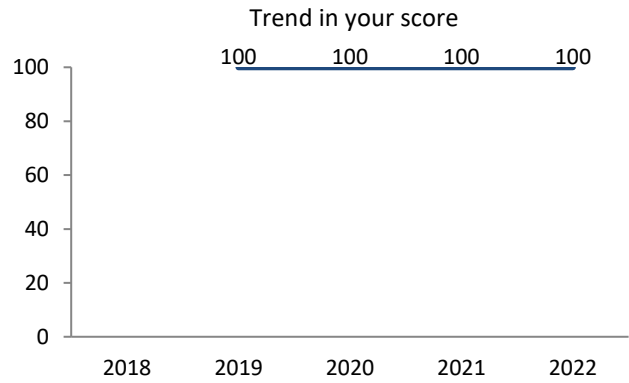
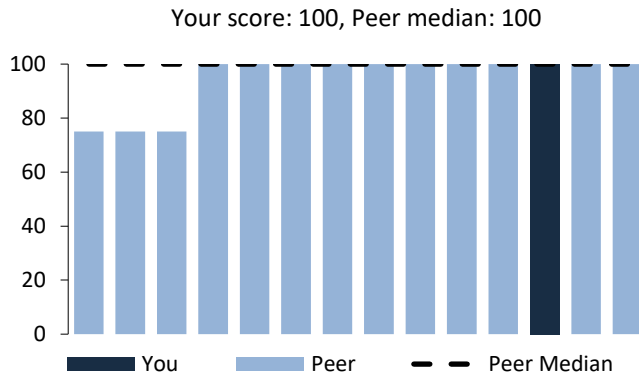
Historic scores have been restated to reflect changes in the methodology. If any question was not asked in a prior year then we used your response from the year when the question was first asked as a default. Where defaults are used, those defaults are applied historically to ensure year-on-year consistency. Any minor differences are due to rounding.

## Pension increases service score



Scoring methodology	Your Data 2022	Your Data 2021	Your Score 2022	Your Score 2021	Peer Med. 2022
<b>Increasing pensions at the right time</b>					
Were any pension increases late in the year (i.e., after the date the increase should have taken effect)?	No	No			29% <b>Yes</b>
+50 If there were no late pension increases in the year, otherwise 50 - (% of pensioners affected X average number of months late)			50.0	50.0	
How many pensioners were affected? (A)	n/a	n/a			
Total number of pensioners? (B)	104,710	100,869			
% of pensioners affected (A/B)	0%	0%			0%
On average, how many months late were the increases?	n/a	n/a			2
<b>Increasing pensions by the right amount</b>					
+50 If no pensions were increased by the wrong amount in the year, otherwise 50 - (% of pensioners affected X average number of months to correct the error)			50.0	50.0	
How many pensioners were affected? (A)	n/a	n/a			449.5
Total number of pensioners? (B)	104,710	100,869			100,523
% of pensioners affected (A/B)	0%	0%			0%
How long on average, in months, did it take you to correct the errors?	n/a	n/a			2
<b>100 Your total score</b>			<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## P60 service score



### Scoring methodology

Your Data	Your Score	Peer Med.
2022	2021	2022
100	100	100

### Timeliness

On what date were the bulk of your P60s issued in the year?

05/04 16/04

+100 if issued before 30th April

100 100 79%Yes

+75 if issued between 1<sup>st</sup> and 31<sup>st</sup> May

21%Yes

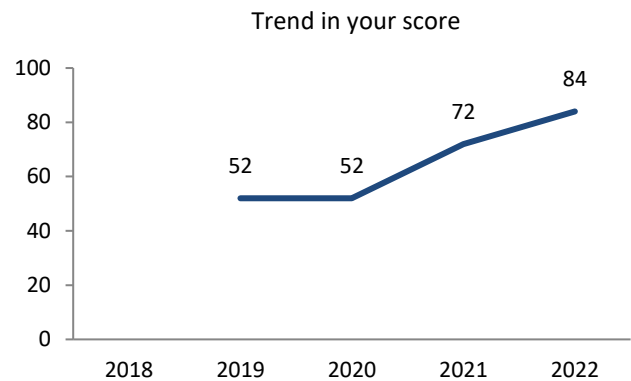
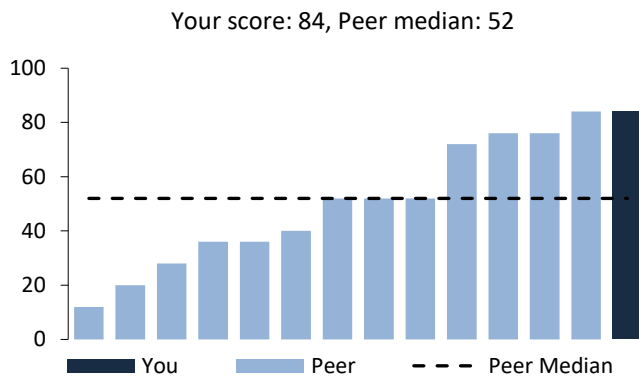
+0 Otherwise 0

0%Yes

100 Your total score

100 100 100

## Newsletters and campaigns service score



Scoring methodology	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022

### Availability

Did you send newsletters to pensioners in the year?

Yes Yes 93%Yes

### Frequency

+32 If you send newsletters 4 or more times per year, 24 if 3 times, 16 if 2 times or 8 if once

2 2 16.0 16.0 1  
times times time

### Customisation

+20 If pensioners receive a different newsletter from active or deferred members

Yes Yes 20.0 20.0 92%Yes

### Campaigns

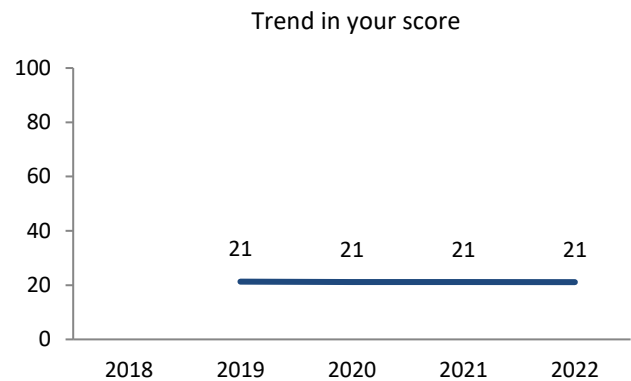
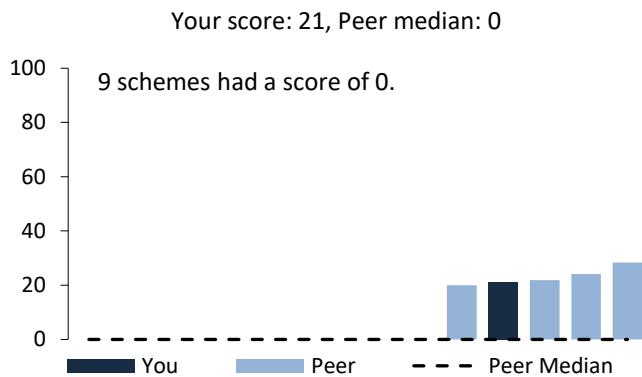
+48 If you had campaigns for all of the following, otherwise # of 'yes' responses X 12

48.0 36.0

- Targeting members with missing beneficiary information Yes Yes 36%Yes
- Targeting members with missing email addresses Yes No 36%Yes
- Targeting members with missing addresses or to update addresses Yes Yes 64%Yes
- Other Yes Yes 50%Yes

100 Total 84.0 72.0 52.0

## Meeting members (individuals) service score

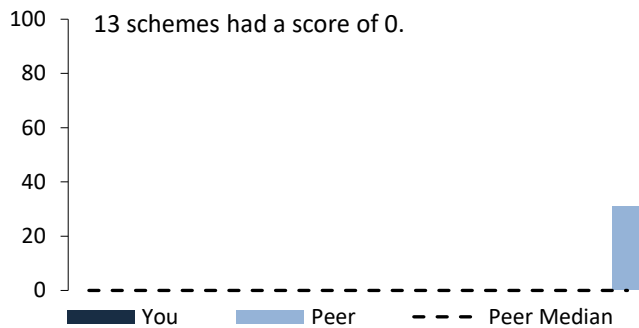


### Scoring methodology

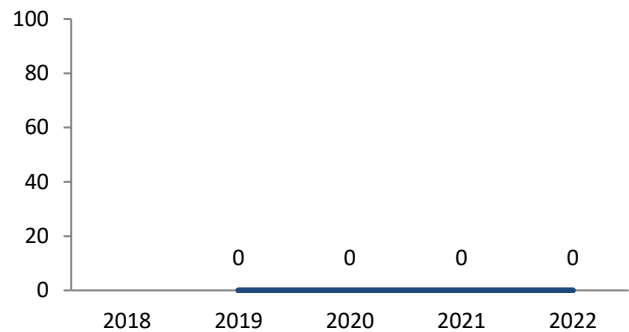
	Your Data	Your Score	Peer Med.
	2022	2021	2022
<b>Availability</b>			
Did you meet individually with pensioner members in the year?	Yes	New	36%Yes
Your service score for <i>Member members</i> (individuals) will be 0 if you didn't meet any members or if you didn't meet a material number of			
Number of members you met at your premises	0	New	
Number of members you met away from your premises	0	New	
Number of members you met via the internet (e.g. Skype or Zoom)	72	New	
Total number of individual meetings	72	72	
Number of pensioner members	104,710	100,869	
Meetings as a percent of pensioner member	0.1%	0.1%	0.1%
+80 If the number of members you met individually was 5% or more of pensioner members, otherwise 1600 X # of members you met individually as a % of pensioner members	0.1%	0.1%	1.1 1.1 0.1%
<b>Campaigns</b>			
+20 If you have real-time access to the member's data when meeting individually	Yes	New	20.0 20.0 100%Yes
100 Total			21.1 21.1 0.0

