

## Report Settings Summary

Event	<b>Scrutiny Review of the Local Government Pension Scheme</b>
Total Responses	<b>321</b>
Total Respondents	<b>1</b>
Questions	<b>All</b>
Filter	<i>(none)</i>
Pivot	<i>(none)</i>
Document Name	
Created on	2021-12-24 11:08:18
Created by	James Burrell

**Table .1**

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## Introduction

**There is no data to display for this question**

Member

Question responses: **320 (99.69%)**

Are you a member of the Local Government Pension Scheme?

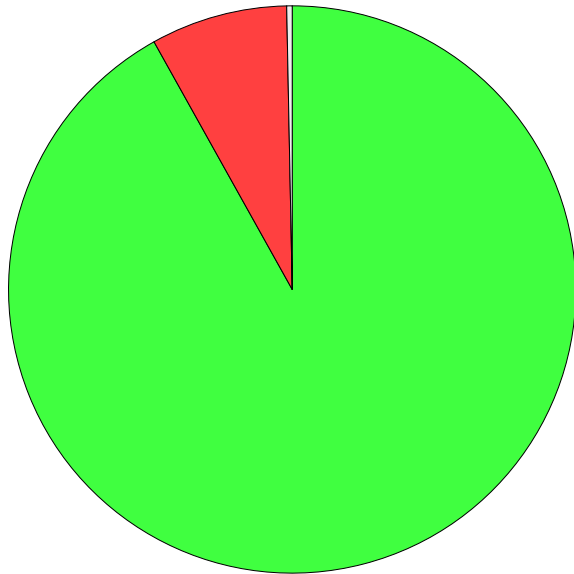


Table .1

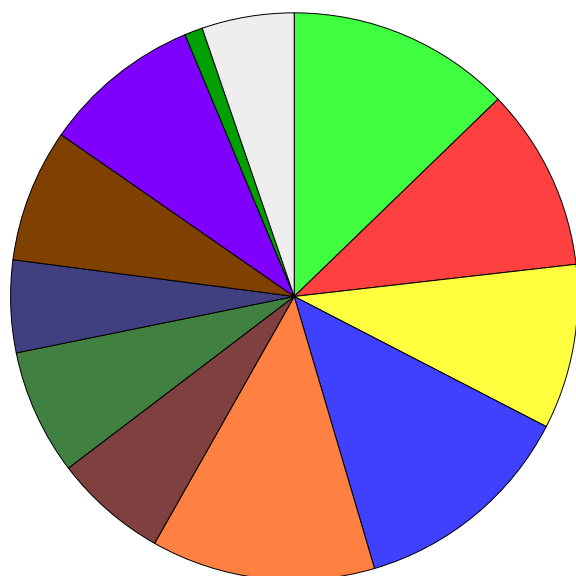
	% Total	% Answer	Count
<input checked="" type="checkbox"/> Yes	91.90%	92.19%	295
<input checked="" type="checkbox"/> No	7.79%	7.81%	25
<input type="checkbox"/> [No Response]	0.31%	--	1
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>321</b>

Table .2

## Member-yes

Question responses: **260 (81.00%)**

Do you feel you need to know more about any of the following? Tick all that apply:



	% Total	% Answer	Frequency	Count
<span style="color: green;">■</span> How the scheme works	12.76%	13.47%	46.11%	148
<span style="color: red;">■</span> Additional Pension Contributions	10.43%	11.01%	37.69%	121
<span style="color: yellow;">■</span> Additional Voluntary Contributions	9.40%	9.92%	33.96%	109
<span style="color: blue;">■</span> Early retirement	12.84%	13.56%	46.42%	149
<span style="color: orange;">■</span> Flexible retirement	12.76%	13.47%	46.11%	148
<span style="color: brown;">■</span> Ill health retirement and redundancy	6.47%	6.82%	23.36%	75
<span style="color: green;">■</span> Lifetime allowance	7.16%	7.55%	25.86%	83
<span style="color: darkblue;">■</span> Death grants	5.26%	5.55%	19.00%	61
<span style="color: brown;">■</span> 50 50 selection	7.59%	8.01%	27.41%	88
<span style="color: purple;">■</span> 85-year rule	9.05%	9.55%	32.71%	105
<span style="color: green;">■</span> Other, please state	1.03%	1.09%	3.74%	12
<span style="color: grey;">■</span> [No Response]	5.26%	--	19.00%	61

