

## Customer Survey Results – WYPF Members (1<sup>st</sup> July to 30<sup>th</sup> September 2023)

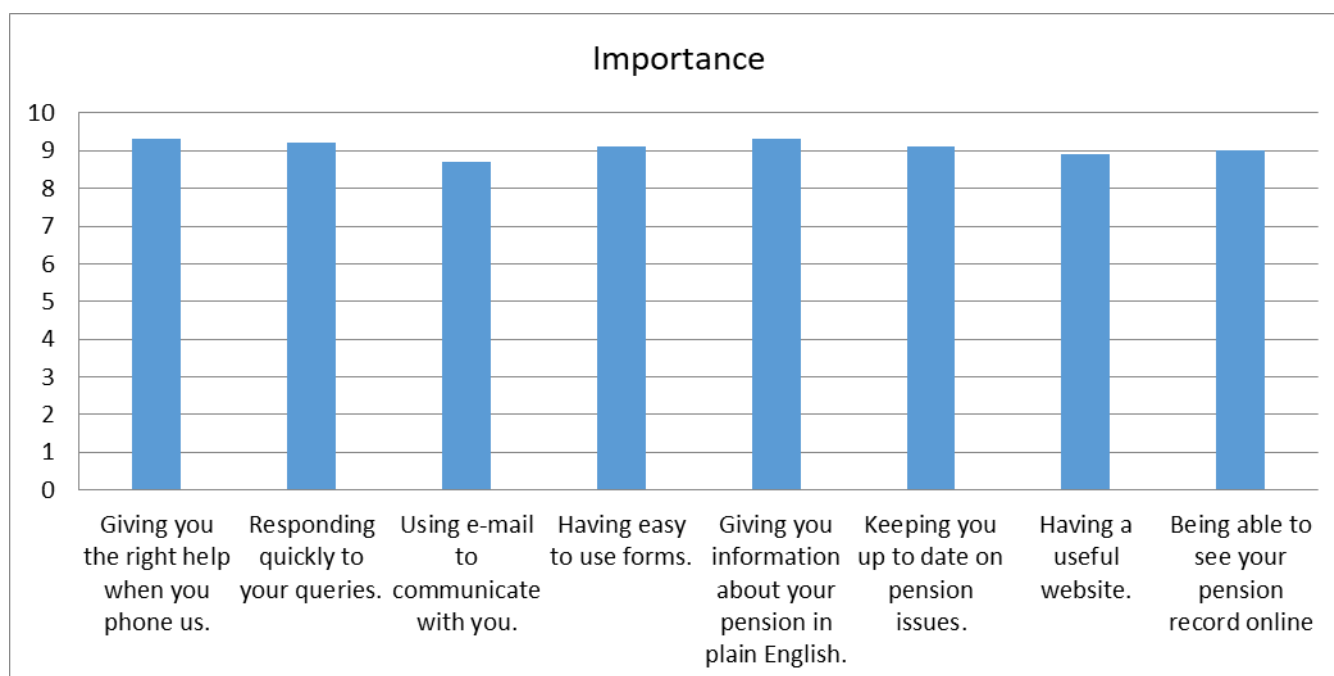
Over the quarter July to September, we received **1** online customer response.

Over the quarter July to September we sent **186** sample survey letters and **1266** email surveys and **102 (7.1%)** returned.

Overall Customer Satisfaction Score:

July to September 2022	October to December 2022	January to March 2023	April to June 2023	July to September 2023
93.2%	96.9%	93.2%	98.8%	92.2%

The charts below give a picture of the customers overall views about our services;



### Sample of positive comments:

Member Name /Number	Comments
	Great help when I rang as I needed prompt response before travelling to New Zealand. Brilliant service.
	Prompt and efficient and met my needs and assured my query to satisfaction. Staff on phone to me were very lovely.
	Generally, I feel that service was good, my conversation with xx was helpful.
	It has been a fabulous experience dealing with the WYPF's service. I was very impressed at the efficient way my pension claim was processed. It was extremely smooth and much quicker than i had anticipated. Thank you.
	Extremely satisfied, everything was made very clear with options and my lump sum was paid within 2 days of finishing work. Really pleased with the service, no complaints at all. On the couple of occasions I called for advice both the people I spoke to were very helpful and knowledgeable.