## Meeting members (groups) service score

Your score: 0, Peer median: 0



Trend in your score



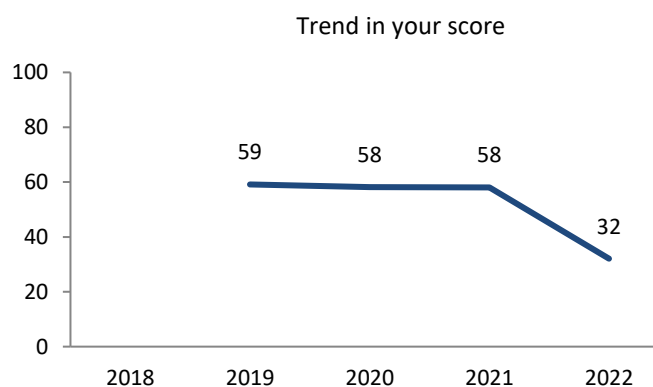
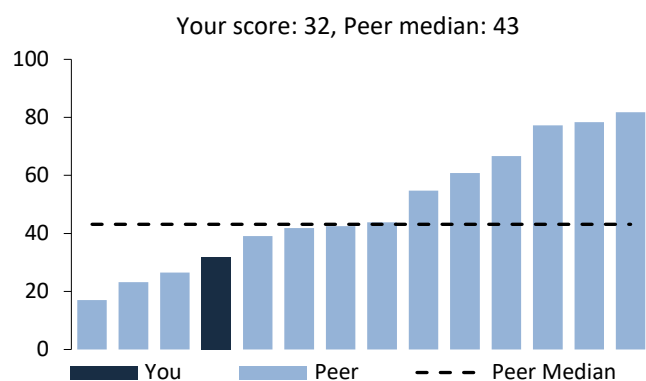
### Scoring methodology

	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022
<b>Availability</b>					
Did you meet with pensioner members in groups in the year (i.e., delivering presentations)?	No	No			7%Yes
<i>Your service score for Meeting members (groups) will be 0 if you didn't do any presentations</i>					
Number of presentations about benefits changes, scheme changes or M&A activity					
Number of presentations for other educational or informative purposes					
Total number of presentations					
Educational presentations as a percent of total presentations					100%
Total number of attendees					
Number of members attending webinars					
Total number of attendees, including webinars					
Number of pensioner members					
Attendees as a percent of pensioner members					0.29%
+70 If the total number of attendees was 2.5% or more of pensioner members, otherwise 2800 X attendees as percent of pensioner members (including those attending webinars)	n/a	n/a	0.0	0.0	0.29%
<b>Type</b>					
+23 If more than 50% of your member presentations were solely to educate and inform your members (rather than being driven by changes to benefits or M&A activity, i.e., you did them because you wanted to rather than because you needed to).			0.0	0.0	100%*
+7 If you held an AGM (giving members the opportunity to meet with and question executives and Board members)	n/a	n/a	0.0	0.0	31%Yes
<b>100 Total</b>			<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

\* Peer median percentage of presentations that were solely to educate.



## Telephone - pre-connection service score

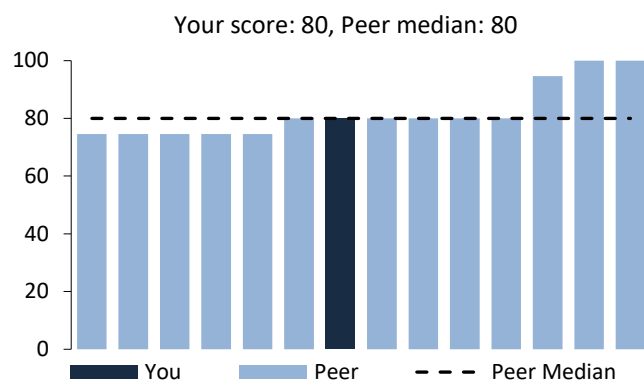


### Scoring methodology

Your Data	Your Score	Peer Med.
2022	2021	2022

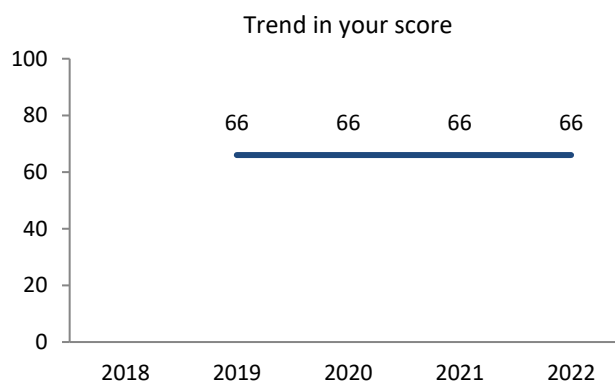
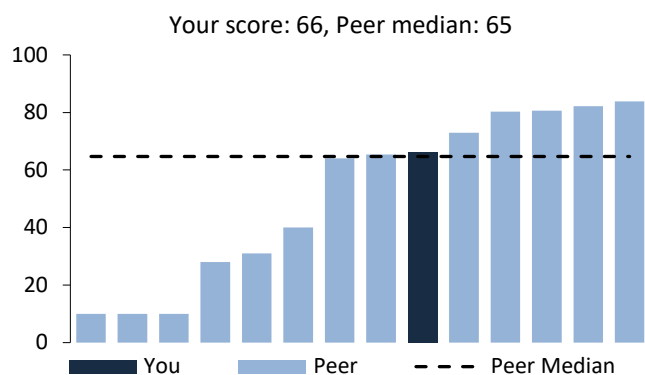
	Your Data	Your Score	Peer Med.
<b>Access</b>			
+5 If you have a free-phone number (or a low cost call number)	No	No	0.0 0.0 57%Yes
+10 10 X (# hrs your team is available to take calls each week / 60). (Max. 10)	42.5	42.5	7.1 7.1 41.5
+5 If your administrators provide their full name and contact number on cover letters when responding to specific requests from members	Yes	Yes	5.0 5.0 64%Yes
<b>Failure to connect (e.g., engaged, unanswered or answering machine)</b>			
+20 If 100% of calls connected, 20 - 100 X (1.0 - % of connected calls) if at least 90% of calls connented, 10 - 100 X (0.9 - % of connented calls) if at least 70% of calls connented, otherwise 0. <i>Your score will be 5 if unknown</i>	100.0%	100.0%	20.0 20.0 100.0%
<b>Menu layers and wait times</b>			
+20 If there are no menu layers, otherwise 10 if 1 layer, 5 if 2 or 0 if 3 plus	1	1	10.0 10.0 1.0
+20 If the time it takes a member to reach a person is 30 secs or less, otherwise 20 – (( secs to reach a live person – 30) X 0.2 per sec), (Min. 0)			
Time listening to messages/navigating menus (0 if no messages/menus) (A)	45	30	42.5
Is the menu system by-passed if a service representative is available?	No	Yes	
If yes, what percentage of calls is the menu system by-passed? (B)	n/a	83.0%	
Adjusted time listening to messages/navigating menus (A X (100-B)) = (C)	45	5	42.5
Average time queuing (0 if no queue) (D)	<u>180</u>	<u>90</u>	121.5
Total time to reach a live person (seconds) (C + D)	225	95	0.0 7.0 104.5
<b>Abandonment</b>			
+20 If the abandonment rate in queue was 0%, otherwise 20 - (2 X % calls abandoned). (Min. 0) You will score 20 if you don't have a queuing system and 0 if the abandonment rate is unknown	15.0%	0.5%	0.0 19.0 4.5%
<b>Deductions</b>			
-10 If a contact centre operator is the first point of contact	Yes	Yes	-10.0 -10.0 50%Yes
100 Total			32.1 58.1 43.1