	<b>% Total</b>	<b>% Answer</b>	<b>Frequency</b>	<b>Count</b>
Total	100.00%	100.00%	0%	1,160

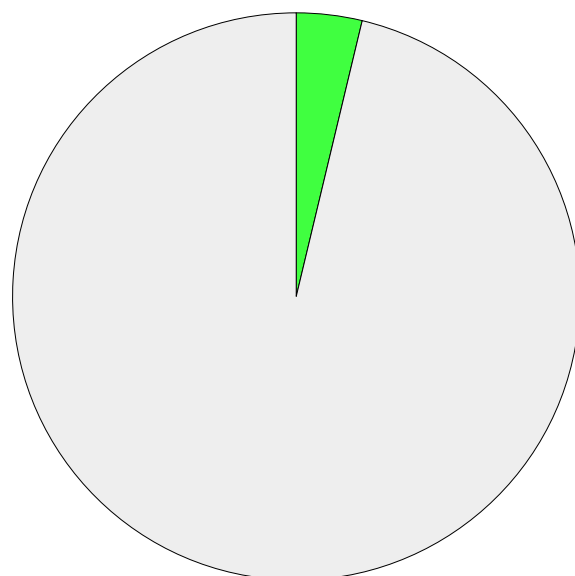
**Table .2**

**Table .1**

other1

Question responses: 12 (3.74%)

Other, please state:



	% Total	% Answer	Count
<span style="color: green;">■</span> [Responses]	3.74%	100.00%	12
<span style="color: grey;">■</span> [No Response]	96.26%	--	309
Total	100.00%	100.00%	321

Table .2

Table .1

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
49				Part of my pension contributions go into a csre pension, what if I don't need car, but need extra money in the pension that I get paid, can the money	09/10/21 17:36	0.1	Submitted	web

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
				from the care pension be put into the pension?				
54				The concept of how a pension works and the language often used makes it sound more complicated than it needs to be. Although the LGPS do send out annual statements and a newsletter maybe the LA should be doing more to bust the myths of some of the language and get younger people thinking about their pensions much earlier than 5 year prior to retirement. For many the earlier you start the better and small amounts over time add up. AVC's could be promoted around March April time so that even a small % of any increment or pay rise which people had not got used to could be put into the scheme. Future generations are going to rely on their own pensions more than current generations i suspect.	11/10/21 08:34	0.1	Submitted	web
105				no as I already receive my pension	11/10/21 13:06	0.1	Submitted	web
119				will your pension be affected if you continue to work over state retirement age	11/10/21 13:58	0.1	Submitted	web
124				I took a reduction in salary to a lower grade following a review about 5 years	12/10/21 07:20	0.1	Submitted	web



ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
				ago. I am really concerned about how this will have affected my final pension and if there are any steps I can take to boost my pension. I also want to know if I will receive all contributions I made previously from my higher salary as the forecasts I receive now are based on my current wage and have reduced a lot from my previous forecasts.				
127				Transfer of other pensions from previous employment	12/10/21 10:34	0.1	Submitted	web
156				I would like to know more about flexible retirement/phased retirement. I am almost 51 and by the time I'm 60 - give or take a few years, I would like to be able to reduce my working hours, but I would need money from somewhere to make up the shortfall in income. I need to know what I need to start doing to make that possible.	14/10/21 14:35	0.1	Submitted	web
219				Unable to fully understand my annual statement and what fraction of the monthly payments are my employers contributing	28/10/21 11:23	0.1	Submitted	web
247				Nomination person to receive my pension in my absence as a single parent	04/11/21 14:27	0.1	Submitted	web

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
282				Recent Outlook information leaflet talked about the 'protection' certain members would receive if within 10 years of retirement at March 2022 and I'm not sure what this means and would like an illustration/explanation of what the retirement figures would be to include this.	08/11/21 15:21	0.1	Submitted	web
292				What I'm looking to end up with etc. I'm only in my 20s and retirement seems so far away but I know its important to have a pension but I don't really understand it or know what it means in real terms, I just let the contributions come out.	12/11/21 12:24	0.1	Submitted	web
296				How the scheme worked prior to changes and now with new scheme when CARE brought in.	12/11/21 13:23	0.1	Submitted	web

