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### Response Rate

24 Pensioners out of a total 109 responded to the survey, giving us a 22% response rate.

### Main points

- The majority of responders used the 'My Pension' Portal to estimate the value of their retirement benefits.
- Over half of our responders felt the need to contact the Pensions Helpdesk during the Retirement Process. The most common reasons were either to get help completing forms or to get help returning the member's forms and certificates.
- Though we received an average of 3.7 (out of 5) for the entire retirement process, 3 out of a total the 24 responders rated us at a 1.
- Members with AVCs once again mentioned that they are taking too long to be paid out.
- Direct feedback mentioned that they would have liked to '*receive notification re when the lump sum was actually being paid into my bank account*'. It might be worth implementing this in future correspondence or at least repeating the current 7 working days timeframe.

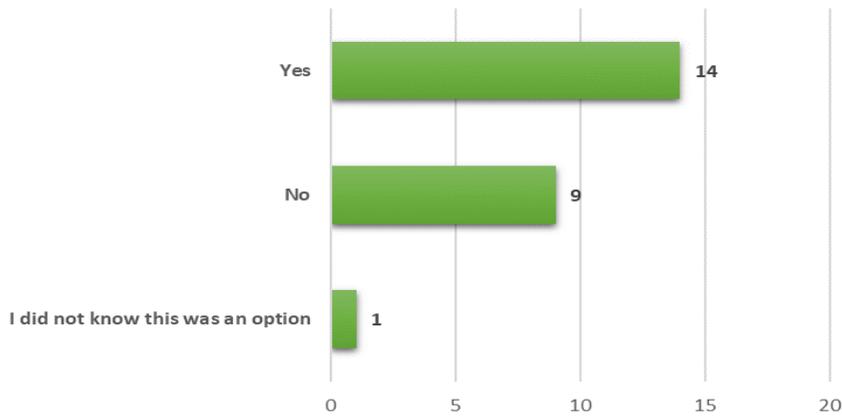
### Points to Consider

There is a likely bias among responders to this online survey, to be more open to completing forms etc. online. Members who are less likely to be pro-online are

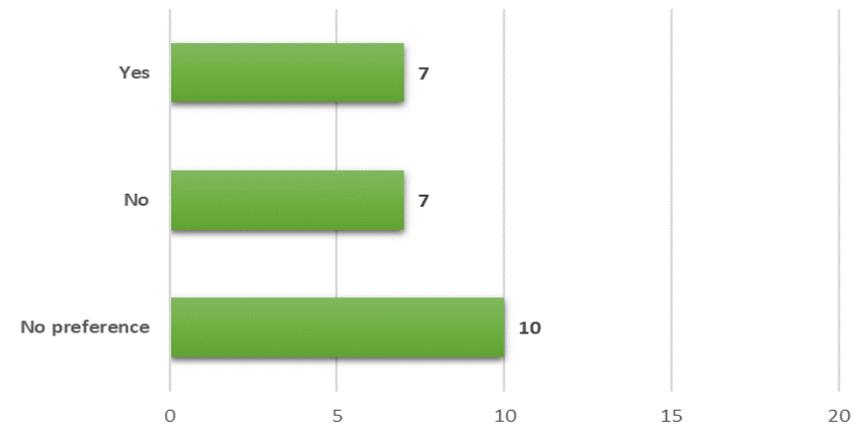
# Pension Estimate

## Questions 1-4

Prior to your retirement, did you use the 'My Pension' Portal to estimate the value of your pension at your chosen retirement date?



Would you have preferred to have completed your Pension Claim Form online?



On a scale of 1-5 (with 1 being lowest & 5 being highest), did you find the information within your pension quotation letter easy to understand?

Average:

4.0

Rating	Number of responses
1	1
2	2
3	2
4	11
5	5

On a scale of 1-5, did you find the Pension Claim Form easy to understand and complete?