## Telephone - capability service score



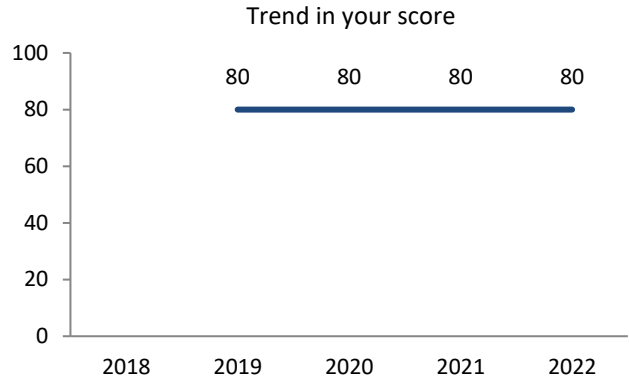
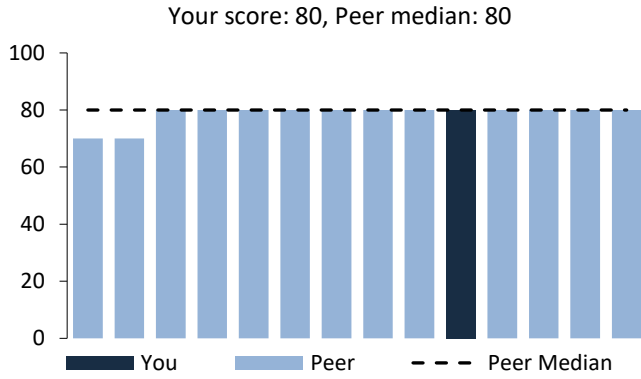
Scoring methodology	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022
+40 If you have security routines that allow staff to discuss a member's personal data, such as salary and service history, on the phone	Yes	Yes	40.0	40.0	100%Yes
<b>Basic capability</b>					
+27 If you have immediate computer access to each of the following pieces of information, otherwise (# of 'yes' responses / # applicable) X 30			27.0	27.0	
• Record of the member's previous calls	Yes	Yes			86%Yes
• Copies of recent correspondence on-line	Yes	Yes			100%Yes
• A knowledge-sharing help system for use by the administrator	Yes	Yes			71%Yes
• Home address	Yes	Yes			100%Yes
• Real-time access to a workflow system	Yes	Yes			100%Yes
# yes answers / # applicable	5 / 5	5 / 5			
+20 <b>High value adding capability</b>					
• Amounts payable on death	No	No	0.0	0.0	21%Yes
<b>Change of address</b>					
+13 If members can notify you of a change of address over the telephone	Yes	Yes	13.0	13.0	100%Yes
100 Total			80.0	80.0	80.0

## Telephone - outcomes service score



Scoring methodology	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022
+30 If you monitor what happens to calls <u>after</u> they connect	Yes	Yes	30.0	30.0	64%Yes
<b>First contact resolutions</b>					
+40 If 100% of calls were resolved by their first contact, otherwise 40 - (80 X (1 - % satisfied by first contact)) (subject to a minimum of 0). <i>Your score will be 10 if not measured or unknown</i>	95.0%	95.0%	36.0	36.0	89.0%
<b>Deductions from first contact resolution score</b>					
-9 If you include calls that were transferred	No	No	0.0	0.0	13%Yes
-9 If you include calls where the member needs a call back	Yes	Yes	-9.0	-9.0	13%Yes
-9 If you include calls that might create a new task in the 'back-office' (e.g., a transfer quote) (Subject to a minimum score for first contact satisfaction of 0)	Yes	Yes	-9.0	-9.0	75%Yes
+24 If you review your staff's responses to member calls for coaching purposes 4 or more times per month; otherwise 2 X # of times per month	3	3	18.0	18.0	6.0
+6 If the review is based on listening in on a recording (versus a live call)	Live	Live	0.0	0.0	80% Recording
100 Total			66.0	66.0	64.7

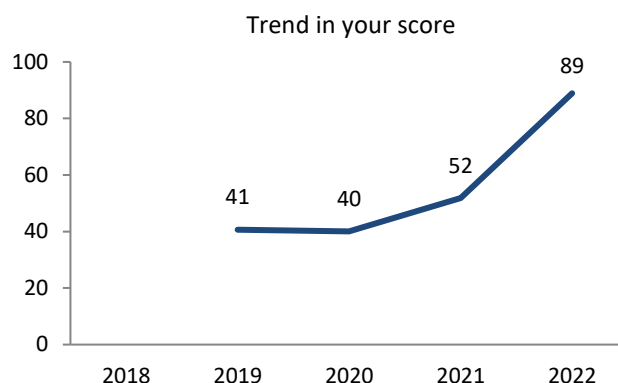
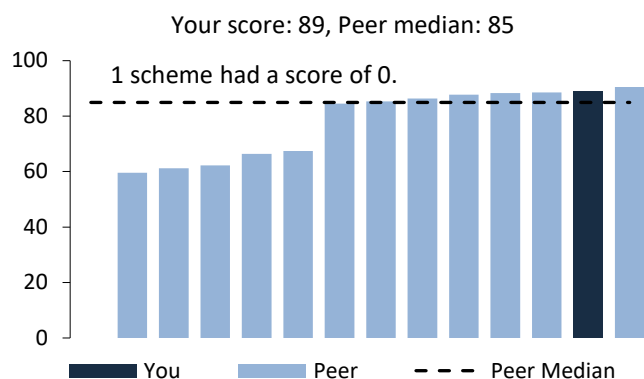
## Digital - public service score



### Scoring methodology

	Your Data		Your Score		Peer Med.	
	2022	2021	2022	2021	2022	
<b>Availability</b>						
+40	If you have a website accessible by pensioners	Yes	Yes	40.0	40.0	100%Yes
	<i>Your service score for Digital - Public will be 0 if you don't have a website</i>					
+10	If you have a mobile version of your website	Yes	Yes	10.0	10.0	86%Yes
+20	If you have a mobile app	No	No	0.0	0.0	0%Yes
<b>Tools and features</b>						
+30	If all forms used by pensioners are available for download	Yes	Yes	30.0	30.0	100%Yes
100	Total			80.0	80.0	80.0

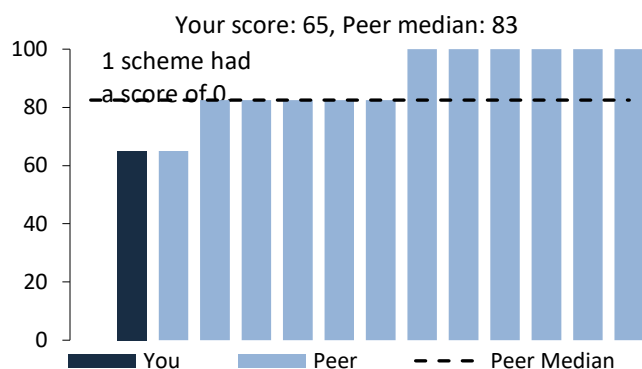
## Digital - secure - use service score



Scoring methodology		Your Data	Your Score	Peer Med.
		2022	2021	2022
<b>Pensioner access</b>				
	Can your pensioners access their own data via a secure website?	Yes	Yes	93%Yes
<b>Registered users</b>				
	Number of pensioner registered users (A)	46,624	9,398	
	Number of pensioners (B)	104,710	100,869	
	% of pensioners that are registered users (A/B)	44.5%	9.3%	32.0%
+20	20 x the percentage of members that are registered users		8.9	1.9
<b>Number of members actually using your secure area</b>				
	Number of pensioners that accessed the secure area in the year (A)	26,411	5,033	
	Number of pensioners (B)	104,710	100,869	
	% of pensioners that accessed the secure area in the year (A/B)	25.2%	5.0%	17.5%
+60	If 10% or more of your pensioners accessed the secure area in the past year, otherwise 600 X % of pensioners that accessed the secure area		60.0	29.9
<b>Multiple logins</b>				
	Number of total visits by pensioners <sup>1</sup> (C)	135,163	37,054	
	Number of pensioners that accessed the secure area in the past year (A)	26,411	5,033	
	Average number of visits made by each member that logged in (C/A) = D	5.1	7.4	4.3
+20	If the average user accessed the secure area 2 times in the year, otherwise (D/2) X 20		20.0	20.0
100	Total		88.9	51.8
				84.9

1. CEM does not have the split of registered users and total logins between active, deferred and pensioners for every scheme for every year. We therefore assume that the number of users in each instance is directly proportional to the split of active, deferred and pensioners logging-on. If we do not have the split of logins then we use the split of membership as a proxy.

## Digital - secure - functionality service score



Scoring methodology	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022

### Basic functionality

+30	If your website allows members to do all of the following in the secure area of your website, otherwise (# of 'yes' responses / # applicable) X 30			30.0	30.0
	• Automated password reset facility	Yes	Yes		100%Yes
	• Change address	Yes	Yes		100%Yes
	• Change email address	Yes	Yes		100%Yes
	# yes answers	3	3		
	# applicable	3	3		

### High value-adding functionality

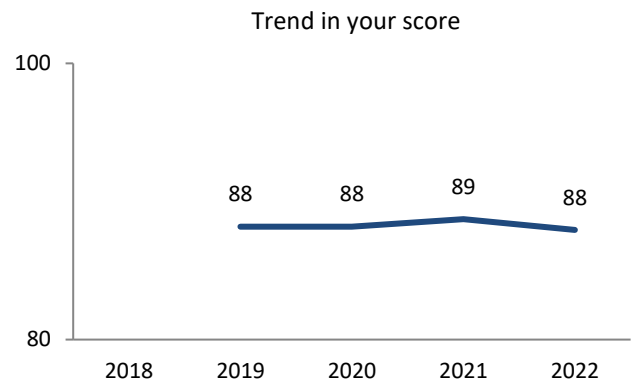
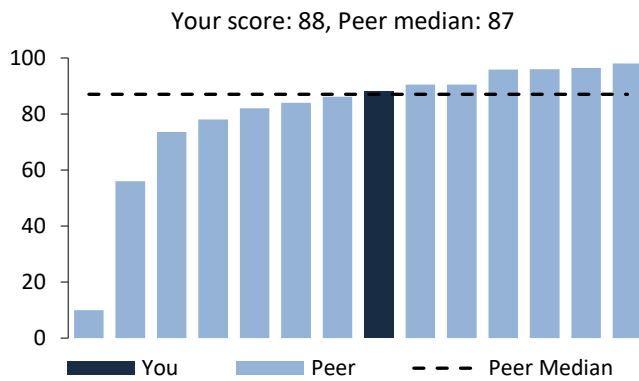
+70	If your website allows members to do all of the following in the secure area of your website, otherwise (# of 'yes' responses / # applicable) X 70			35.0	35.0
	• View pension payment details (i.e., gross amounts, deductions)	Yes	Yes		100%Yes
	• Change bank account information	No	No		77%Yes
	• Download or print duplicate P60s	Yes	Yes		100%Yes
	• View items sent to / received from a secure mailbox	No	No		54%Yes
	# yes answers	2	2		
	# applicable	4	4		