**Table .3**

member-no

Question responses: **25 (7.79%)**

Please tell us why by ticking any that apply:

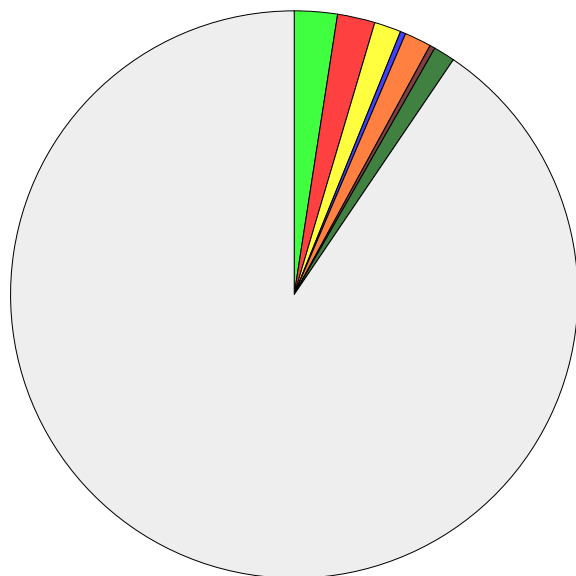


Table .1

	% Total	% Answer	Frequency	Count
<span style="color: green;">■</span> I can't afford the contributions	2.45%	25.81%	2.49%	8
<span style="color: red;">■</span> I am not in a permanent position	2.14%	22.58%	2.18%	7
<span style="color: yellow;">■</span> I have a private pension	1.53%	16.13%	1.56%	5
<span style="color: blue;">■</span> I will not be remaining in Local Government	0.31%	3.23%	0.31%	1
<span style="color: orange;">■</span> I will think about pensions when I get older	1.53%	16.13%	1.56%	5
<span style="color: brown;">■</span> I don't understand the benefits	0.31%	3.23%	0.31%	1
<span style="color: green;">■</span> Other (please state)	1.22%	12.90%	1.25%	4
<span style="color: grey;">■</span> [No Response]	90.52%	--	92.21%	296
Total	100.00%	100.00%	0%	327

Table .2

other2

Question responses: 4 (1.25%)

Other, please state:



	% Total	% Answer	Count
<span style="color: green;">■</span> [Responses]	1.25%	100.00%	4
<span style="color: grey;">■</span> [No Response]	98.75%	--	317
Total	100.00%	100.00%	321

Table .2

Table .1

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
90				waiting to be added im a new starter	11/10/21 12:43	0.1	Submitted	web
310				Too old to start a pension now. I'm putting it in savings instead	07/12/21 14:23	0.1	Submitted	web

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
315				Too old to start a pension now. I'm putting it in savings instead	07/12/21 19:18	0.1	Submitted	web
320				I am already I receipt of my local government pension and I now work in a casual capacity so no longer pay into a pension scheme	22/12/21 15:06	0.1	Submitted	web

**Table .3**

gender

Question responses: 319 (99.38%)

What is your gender?