Average:

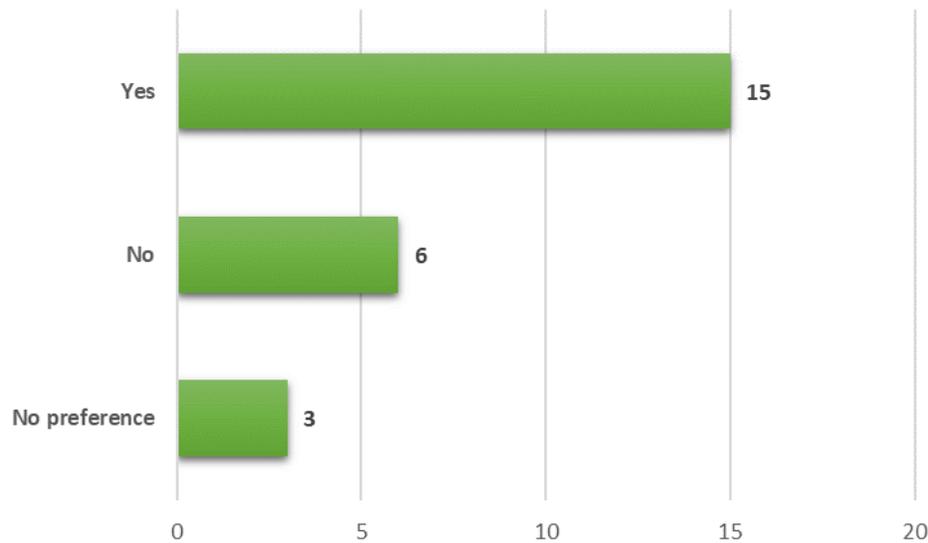
4.1

Rating	Number of responses
1	1
2	1
3	1
4	12
5	9

# Pension Estimate & AVCs

## Questions 5-8

Would you have liked the option to upload your certificates using the secure 'My Pension' Portal?



Out of the 24 people who answered the survey, 4 of them indicated that they had Additional Voluntary Contributions (AVCs)

Only the members who said they had AVCs were asked the below questions:

On a scale of 1-5, did you find the information within your AVC Quotation Letter easy to understand?

Average:

3.5

Rating	Number of responses
1	-
2	-
3	3
4	-
5	1

On a scale of 1-5, did you find the AVC Option Form easy to understand and complete?

Average:

4.5

Rating	Number of responses
1	-
2	-
3	-
4	2
5	2

# Retirement Confirmation & Overall Experience

## Questions 9-11

On a scale of 1-5, did you find the information in our letter confirming payment of your pension useful?



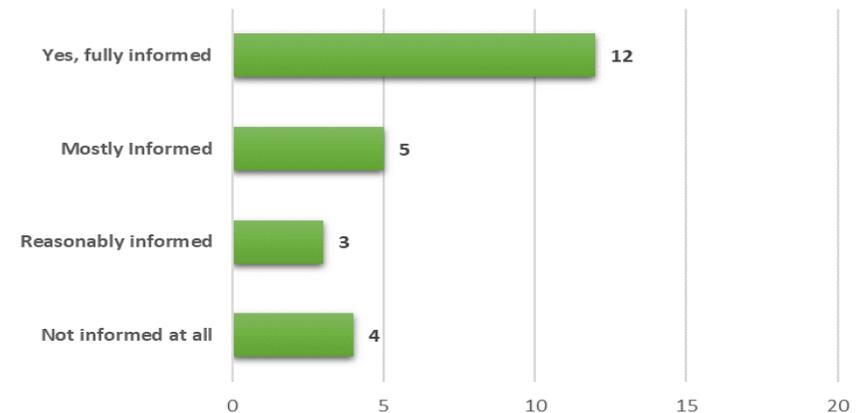
Rating	Number of responses
1	-
2	-
3	2
4	11
5	9

How would you rate your overall experience during the retirement process?



Rating	Number of responses
1	3
2	1
3	2
4	9
5	7

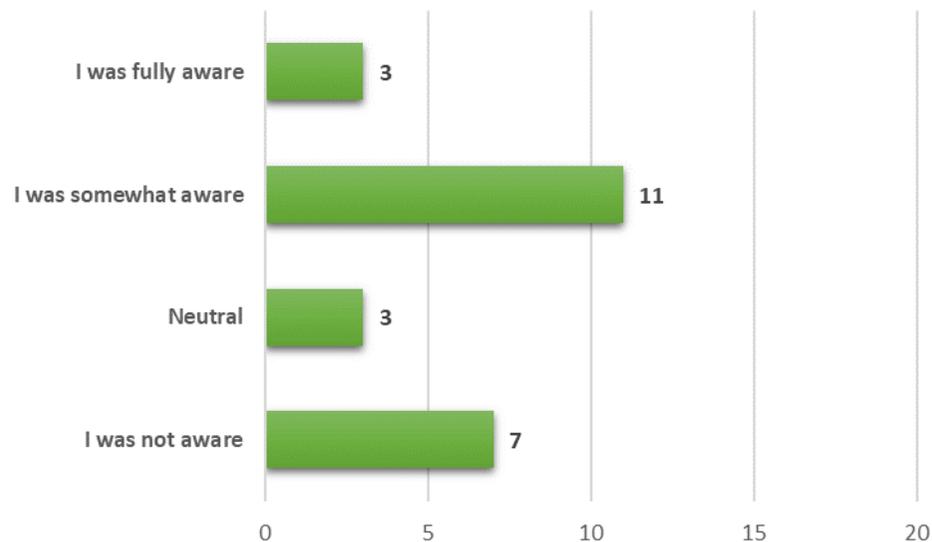
Did you feel that you were kept informed during the retirement process?