100	Total			65.0	65.0	82.5
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\* Score of 0 if pensioners cannot access their own data



## SLA service score

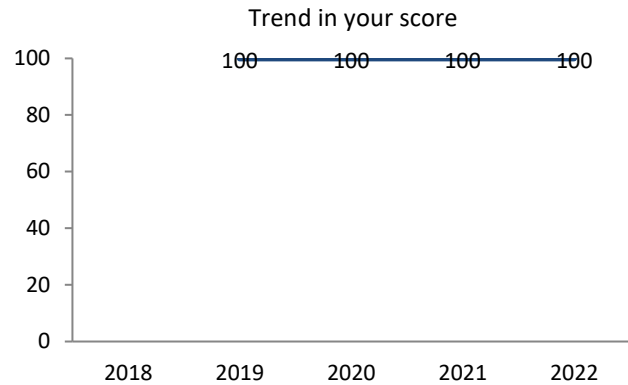
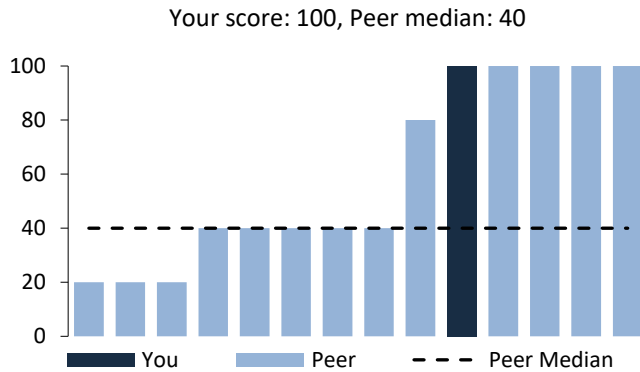


### Scoring methodology

	Your Data	Your Score	Peer Med.
	2022	2021	2022
<b>Number of targets</b>			
+90 32 - 2 for each day that it takes you to complete the task* (min 0)	Days	Days	
• Pay lump sums on death (within any guarantee period)	4	3	23.6 25.5 6
• Respond to tax queries	n/a	2	n/a 28.7 3
• Initial response to someone notifying you of a death claim	2	4	28.3 24.4 3
Total score (A)			52.0 78.7
# applicable (B)			2.0 3.0
# potential (C)			3.0 3.0
Adjusted total score (A x (C/B))			77.9 78.7
+10 If you communicate delays / status updates to members	Yes	Yes	10.0 10.0 100%Yes
<b>100 Total</b>			<b>87.9 88.7 87.0</b>

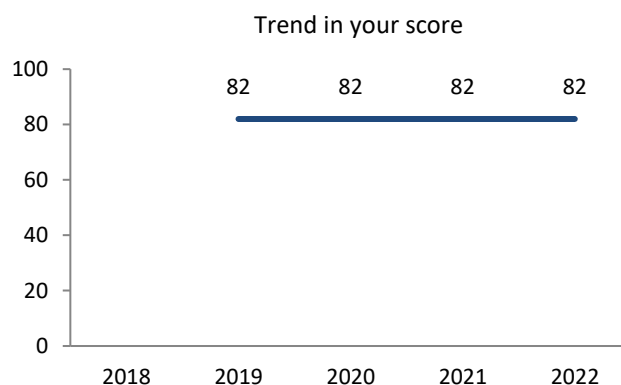
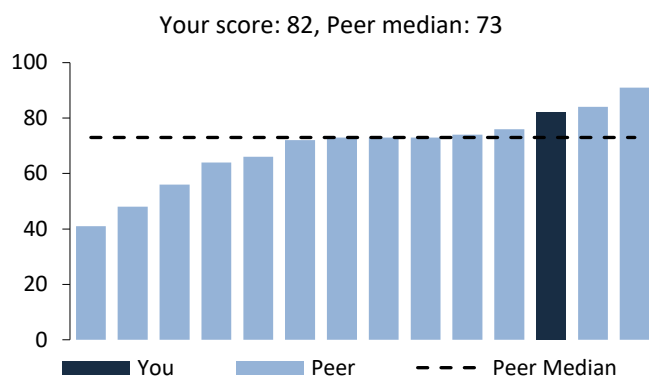


## Feedback service score



Scoring methodology	Your Data		Your Score		Peer Med.
	2022	2021	2022	2021	2022
+20 If you survey members to find out how they felt about your services in the year? <i>Your score for Satisfaction surveying will be 0 if you did not survey in the year</i>	Yes	Yes	20.0	20.0	100%Yes
<b>Satisfaction - single activity focus</b>					
+40 If you conducted activity specific surveying on each of the following activities, otherwise (# of 'yes' responses / # applicable) X 60			40.0	40.0	
• Website	Yes	Yes			54%Yes
• Telephone calls	Yes	Yes			69%Yes
# yes answers	2	2			
# applicable	2	2			
<b>Customer Effort</b>					
+40 If you measure customer effort for each of the following, otherwise (# of 'yes' responses / number applicable) X 24:			40.0	40.0	
• Website	Yes	Yes			50%Yes
• Telephone calls	Yes	Yes			36%Yes
# yes answers	2	2			
# applicable	2	2			
<b>100 Total</b>			<b>100.0</b>	<b>100.0</b>	<b>40.0</b>

## Vulnerable members service score



### Scoring methodology

Your Data	Your Score	Peer Med.
2022	2021	2022

### Flag

+6 If you, with the agreement of the member, place flags on a member's record to suggest a vulnerability/need for special care.

Yes Yes 6.0 6.0 93%Yes

If you flag the following vulnerabilities specifically:

+3 a) Financial vulnerability

No No 0.0 0.0 57%Yes

+3 b) Visual impairment

Yes Yes 3.0 3.0 79%Yes

+3 c) Hearing impairment

Yes Yes 3.0 3.0 71%Yes

+3 d) Speech impairment

No No 0.0 0.0 50%Yes

+3 e) Mobility and physical impairments

No No 0.0 0.0 14%Yes

+3 f) Reading or writing impairment

No No 0.0 0.0 57%Yes

+3 g) Speaking/reading English as a second language

No No 0.0 0.0 57%Yes

+3 h) Others

No No 0.0 0.0 29%Yes

### Telephone

+35 If you accept help for members with hearing and speech difficulties over the phone from specialist agencies.

Yes Yes 35.0 35.0 100%Yes

### Website

If your website:

+7 a) Meets level AA of the Web Content Accessibility Guidelines (WCAG 2.1)

Yes Yes 7.0 7.0 64%Yes

+7 b) Includes screen magnifiers

Yes Yes 7.0 7.0 29%Yes

+7 c) Includes screen readers and/or speech recognition tools

Yes Yes 7.0 7.0 29%Yes

+7 d) Includes tools that change the screen colour

Yes Yes 7.0 7.0 21%Yes

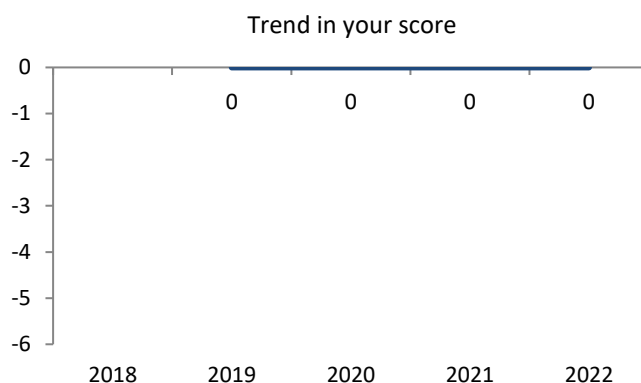
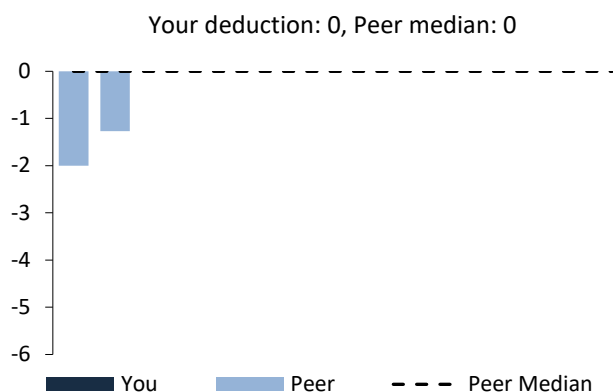
+7 e) Has an accessibility statement