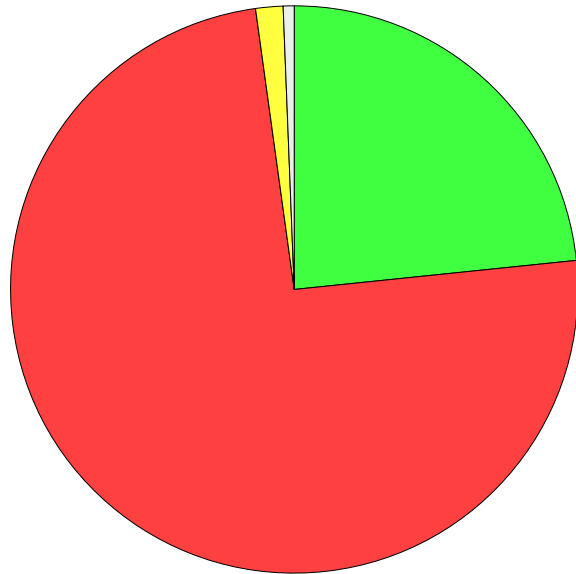


Table .1

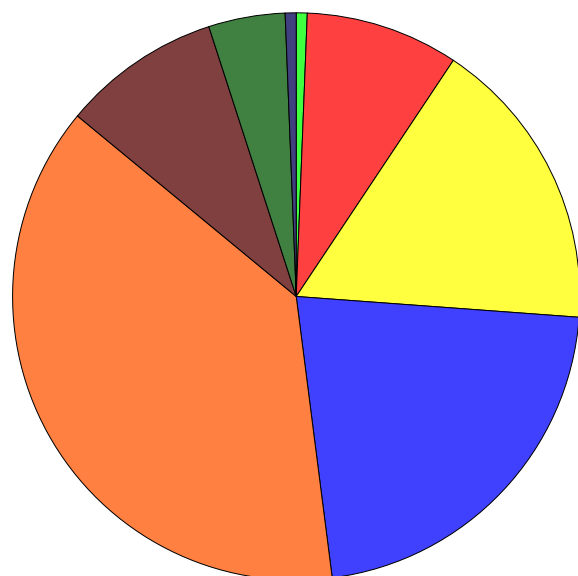
	% Total	% Answer	Count
Male	23.36%	23.51%	75
Female	74.45%	74.92%	239
Prefer not to say	1.56%	1.57%	5
[No Response]	0.62%	--	2
Total	100.00%	100.00%	321

Table .2

age group

Question responses: 321 (100.00%)

What age group are you in?



	% Total	% Answer	Count
Under 18	0.62%	0.62%	2
18 - 29	8.72%	8.72%	28
30 - 39	16.82%	16.82%	54
40 - 49	21.81%	21.81%	70
50 - 59	38.01%	38.01%	122
60 - 65	9.03%	9.03%	29
66+	4.36%	4.36%	14
Prefer not to say	0.62%	0.62%	2
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>321</b>

Table .2

Table .1

employment basis

Question responses: 313 (97.51%)

(Optional) On what basis are you employed by the Council? Are you ...?

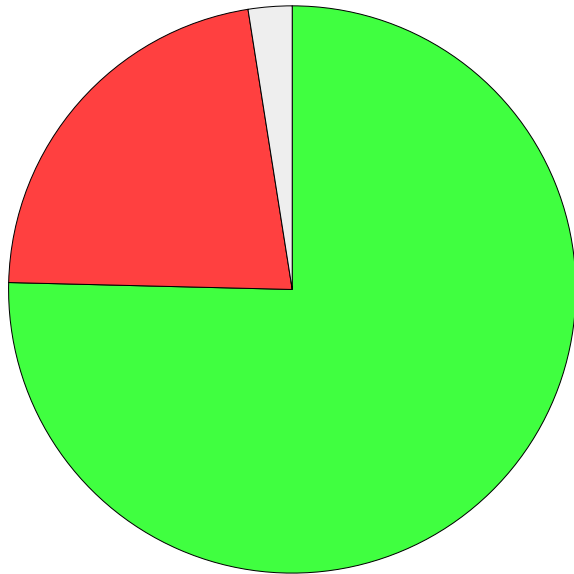


Table .1

	% Total	% Answer	Count
Full time	75.39%	77.32%	242
Part time	22.12%	22.68%	71
[No Response]	2.49%	--	8
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>321</b>

Table .2



employment basis

Question responses: 306 (95.33%)

(Optional) Are you ...?