# Overall Experience continued

## Questions 12-13

Were you aware of the retirement process (including the timescales) before you applied for your pension?



Which best describes the amount of time your retirement process (from the point you decided to take retirement to receiving your retirement confirmation) has taken?



### 'Other' Responses:

SCC side met my expectations but AVC is taking longer than expected.

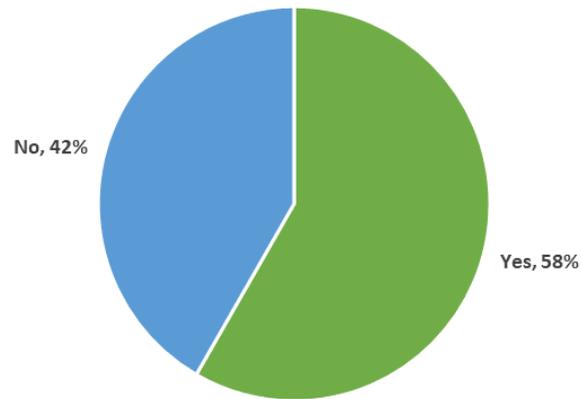
Much longer than expected over a year.



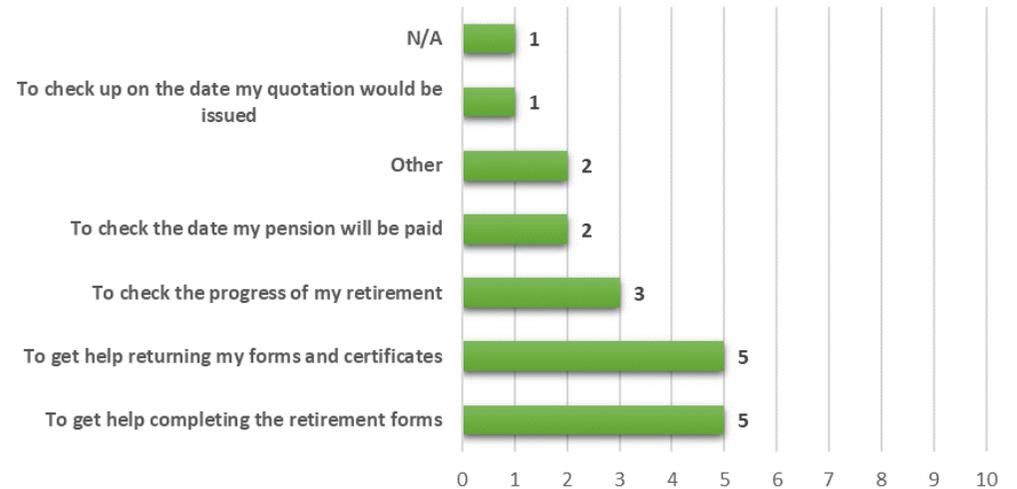
# Overall Experience continued

## Questions 14-16

Have you had to contact the Pensions MyHelpdesk team?



If so, please select the reason below:



How would you rate your experience with the Pensions MyHelpdesk team?

Average:

**4.2**

Rating	Number of responses
1	1
2	1
3	-
4	4
5	8

### 'Other' Reasons:

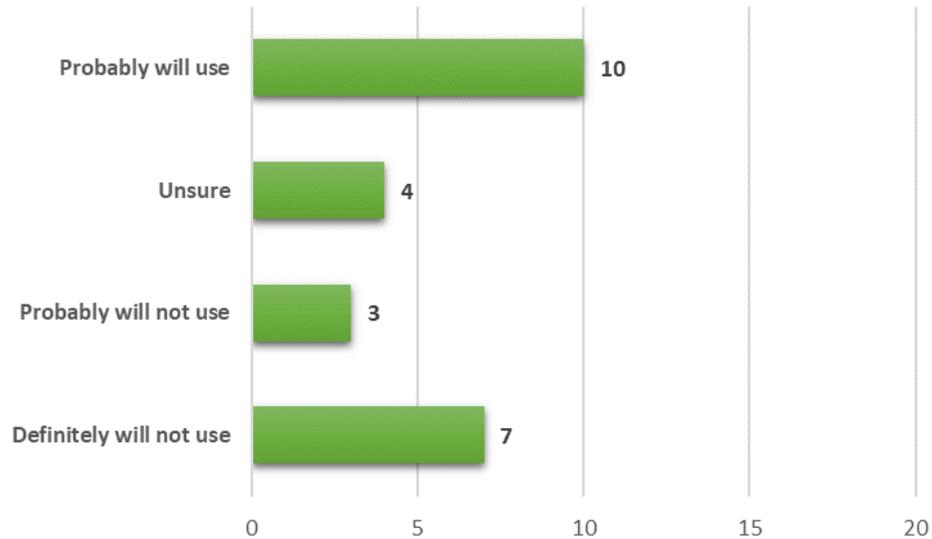
General information and confirmation of procedure to taking early retirement.

Several times contacted due to lack of information received and incorrect estimation.

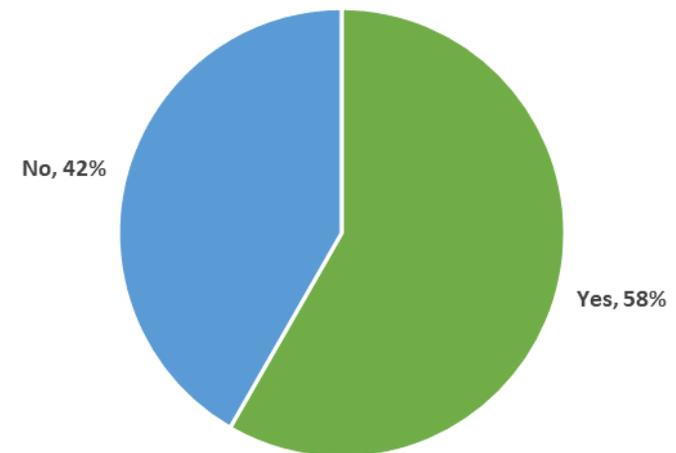
# Future Correspondence & Contact

Questions 17-18

Following your retirement, how likely are you to use the 'My Pension' portal to view your pension and update your details?



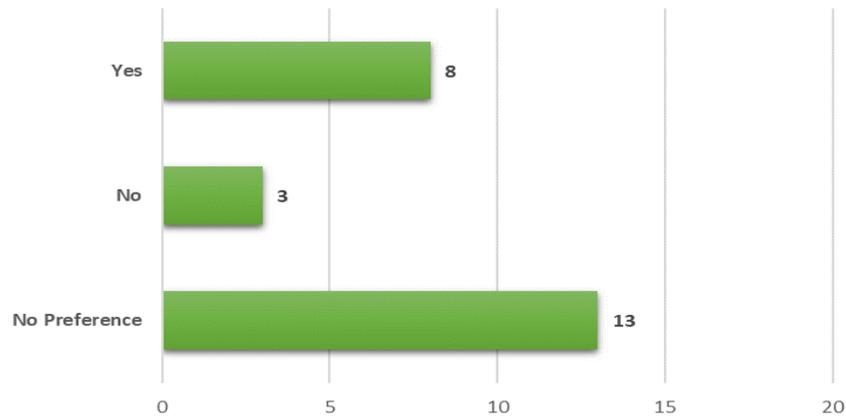
Following your retirement, would you be happy to receive correspondence such as your P60's and Pension Increase notification letters via the 'My Pension' portal?