Yes Yes 7.0 7.0 93%Yes

100 Total

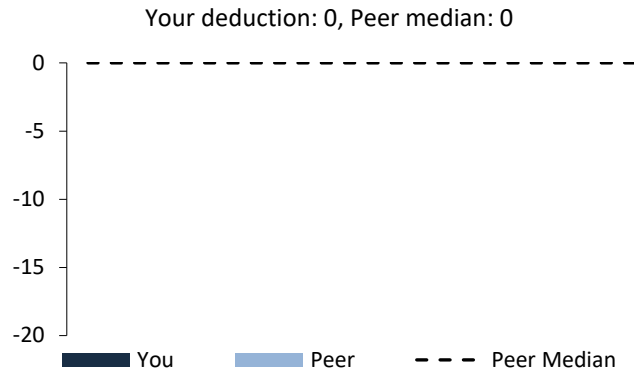
82.0 82.0 73.0

## Complaints deduction



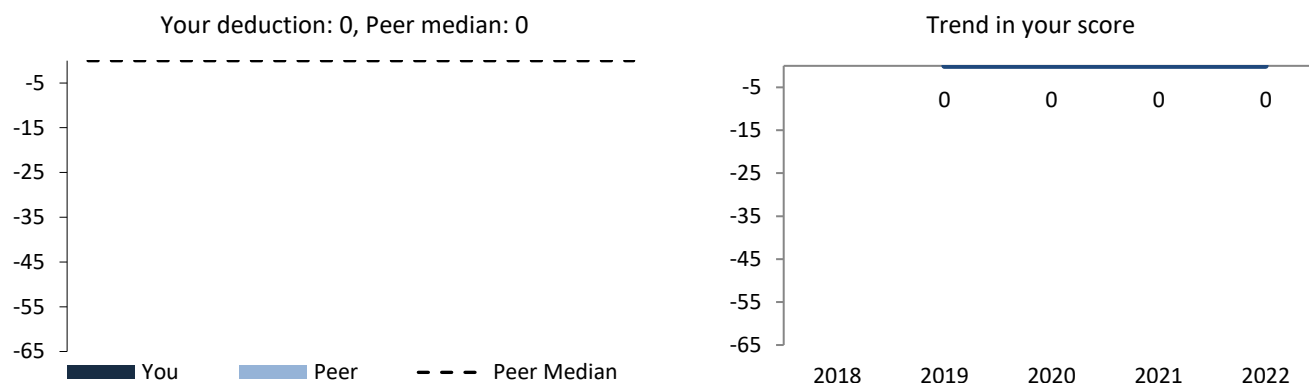
Scoring methodology	Your Data		Your Deduction		Peer Med.
	2022	2021	2022	2021	2022
<b>Complaints</b>					
Total service related complaints (A)	95	134			
Total members (active, deferred, and pensioners) (B)	297,331	287,644			
Number of service related complaints per 1000 members ((A/B)/1000)	0.32	0.47			0.15
-2 If service related complaints exceeded 2 per 1000 members, otherwise -1 X # of service related complaints that exceeded 1 per 1000 members. Your deduction will be -1.5 if 'unknown'.			0.00	0.00	0.00
<b>Internal Dispute Resolution</b>					
Total IDR cases relating to service initiated in the year (C)	2	5			
Total members (active, deferred, and pensioners) (B)	297,331	287,644			
Number of service related IDR cases per 1000 members ((C/B)/1000) (D)	0.01	0.02			0.03
-2 If service related IDR cases exceeded 1 per 1000 members, otherwise -1 X # of service related complaints that exceeded 0.5 per 1000 members. Your deduction will be -1.5 if 'unknown'.			0.00	0.00	0.00
% of IDR cases that were upheld	0%	80%			18%
-2 If the number of IDR cases was less than 0.05 per 1000 members then there is no deduction, otherwise -2 x % of IDR cases upheld with a maximum deduction of 2.			0.00	0.00	0.00
<b>Total deduction</b>			<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

## Data breaches deduction



Scoring methodology		Your Data		Your Deduction		Peer Med.
		2022	2021	2022	2021	2022
<b>Data breaches</b>						
-10	If one or more data breaches involving member data were reported to the Information Commissioners Office (ICO) or other supervisory authority.	No	No	0.00	0.00	0.00
	Total number of pensioners affected by a data breach (A)	0	New			
	Total pensioners (B)	104,710	100,869			
	Percentage of members affected by a data breach $((A/B)*100)$	0.00	New			
-10	-1 x % of members affected by a data breach with a maximum deduction of 10.			0.00	0.00	0.00
<b>Total deduction</b>				<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

## Missed payments deduction



Scoring methodology	Your Data		Your Deduction		Peer Med.
	2022	2021	2022	2021	2022

### Paying on time

No deduction if none of your pension payrolls were late vis-à-vis your normal payment cycle.

- 65 Otherwise a deduction of 15 X number of late payrolls x average days late X % of pensioners affected, subject to a minimum 10 point deduction and maximum 65 point deduction.

0.0 0.0

Were any payrolls late?	No	No		0%Yes
How many payrolls were late?	n/a	n/a		
On average how late were they (days)?	n/a	n/a		
How many pensioners were affected? (A)	n/a	n/a		
Total number of pensioners? (B)	104,710	100,869		
% of pensioners affected (A/B)	0%	0%		0%

Total deduction	0.0	0.0	0.0
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# 7

## Cost effectiveness

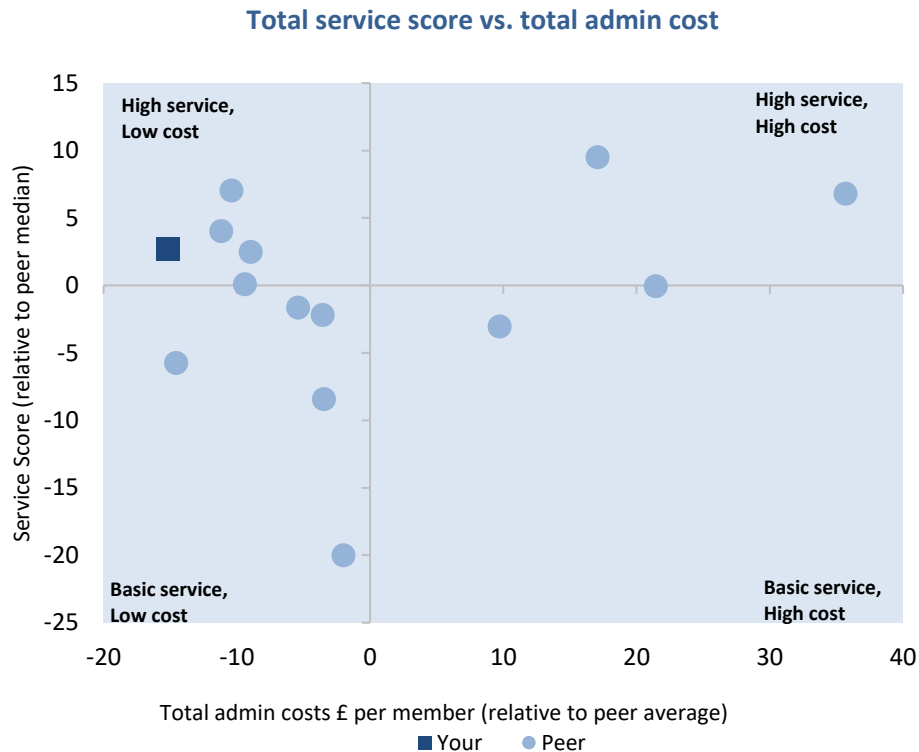
Cost effectiveness

2

## Cost effectiveness

You were positioned in the high service, low cost quadrant on the CEM cost effectiveness graph.

If you pay more for pension administration, do you get more? We answer this question by positioning each peer on our signature 'cost effectiveness graph'. There is no single right answer about where you should be positioned on the graph. In practice, your operational strategy should focus on delivering services that are appropriate for your members within a budget that is right for your scheme.



<sup>1</sup>Your peers' costs are scaled as if your peers had the same membership as you.

Your positioning on the graph is based on the following data:

- Your total service score was 2 points higher than the peer median.
- Your administration cost was £15.13 per member lower than the adjusted peer average.

Some caution is needed in interpreting this graph because:

- Employer service is excluded.
- Different schemes are at different stages in the investment cycle – and service improvements don't always arrive immediately following investment.
- Our Total Member Service Score may not reflect your scheme's views on what is important.
- There are other factors that impact on where you are positioned.

Our research suggests a low correlation between cost and service (according to the CEM scale). It should therefore be possible to increase your service score without a corresponding increase in costs. We suggest that schemes focus on service improvements that can be implemented cost effectively. We also suggest benchmarking regularly as a means to monitor progress over time.

# 8

## Employer service

Introduction	2
Employer characteristics	4
Data collection and validation	6
Client relationship management	7
Meeting employers	8
Reporting to employers about member service	9
SLAs - Relating to how you serve employers	10
SLAs - Relating to how employers serve you / members	11
Training	12
Website	13
Employer satisfaction	14



## Introduction

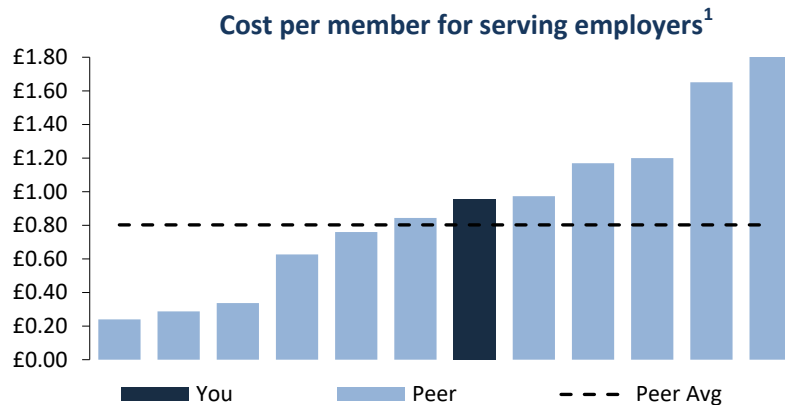
Your administration team serves two groups of 'clients' – members and employers.