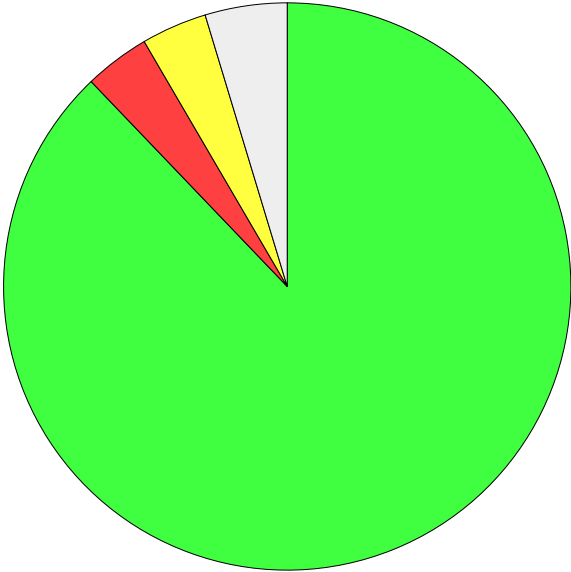


Table .1

	% Total	% Answer	Count
Permanent	87.85%	92.16%	282
Temporary	3.74%	3.92%	12
Casual	3.74%	3.92%	12
[No Response]	4.67%	--	15
Total	100.00%	100.00%	321

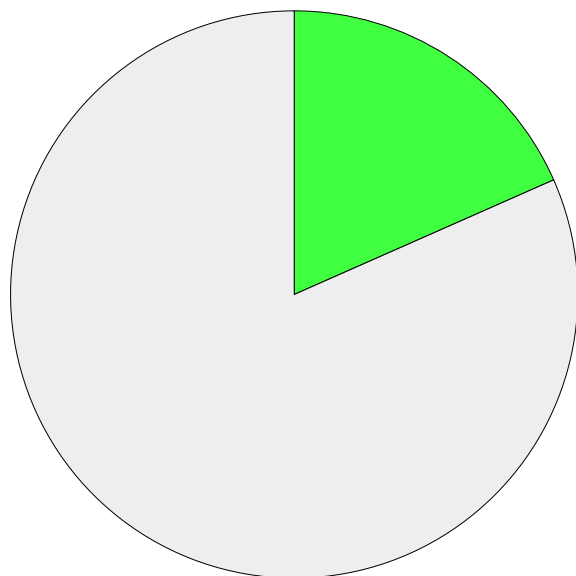
Table .2

## Comments

### Comments

Question responses: **59 (18.38%)**

If you have any other comments that you would like to be considered by the Select Committee, please include details below:



	% Total	% Answer	Count
<span style="color: green;">■</span> [Responses]	18.38%	100.00%	59
<span style="color: grey;">■</span> [No Response]	81.62%	--	262
Total	100.00%	100.00%	321

**Table .2**

**Table .1**

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
3				I think we should do more to encourage people to join	30/09/21 14:59	0.1	Submitted	web
5				When I joined the scheme I was given very little information.	08/10/21 13:04	0.1	Submitted	web

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
13				Length of time taken to update details is not very customer friendly. Still waiting for information that I gave them in April21 to be updated on my record even though they have acknowledged receipt.	08/10/21 13:14	0.1	Submitted	web
16				pension information sessions should be held at an earlier age so younger people can plan better	08/10/21 13:22	0.1	Submitted	web
19				The scheme works relatively well and I receive information annually as expected. I have two comments: 1 - Could more digital resources be put out for people that explains how the scheme works and what the implications of changes are. Media could include better online documents / faqs, explanatory videos on You Tube and potential social media. Improved communication could also allow the fund to explain how (if???) it is investing ethically and does the fund try to support the local economy by investing in businesses in this area. 2 - Could the way information is shared be refreshed and updated to put the information at people's finger-tips. For example a digital account / calculator which allows an individual to model their circumstances rather than having to make requests	08/10/21 13:27	0.1	Submitted	web

## Comments

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
				or waiting for an annual statement. This would probably be most beneficial for those people approaching retirement, but would be an option for younger employees too and may make them think about their pension more.				
21				The annual statements are hard to follow - I never know what the figures mean.	08/10/21 13:27	0.1	Submitted	web
22				It would be handy as a new starter to receive more information on the LGPS, how it is managed by the TPF and how to log in.	08/10/21 13:31	0.1	Submitted	web
24				In my experience, the pension scheme provides routinely appalling customer service. Actions which they have previously outlined in written corresponded to me have not been actioned, Consequently, the protections afforded by the scheme have been threatened to be withheld due to the TPF's failure to action agreed measures. Repeated correspondence to the Manager of the Teesside Pension Fund to address their incompetence and inactivity, have been met with deafening silence. Matter remains unresolved. Astonishingly poor customer service.	08/10/21 13:40	0.1	Submitted	web