### Complaints/Suggestions:

Member Number	Comments	Summary of Acknowledgement Letter Sent to Member
	Slow to cancel and reimburse. I am retired. I didn't want to join, It took almost an year to get my contribution returned, less tax.	The reason for the delay in paying refund was due to the fact that WYPF only received leavers notification from employer on the 31 May 2023. We then sent refund quote on the 6 June 2023 and then member returned this to us with the bank details on the 19 June 2023. WYPF paid the refund on the 21 June 2023.
	Extremely poor. I retired on 31.3.23 and received my first pension payment on 16.7.23 which I found unacceptable, the ladies I dealt with who eventually sorted the issues were the only staff worth dealing with.	<p>Member was unhappy about the delay in the time that she retired and then when her benefits were paid.</p> <p>When a member retires and they have AVCs, we have to abide by over-riding HMRC legislation. This means that where your benefits are paid they have to all be paid at the same time. This is called a Benefit Crystallisation Event (BCE). If they are not paid at the same time then your tax free lump sum, including any AVCs, can become compromised and a tax charge may be payable.</p> <p>Therefore we rely on the AVC provider paying your AVCs in a timely manner. In your case we sent Prudential several requests and reminders in respect of your AVC. They informed us that they were awaiting WYPF to reply to an email that they had sent us. Unfortunately we didn't receive this email. After contacting Prudential by phone it came to light that they had missed a digit out of our email address. Therefore we didn't receive their original email.</p>

		<p>Once they had resent the email to the correct email address we were able to query a discrepancy that Prudential had with your employer regarding the amount of AVCs you had paid. Once this was resolved Prudential were then able to pay your AVC fund to WYPF and we were able to crystallise your benefits and make payment of your lump sum on a tax free basis, and pay the arrears of pension that were due to you.</p>
	<p>I have never had anything from you. I called to transfer my pension to you but have not had a reply.</p>	<p>The reason for the Customer Survey isn't clear - I can only see a welcome pack and ABS on file prior to the survey being sent out.</p> <p>The member responded to say that they have previously asked to transfer in benefits and have had no response from us. On further investigation it has highlighted that the NM2 process was completed and the PO did not note the additional pages attached and therefore the transfer in quote process was not started.</p> <p>The member has another record and has also made a request to transfer on this record previously.</p> <p>I apologised to the member for the delay in responding to their request to transfer and arranged for a transfer pack to be sent out immediately.</p> <p>I have also raised the training issue in relation to the NM2 process and dealing with attached forms, with the relevant Team Manager.</p>
	<p>Last correspondence was extremely helpful. wyf wrote to ask if I wanted refund , I completed the paperwork , its bit outdated should be online, I had to pay postage, then I got a one sentence letter saying I can't have a refund with no explanation I am still confused.</p>	<p>Confusion in the team arisen as a result of the previous LGPS membership that the member had but they had elected for a transfer out to Pension Bee in October 2021.</p> <p>Subsequently the member had rejoined the LGPS in this folder and then left on 04/04/2022 with less than 2 years membership.</p> <p>A refund is not permitted if a previous transfer payment has been made to an overseas pension scheme.</p> <p>Payment of transfer values to UK pension scheme prior to a member rejoining the LGPS do not debar the member from a refund if they leave the subsequent period of membership within 2 years.</p> <p>Action taken:</p> <p>Correct process started on UPM for Team Early Leaver to process</p> <p>Letter of apology and explanation has been sent to the member.</p> <p>WIs to be amended so that it is clear. The information is available in the 'refund entitlement' section but it either hasn't been found or not understood.</p> <p>UPM 'refund actual' process to be reviewed and</p>

		amended to ensure that team members are signposted to the correct route to allow payment in this scenario.
	Rubbish, can't find how much is in it. Want to opt out but cant find out how	Statements are generated on a rolling basis from May through to August each year because member joined the scheme in July 2023 their first statement will be generated around May 2024.  Email sent attached an opt out form.
	Disappointing. I returned a form regarding transferring my fund 6 or 7 weeks ago and have had no response. I can see no details on the website regarding my pension fund. No electronic communication appeared possible.	Member returned refund option form for a transfer out but the casual member of staff dealing with this didn't inform the transfer team so no action was taken. today i spoke to the transfer team who asked me to create a process for them marked urgent and they will contact the member.