We do not calculate a single overarching score for employer service as we believe that different employers have different needs. A model that is right for a small number of large employers will not necessarily work for a large number of small employers.

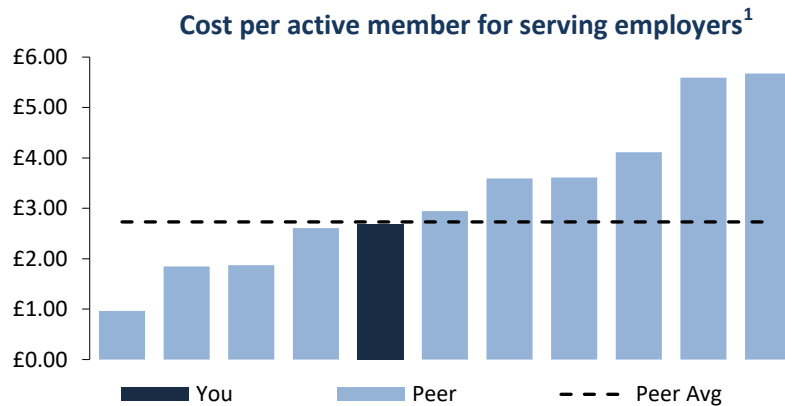
We can compare in some areas however, e.g., website. In those areas where we believe it makes sense to compare service levels we do. In other areas we don't believe there is necessarily a right or wrong answer, e.g., the approach to the collection of data. In most instances the administrator / employer relationship will have developed in a way that makes sense in that particular context.

## Cost

Your cost per member for serving employers was £0.96. The peer average was £0.80. Your cost was calculated by dividing your cost for serving employers of £284,710 by your total members of 297,331.

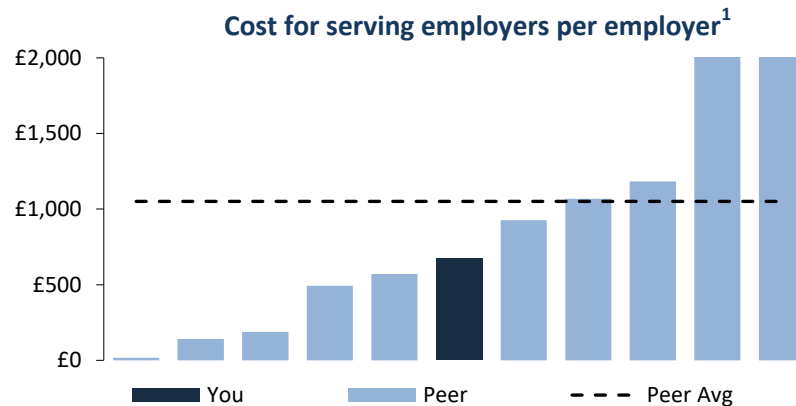


Your cost per active member for serving employers was £2.69. The peer average was £2.73. This was calculated by dividing your cost for serving employers of £284,710 by your total active members of 105,964.

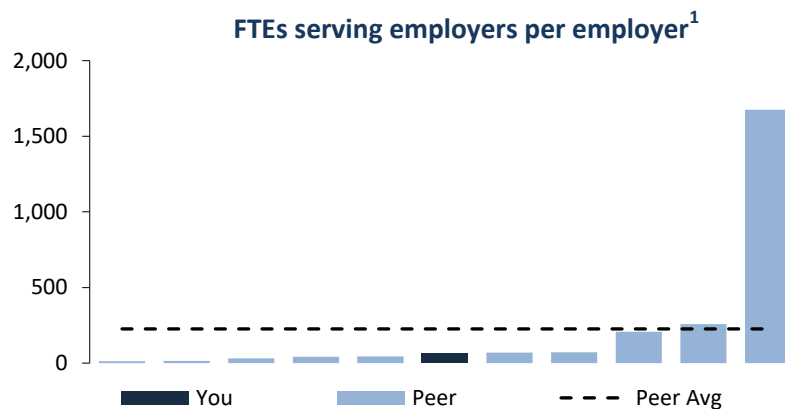


<sup>1</sup> Two schemes did not provide a breakdown of the costs and could not be included to the analysis. The average shown is the average amongst those that did provide data.

Your cost per employer was £673. The peer average was £1,051. This was calculated by dividing your cost for serving employers of £284,710 by your total employers of 423.



You have 63 employers for every FTE whose job it is to serve employers. The peer average was 226. This was calculated by dividing your total employers of 423 by your FTEs serving employers of 6.7.



Notes:

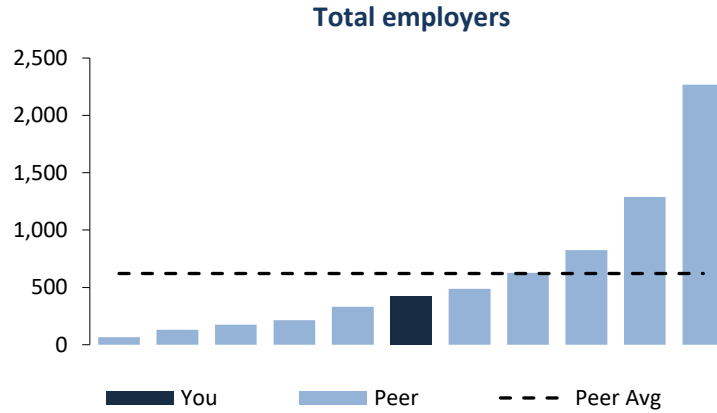
- 'Serving employers' includes:
  - Attending to regular enquiries from employers.
  - Interacting with employers on data /contribution issues or who fail to make payments in a timely manner.
  - Running workshops or presentations for employers.
  - Face-to-face meetings with employers / payroll teams to educate them on the operation of the scheme.
- For the purposes of these cost comparisons, serving employers does not include routine contribution and data collection, validation etc.
- Not all peers breakdown their costs for us at a level that enables us to quantify the costs of serving employers.
- The costs compared exclude attributions of overheads such as accommodation, IT, HR etc.

<sup>1</sup> Two schemes did not provide a breakdown of the costs and could not be included to the analysis. The average shown is the average amongst those did provide data.

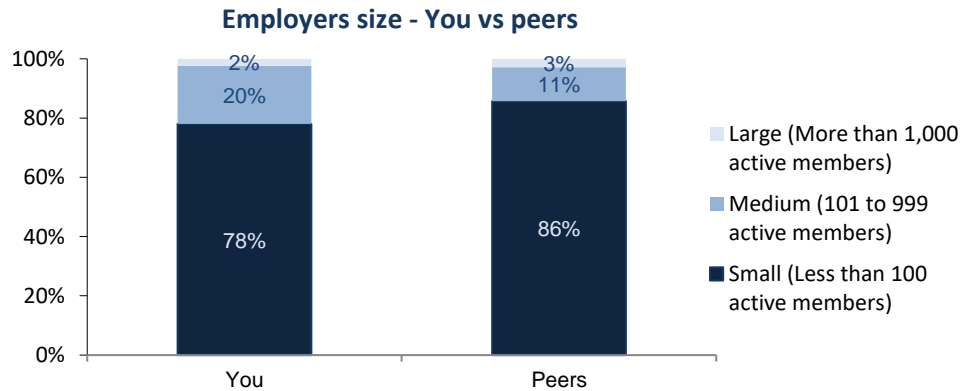
## Employer characteristics

It is helpful to understand the demographics of your base of employers and how this compares with peers.

You serve 423 employers in total. Amongst your peers the average number of employers is 621.



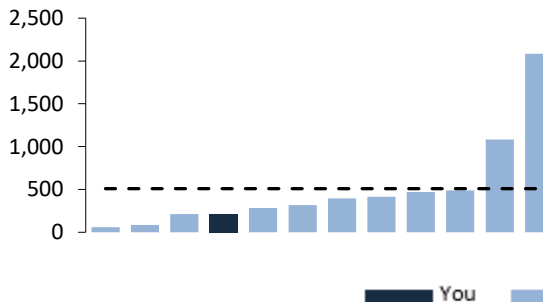
A lower proportion of your employers are small (below 100 active members) compared with your peers.



You may serve lots of employers, but not all of them will necessarily supply data or submit contributions. You collect contributions from 217 employers (peer average 509 employers). You collect data from 554 employers (peer average 563 employers).