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
25				Maybe an occasional KYIT article on pensions would be helpful (if this is not done already) - could focus on a different element each time perhaps? Guessing that younger people will be less-inclined to think about this, so could the Young Staff Forum be used to promote its benefits (maybe Bright Minds Big Futures from a wider pensions-perspective too)?	08/10/21 13:41	0.1	Submitted	web
28				Its a great scheme	08/10/21 13:52	0.1	Submitted	web
34				I find the Annual Statement very hard to understand it is far too complicated !!!!!	08/10/21 14:30	0.1	Submitted	web
40				I don't get paid enough to pay in to the pension as I have to pay for childcare, travel to work and all the other bills.	09/10/21 06:02	0.1	Submitted	web
43				I would like to pay additional pension contributions, do the council pay a contribution to these the same as for the normal contributions?	09/10/21 06:08	0.1	Submitted	web
45				would love to pay in to a pension but it is too expensive for me, the council should pay a bigger contribution and the employee smaller	09/10/21 06:12	0.1	Submitted	web

## Comments

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
48				Make the information easier to understand and more accessible	09/10/21 14:06	0.1	Submitted	web
50				It feels like I am discriminated against for being a single parent. If I had a spouse my pension would go to them if I died. Being single means it doesn't go to anyone and can't be passed on to my children. What a waste of all the years of contributions I have made	10/10/21 09:17	0.1	Submitted	web
54				Whilst pensions and AVCs are an individual choice, it would be helpful for managers to have something they could direct or hand out to employees to encourage participation and or gain a better understanding of how they work and what terms like rule of 85 and standard annual allowance mean in practice and the impact of a cost of living pay rise rise could have on your allowance. The subject seems to be a bit taboo.	11/10/21 08:34	0.1	Submitted	web
70				I think there needs to be increased awareness about the pension scheme, particularly for younger members of staff, as I don't think everyone understands how it works and what their options are in terms of planning for their retirement.	11/10/21 10:49	0.1	Submitted	web

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
76				I don't tend to pay much attention to the pension scheme, and don't look at my yearly statement.	11/10/21 12:11	0.1	Submitted	web
86				I would like it to be more clear in the pension statements whether you get the lump sum as well as the monthly amount stated or whether if you chose the lump sum this reduced the monthly amount. I do not find the statements easy to follow.	11/10/21 12:42	0.1	Submitted	web
121				I have considered joining the pension scheme, but just cannot afford it at this moment in time	11/10/21 14:19	0.1	Submitted	web
125				Very difficult to understand, should be made a lot easier, very complicated	12/10/21 08:16	0.1	Submitted	web
132				I think the recent SBC partnership with AVC Wise has resulted in a huge improvement in terms of being able to access information and explanation of pension entitlement, ability to contribute AVC's etc, and the webinars and presentations really make it much easier to understand. I also think there have been improvements in the Annual Pension Statement made by Teesside Pension Fund, which go so far in making quite complex information understandable. The Pension calculator is also a really	12/10/21 15:04	0.1	Submitted	web

## Comments

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
				<p>helpful tool. I do think though that they could do more to make it understandable and take a leaf out of AAVC Wise re presentation and explanation. I have raised a query on line via the Members Forum, which I joined, regarding whether my pension amount as of 31st March 2021 was actual if I took it now, or whether there would be subsequent deductions to come off. A colleague of mine asked a similar question 6-8 weeks ago via e-mail and has had no reply; and I asked 4 weeks or more ago, sent a reminder, and have had no acknowledgement or reply. When we all have virtually no option other than to query on-line, rather than via phone, that's really poor customer service and doesn't inspire confidence.</p>				
136				<p>Further help on deciding what is the best thing to do when you are considering early retirement - Tailored advice from a professional would be welcome to make sure you are not making any mistakes. Pension wise is available I know but more personalised advice would be welcome. This may already be available and if so I would just be asking that it be made more known.</p>	13/10/21 08:44	0.1	Submitted	web



ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
138				I'm in the pension scheme, but don't really know how it works, it would be good to have a simple FAQ section	13/10/21 09:35	0.1	Submitted	web
143				Proposed financial cap on exit packages will affect staff with a large number of years service and not just very senior members of staff.	13/10/21 16:09	0.1	Submitted	web
159				N/a	15/10/21 08:50	0.1	Submitted	web
186				I can barely afford to feed my children and heat my home so a pension is way down the line to worry about!	19/10/21 11:45	0.1	Submitted	web
192				none	25/10/21 08:31	0.1	Submitted	web
199				Pension contributions from employer need to be higher. In previous employment I have paid a 6% contribution and my employer has paid anywhere from 6-9% on top of that. I would also like more information about the pension regarding interest rates and annual fees as this information is scarce.	26/10/21 07:50	0.1	Submitted	web
207				I have worked for several other employers (including private sector) and so have several different small pension pots. It would be great to find	27/10/21 12:44	0.1	Submitted	web

## Comments

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
				out if they can all be put in to this pension scheme so that they are all in one place? Thank you.				
208				Staff working at LGPS are not knowledgeable enough and don't always give accurate information - more training is required.	27/10/21 12:45	0.1	Submitted	web
210				It wasn't really made clear how the scheme works and often it's still not clear whether the pension would be sufficient when I come to retire, some supplementary information would be really helpful. Also, some examples of if you want to pay more into it and what this realistically would look like would be helpful. The online system is a bit tricky to navigate and doesn't always make it easy to understand the information. That being said, the pension scheme has been great at trying to consolidate a number of small pensions I had with other providers into the same pot - I did have 5 separate pensions due to the auto-enrollment at previous employment, I've not been able to reduce this to 2 which is more manageable and the team at the pension scheme have been great in terms of communicating their progress with this process.	27/10/21 13:09	0.1	Submitted	web

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
213				I changed from Durham pension scheme in Oct 2020. I received a statement from Stockton Scheme several months ago detailing my contributions. I wrote back to the scheme stating that I had paid more contributions that were shown on the statement and asked for clarification. This was several months ago. I have emailed them twice and still not heard from them, which makes me concerned that they may not be managing things correctly.	28/10/21 07:36	0.1	Submitted	web
216				I am now on teachers pension but also have a lgps	28/10/21 09:39	0.1	Submitted	web
218				The annual statements that are sent out are really difficult to understand and not really worth the paper they are written on. Make information easier to understand ( I appreciate its a complicated area ) however some clarity should be doable. When you receive your annual statement you should be confident that you can understand what the statement says. Anecdotally I know im not alone regarding this.	28/10/21 11:16	0.1	Submitted	web
220				It is very confusing and a simple annual statement would be better to understand	28/10/21 11:42	0.1	Submitted	web

## Comments

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
228				<p>The pension should revert back to a final salary pension scheme. The 85 year rule should also be brought back. There are a number of people employed in the authority who have been in the scheme a number of years and seen various changes to the scheme and feel penalised due to the changes. When the scheme was changed from final salary to the current scheme that should have applied to new members only. Being in my early fifties I have always hoped to retire at 55 or 56, which I would have been able to do if the 85 rule still applied. However, I now feel that I will have to hope the directorate I work in will go into a review when I am 55 and I am made redundant so that I can get my pension with our any reductions? Maybe it would be beneficial to the authority if they asked people in their fifties what their retirement plans were, to help with future planning.</p>	29/10/21 11:31	0.1	Submitted	web
230				<p>the form that comes from the pension providers is quite confusing with all the different amounts, and which pension applies to me. ie I've worked full and part time, from 1984, so some refers to rule 85, then the care bit it's just so confusing. can you simplify it so those</p>	29/10/21 12:23	0.1	Submitted	web

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
				of us who don't understand pensions, tax, can understand it				
231				I have found this provider very slow in providing requested information which should have been straightforward. Lack of timeliness in the response, despite calls to stress the urgency, has caused issues and I am disappointed in the service provided.	29/10/21 12:52	0.1	Submitted	web
233				I don't know much about how the pension scheme works and would like to have more easy to understand information including what the understanding the annual statement	31/10/21 15:45	0.1	Submitted	web
236				Pension service is slow to respond to emailed queries.	01/11/21 10:07	0.1	Submitted	web
239				Over time i think it has got clearer reading the annual statements that we receive . In the past i didn't have a clue trying to work out the pension statement .	01/11/21 13:43	0.1	Submitted	web
247				I have had 23 years service and have 3 different parts of my pensions and feel it is dwindling away for me yet others before me have reaped the benefits. Don't think because of the years service i put in my pension should have changed at the last	04/11/21 14:27	0.1	Submitted	web