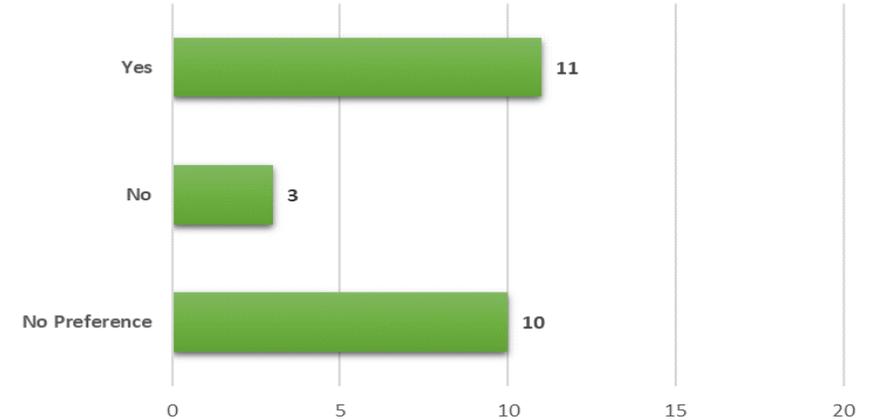
# Pension Investment

## Questions 19-21

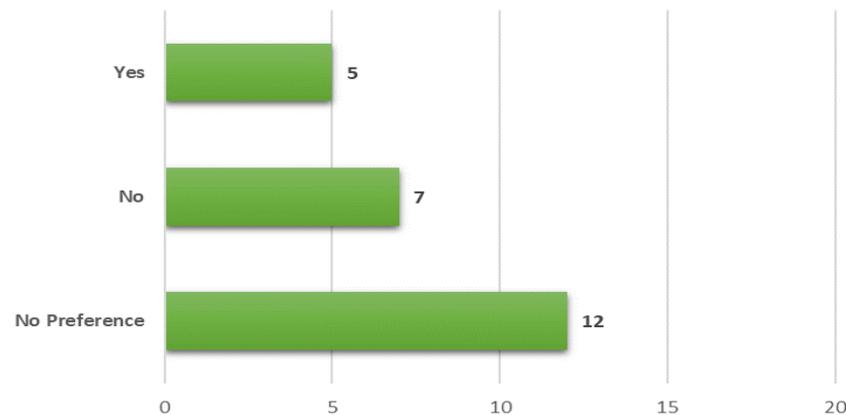
Would you like us to keep you informed about how Surrey Pension Fund invests pension contributions?



Would you like us to keep you informed about the performance of the Surrey Pension Fund investments?



Would you like us to keep you informed about how Surrey Pension Fund are aiming to reduce our carbon footprint and increase our sustainable investments?



# General Feedback

## Question 22

Do you have any other feedback that you would like to share with us regarding the retirement process?

<p>I found the pensions department most helpful, the only thing I was upset about was that I have two LGPS running and my Kingston one was recommended that I received ill health retirement but my surrey one didn't?? This had no reflection on you but found it very strange indeed that with all my conditions that I was not granted this.</p>	<p>As I had totally forgotten about my small pension from Surrey CC, the letter advising me of my upcoming retirement date and options available was a very pleasant surprise! The process went very smoothly. It would have been useful to receive notification re when the lump sum was actually being paid into my bank account (by email - not the amount, just the date of payment) as it was earlier than I expected (I'm not complaining!) and so I only discovered the money was in my account by accident. Otherwise, it was all very efficient thank you.</p>
<p>SCC element went smoothly but two months on from retirement I am still waiting for confirmation of AVC and payout.</p>	<p>Although I retired in August 2021 I received no information about my pension until January 2022.</p>
<p>I find the payslips very basic with no guide to explanations of any items and there is no information on the reverse of Help about Tax queries, payment queries or change of address. There is no contact details either address, phone or email details. I know this was included on the letter informing me about my pension but feel it would be helpful to have it readily available on the reverse of the payslip.</p>	<p>Absolutely abysmal. I've been retired since 1st January and still haven't received a penny of MY pension. Some cock and bull story about not being able to read my bank details. Why did nobody contact me to check before sending off to a bogus bank account?</p>
<p>I was disappointed to find that, despite giving approximately 5 months notice of my retirement, the outsourced pay provider hadn't told SCC of my retirement. And I only got this put into action by phoning you after my retirement to check all was ok. And, even then, they got it wrong. Whilst I know this is not your fault I believe there could be a workflow put in place between Council and yourselves to ensure every action has a result so that a missing result alerts the action taker that something has gone wrong. Hope that makes sense.</p>	<p>The experience I had was appalling. It took several correspondences to get the correct calculation in my circumstances. Also I had to contact "my helpdesk pensions" several times to obtain progress status. I should have received my pension payments by 31st January but I received them one month late. I am still waiting for my AVC payment. It is almost two and a half months. I am not happy at all with the experience I had. Hope Surrey pensions will improve otherwise there would be many more disgruntled pensioners.</p>
<p>When contacting the Help Desk the staff were most helpful and explained things very well. Staff were not at all condescending towards someone who did not really understand how it all worked and the lack of financial understanding.</p>	<p>I found the help desk people I spoke to knowledgeable, helpful and pleasant to deal with. I have a pension from 2 other sources and Surrey were by far the most efficient.</p>

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