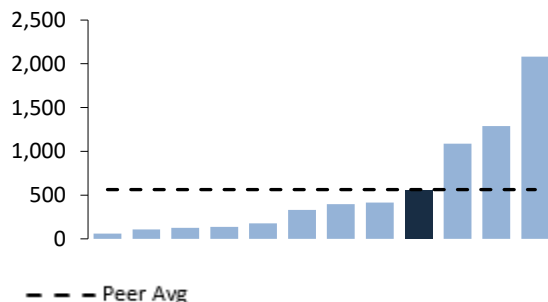
### Collecting contributions - # of employers

You: 217, Peer average: 509

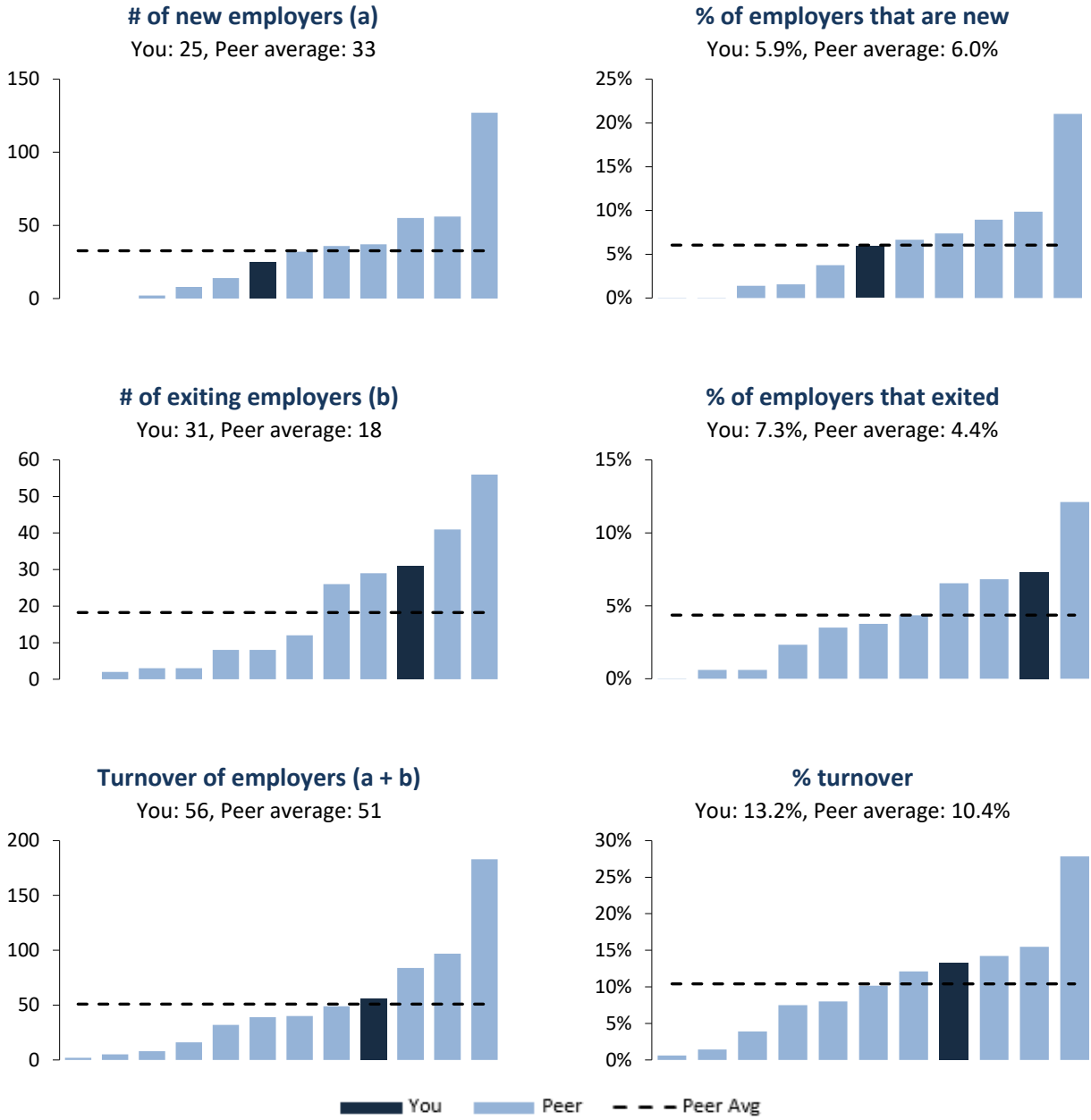


### Collecting data - # of employers

You: 554, Peer average: 563



Employers joining and leaving your scheme cause a lot of work. Payroll and HR teams need to be trained to supply data in the right manner. Here is how your employer turnover compares with peers.



## Data collection and validation

	You	Peers	Count
How often do you collect salary and / or contribution data?			
a) Continuously (e.g., real time access)	No	8% Yes	12
b) Weekly	No	0% Yes	12
c) Monthly	Yes	75% Yes	12
d) Varies by employer	No	17% Yes	12
e) Other	No	8% Yes	12
Is salary and contribution data submitted by employers electronically rejected if there are any errors, missing data or anomalies?	Yes	91% Yes	11
If yes, and if there are errors/missing data/anomalies:			
a) Is the entire data set is rejected? Or	Yes	50% Yes	10
b) Are only items with errors or missing data rejected?	No	50% Yes	10
c) Are flags raised against anomalous data?	No	73% Yes	11
Is other member data (new members, leavers) submitted by employers electronically rejected if there are any errors, missing data or anomalies?	No	75% Yes	12
If yes, and if there are errors/missing data/anomalies:			
a) Is the entire data set is rejected? Or	n/a	33% Yes	9
b) Are only items with errors or missing or anomalies rejected?	n/a	78% Yes	9
c) Are flags raised against anomalous data?	n/a	78% Yes	9
Do you have a process for chasing missing contributions?	Yes	100% Yes	12
If yes, does the escalation include:			
a) Emails	Yes	100% Yes	12
b) Telephone calls	Yes	100% Yes	12
c) Personal visits to the employer	Yes	75% Yes	12
Do you reconcile incoming contribution data with expected contributions (per data) at a member level?			
a) Continuously (e.g., with real time data)	No	8% Yes	12
b) Weekly	No	8% Yes	12
c) Monthly	Yes	67% Yes	12
d) Annually	Yes	42% Yes	12
e) Varies by employer	No	33% Yes	12
f) Other (please describe)	No	17% Yes	12

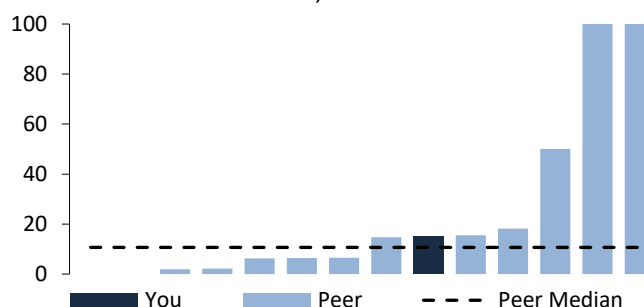
## Client Relationship Management

	You	Peers	Count
How many Client Relationship Managers (CRMs) do you have on your team that are dedicated to serving employers?	5	Avg: 5.8 Med: 6.0	12
Number of employers that have an identified CRM?	423		12
Percentage of employers that have an identified CRM	100%	Avg: n/a	11
Do the CRMs complete site visits to employers?	Yes	82% Yes	11
Number of client service visits that your team completed (to see employers rather than members - including presentations)	6	Avg: 255.33	12
Site visits as a % of employers	1.4%	Avg: 4115% Med: 7%	12
What is the normal first point of contact for employers telephoning with questions:			
a) Dedicated Client Relationship Managers (CRMs) - every employer has an identified CRM?	Yes	45% Yes	11
b) The largest employers have dedicated CRMs, smaller employers are serviced by a pool of administrators or contact center agents?	No	25% Yes	12
c) Specialist teams dedicated to specific employer subsets/types?	No	36% Yes	11
d) All calls are handled by a pool of administrators or contact center representatives that take:			
d1) Both employer and member calls?	No	27% Yes	11
d2) Employer calls only?	Yes	45% Yes	11
Do you have a dedicated employer contact number (i.e., separate from the contact number for members)? If the employer has a dedicated CRM who is the main point of contact, this would be classed as having a dedicated employer contact number.	Yes	82% Yes	11
How many employer focused newsletters did you issue in the year?	12	Avg: 14.5 Med: 8.5	12
Do you send employers 'bulletins' (or similar) about changes in processes?	Yes	100% Yes	12

Percentages, averages and medians are only calculated for peers that answer yes or >0, i.e., the data only relates to applicable peers designated by the count.

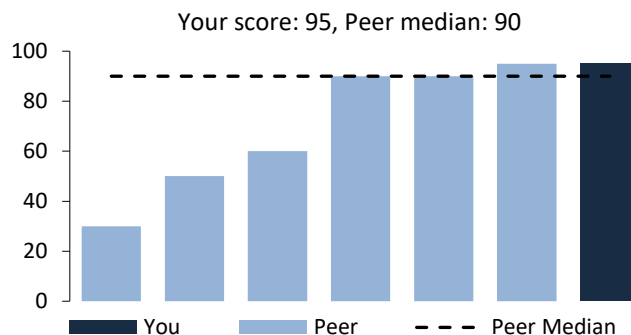
## Meeting employers service score

Your score: 15, Peer median: 11



Scoring methodology	Your data 2022	Your score 2022	Peers 2022
# of client service visits that your team completed (to see employers rather than members - including presentations) (A)	6		Avg: 255 Med: 29
# of employer events that you hosted to train payroll or HR staff, raise awareness of your services or answer questions. (B)	55		Avg: 21 Med: 12
# of employer events that you attended where you had a stand or booth. (C)	2		Avg: 0 Med: 0
# of employer focus groups or employer advisory panel (e.g. to discuss new initiatives, required improvements etc.) meetings attended. (D)	0		Med: 1.5
# of other employer events / forums attended. (E)	0		Avg: 3 Med: 0
Total volume of meetings (A+B+C+D+E)	63		
Total employers	423		
Meetings per employer %	15%		Avg: 3687% Med: 11%
+100 If meetings per employer is equal to or greater than 100%, otherwise 100 X meetings per employer %.		15	11
100 Total		15	11