## Comments

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
				review as yet again this was at the detriment of my pension				
249				If the percentage of contribution that I made was optional, like private companies are, I would be able afford to pay into the company pension, unfortunately I am not in a position where I am currently able to afford this, being a single parent. This worries me as I would like to be able to to plan for the future, especially at my current age.	04/11/21 16:21	0.1	Submitted	web
250				Great disappointment to know that I cant take any money from my pension whilst I am still at work? private pensions can access theirs from 55yrs-very unfair that we cannot access some of the money like others can? I want to enjoy some of this while I can but for some reason LGPS do not allow access	05/11/21 13:13	0.1	Submitted	web
263				I have paid in to the pension for a number of years but still find information that is provided confusing and I think people don't really look at their pension until closer to retirement age but I think they should be made more aware of benefits and how you can improve your pension earlier on but in plain simple text and jargon free.	05/11/21 15:07	0.1	Submitted	web

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
264				clearer explanation of wht yur likely annual pension will be in teh contet of your average salary not current salary	05/11/21 15:17	0.1	Submitted	web
265				Comment- the lump sum is very paltry compared with NHS workers who are at a similar level with similar time served	05/11/21 15:29	0.1	Submitted	web
267				I think the opportunity to attend advisory seminars at work is incredibly useful and important. Unfortunately, I couldn't attend the last one so am looking out for anything else coming forward.	05/11/21 17:20	0.1	Submitted	web
273				I appreciate that pensions are complicated and the website is quite useful but either information is limited or it isn't communicated in the right way.	08/11/21 09:24	0.1	Submitted	web
274				When joining the pension scheme having previously been a member of a private employers pension scheme I did not (and still don't) understand the difference between a private pension and this pension scheme. There were some sessions put on for staff some time ago to explain the pension scheme and the sessions were tailored for groups such as those close to retirement, those who had just	08/11/21 10:03	0.1	Submitted	web

## Comments

ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
				joined the scheme etc. Unfortunately I was unable to attend any of these sessions. I think similar sessions would be useful to take place regularly (maybe annually) so new starters have the opportunity to attend or people can attend as their retirement plans change or get closer to fruition.				
277				It may not come under the review of the LGPS, but i would like to see a better range of quality funds available through the AVC scheme with Prudential. Many are in the lower percentile of performance and are not particularly attractive to invest in, compared to the wider market. I appreciate the number of funds are limited, but inclusion of better performing options would make the AVCs more attractive. A quicker and easier way of comparing all of the existing funds together would also be beneficial.	08/11/21 10:51	0.1	Submitted	web
282				The yearly pension statements are not easy to understand and I would like to be able to talk to someone and get a clear explanation of what it actually means.	08/11/21 15:21	0.1	Submitted	web



ID	Consultation Point	Consultee	Agent	Answer	Date	Version	Status	Type
283				Pension payments seem to have decreased over the years but contributions have increased	08/11/21 17:02	0.1	Submitted	web
285				Try beating this pension scheme in the private sector. You won't!	10/11/21 15:46	0.1	Submitted	web
292				I think more needs to be done to help young people understand the pension, I feel like a lot is aimed at those retiring soon.	12/11/21 12:24	0.1	Submitted	web
296				The annual statement on pensions benefits could be made simpler. Not very straight forward to read and understand. Spilt into various sections and some parts (although member may have been in one scheme and then scheme changed over to another or benefits transferred in from elsewhere) do not show full membership with dates which can be misleading and confusing as not recorded due to scheme change over.	12/11/21 13:23	0.1	Submitted	web
303				The length of time it takes to receive a pension estimate when you are thinking of retiring is far too long, this process needs speeding up.	23/11/21 10:11	0.1	Submitted	web

**Table .3**

Thank you

**Thank you**

**There is no data to display for this question**