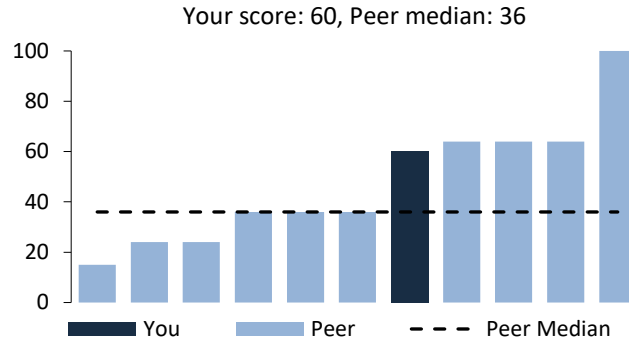
## Reporting to employers service score



Scoring methodology	Your data 2022	Your score 2022	Peers 2022
Did you report to employers in the year on how you served their employees (in the form of a 'stewardship' report)?	Yes		55% Yes
<i>Your service score for reporting to employers on member service will be 0 if you didn't report to your employers.</i>			
Frequency with which reports are issued:			
Monthly	Yes		33% Yes
Quarterly	Yes		100% Yes
Half yearly	No		17% Yes
Annually	No		33% Yes
Note that we do not score frequency as we don't believe that more frequent reports necessarily represent higher service.			
<b>Content</b>			
+40	If each of the following are in your reports (including data reported by exception), otherwise (# of 'yes' responses / # applicable) X 40		35
	Work volumes: Post and transactions	Yes	100% Yes
	Timeliness: % of cases delivered inside standards	Yes	100% Yes
	Complaints: volumes in aggregate and by type	Yes	83% Yes
	Errors: including volumes by error type	Yes	33% Yes
	Reporting on the results of satisfaction surveys	Yes	83% Yes
	Telephone: volumes, wait times, drop-out rates, etc.	Yes	50% Yes
	Website: # of users registered, # of hits, etc.	Yes	67% Yes
	# of meetings with members individually and in groups	No	17% Yes
	# yes answers / # applicable	7 / 8	
+10	If trend analysis is included on the key metrics in the report	Yes	10 83% Yes
+50	<b>Customization for individual employers</b>		
	If all your stewardship reports are customised to reflect member service performance standards at an employer level, i.e., they are employer specific. Or	No	50 17% Yes
	Larger or more demanding employers get customised reporting about performance for them specifically.	Yes	33% Yes
100	Total		95 90



## SLAs – relating to how you serve employers service score

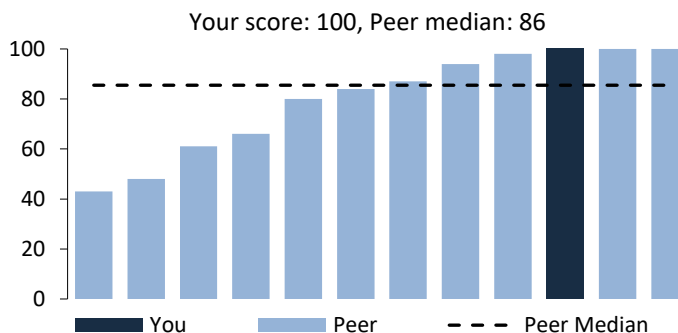


Scoring methodology		Your data 2022	Your score 2022	Peers 2022
<b>Targets</b>				
+60	If you have performance targets for employer service in each of the following areas, otherwise (# of 'yes' responses / # applicable) X 60		60	
	Call wait times	Yes		25% Yes
	Call abandonment rates	Yes		17% Yes
	Email response times	Yes		83% Yes
	Responses to general enquiries	Yes		92% Yes
	Password reset	Yes		36% Yes
	# yes answers	5		
	# applicable	5		
<b>Reporting</b>				
+40	If you issue stewardship reports to employers that include performance against service standards for employer specific tasks (rather than member tasks).	No	0	33% Yes
100	Total		60	36

## SLAs - how employers serve you

	You	Peers	Count
Do you measure and compare (internally) how individual employers rank with others in terms of:			
a) Quality and timeliness of the data they submit?	Some	All: 55%, Some: 45%, None: 0%	11
b) Accuracy and /or timeliness of contributions?	All	All: 64%, Some: 36%, None: 0%	11
c) Other SLAs / measures of employer compliance?	All	All: 45%, Some: 45%, None: 9%	11
Do you give feedback to individual employers on how they rank with other employers in terms of:			
a) Quality and timeliness of the data they submit?	Some	All: 18%, Some: 45%, None: 36%	11
b) Accuracy and /or timeliness of contributions?	Some	All: 18%, Some: 55%, None: 27%	11
c) Other SLAs / measures of employer compliance?	Some	All: 9%, Some: 55%, None: 36%	11

## Training employer staff service score



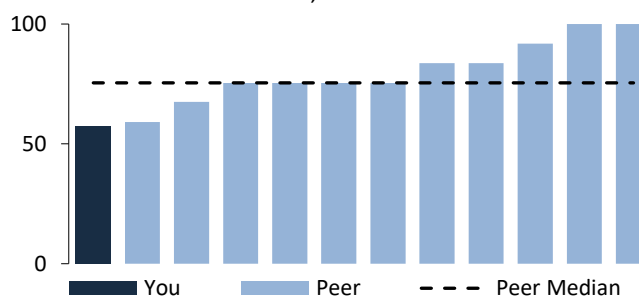
Scoring methodology		Your data 2022	Your score 2022	Peers 2022
<b>Options and Flexibility</b>				
+18	If you provide one-on-one training for employer staff <sup>1</sup>	Yes	18	71% Yes
+18	If you provide group training for employer staff	Yes	18	71% Yes
+6	If you train employer staff via conference calls or webcasts	Yes	6	57% Yes
+6	If you train employer staff by posting training videos online	Yes	6	64% Yes
<b>On-line videos</b>				
+7	1 point for each on-line training video, subject to a maximum of 7.	26	7	7
<b>Planning and Recording</b>				
+15	If you log or record the details of those completing training (so that you can ensure that all employers have appropriately trained staff).	Yes	15	64% Yes
+15	If you have a process for early identification and 'on boarding' (i.e., training, relationship building) of new contacts at employers.	Yes	15	79% Yes
+15	If you assess training needs based on the quality of data submissions? (i.e., if a particular employer continually submits poor data, do you target that employer for training).	Yes	15	71% Yes
100	<b>Total</b>		<b>100</b>	<b>86</b>

1. Volume of one-to-one training sessions (not included in score – for information only).

	You 2021	Peers 2021	Count
How many one-on-one training sessions did you complete? (A)	14		
# employers (B)	423		
One-to-one training sessions as a % of employers (A/B)	3%	19%	9

## Website service score

Your score: 57, Peer median: 75



Scoring methodology		Your data 2022	Your score 2022	Peers 2022
+10	If you have an employer targeted section on your website, or a separate website or portal for your employers? <i>If you answer 'n/a' then your service score for website will be 0.</i>	No	0	91% Yes
<b>Functionality</b>				
+90	If you have a secure area in your website or portal that allows employers to do all of the following, otherwise (# of 'yes' responses / # applicable) X 90		57	
	Input or upload data (e.g., salary information) <sup>1</sup>	Yes		100% Yes
	Determine an employee's eligibility	No		27% Yes
	Enrol new members <sup>1</sup>	Yes		100% Yes
	Report leavers / retirements <sup>1</sup>	Yes		91% Yes
	Update member information (e.g., marital status) <sup>1</sup>	Yes		100% Yes
	View data submitted to the administration team	Yes		92% Yes
	Perform tasks on behalf of members e.g., generate an estimate, opt the employee out	Yes		75% Yes
	Upload paper documents, such as birth certificates	No		82% Yes
	Correspond in a secure environment with the administration team	Yes		92% Yes
	Review the status of tasks	No		33% Yes
	Reset password	No		73% Yes
	# yes answers / # applicable	7 / 11		
100	Total		57	75

1. Approach to the validation of data on submission via website (not included in score – for information only)

	You 2022	Peers 2022	Count
If there are errors or missing or anomalous data submitted via the website:			
Is the entire data set is rejected?	No	55% Yes	11
Are only items with errors or missing data rejected?	Yes	64% Yes	11
Are flags raised against anomalous data for the employer to clear later?	Yes	91% Yes	11
Is there an automated follow up on flagged data that hasn't been cleared?	Yes	55% Yes	11
If yes to any of the above, does the website validate data automatically for some or all data types	Yes	91% Yes	11

## Measuring employer satisfaction

	You	Peers	Count
Did you measure customer satisfaction relating to employer service in the year?	Yes	92% Yes	12
If yes, did that satisfaction surveying ask questions about the following topics specifically:			
a) Employer website	Yes	82% Yes	11
b) Employer service over the telephone	Yes	82% Yes	11
c) Employer training	Yes	82% Yes	11
d) Data submission process	Yes	73% Yes	11
Did you survey to establish a Customer Effort Score in the following areas for employers:			
a) Employer website	No	50% Yes	12
b) Employer service over the telephone	No	25% Yes	12
c) Employer training	No	58% Yes	12
d) Data submission process	No	17% Yes	12