

The Results

An update for Members of the Local Government Pension Scheme (LGPS)

Dear Member,

We are pleased to publish the results of the 2020 Active Member Survey. Thank you to everyone who took the time to complete the survey.

We hope that you find the information contained within this report both enlightening and helpful.

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The 'My Pension' Portal

What is the My Pension Portal?

The 'My Pension' Portal was introduced to the Local Government Pension Scheme (LGPS) members in 2016. Since then we have registered over 66,000 members to the portal – allowing thousands of members to view and update personal details, nomination beneficiaries and view their membership details.

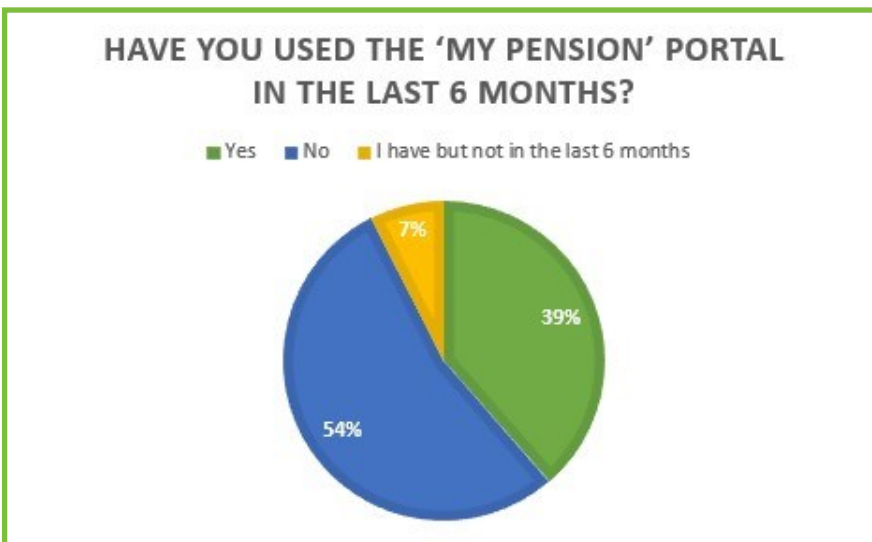
Most importantly, the portal lets you view your annual benefit statements and use the benefit projector to calculate the retirement options available to you. Both of which can help you plan towards your retirement.

In the survey, we asked quite a few questions regarding the 'My Pension' portal. This is because we wanted to get a good idea of what our members know about the portal – as well as how people are using the portal and how we could improve it in the future.

When asked whether they have used the 'My Pension' portal within the last 6 months, the majority of responses stated that they hadn't— with 7% of members stating that they had used the portal before but not recently.

We also asked how aware members were of certain features and tools available in the 'My Pension' portal. In each of these cases, the majority response revealed that people were largely unaware or unsure about said feature.

So, we've decided to take this opportunity to highlight all the features of the portal that members may be unaware of.



What can you do on the 'My Pension' portal?

- View and update your personal details.
- View & print your Annual Benefit Statements.
- Use the benefit projector, Voluntary Retirement Projector & Lump Sum conversion to calculate the retirement options available to you.
- Use the Death in Service Projector.
- View a copy of the documents that we send you.
- View general pension scheme documents, guides and forms which are **not** specific to yourself.
- View online copies of the Active Member Pension News Newsletter.
- Check and update your beneficiaries.
- View pension news items.

The 'My Pension' Portal

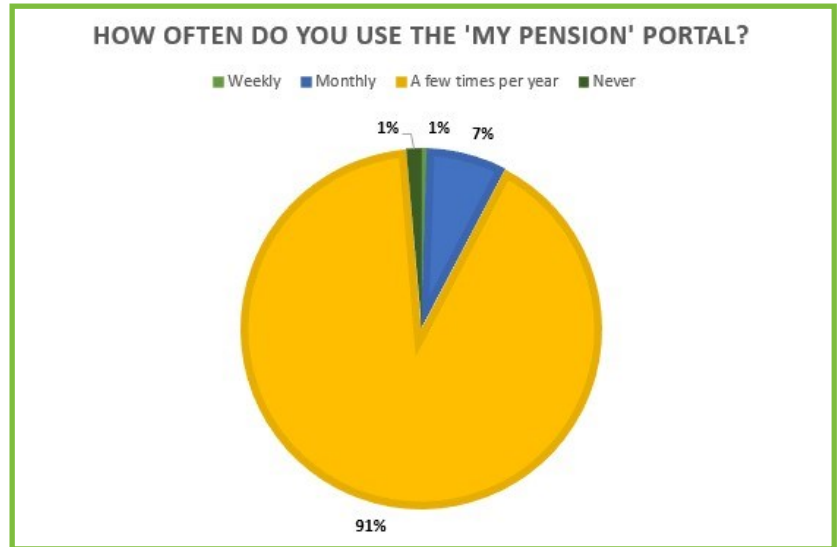
We asked the members who said that they had used 'My Pension' portal recently, how often they use the portal.

The vast majority of responses (91%) answered that they only use the 'My Pension' portal a few times per year. With 7% of members stating that they use or check the portal monthly.

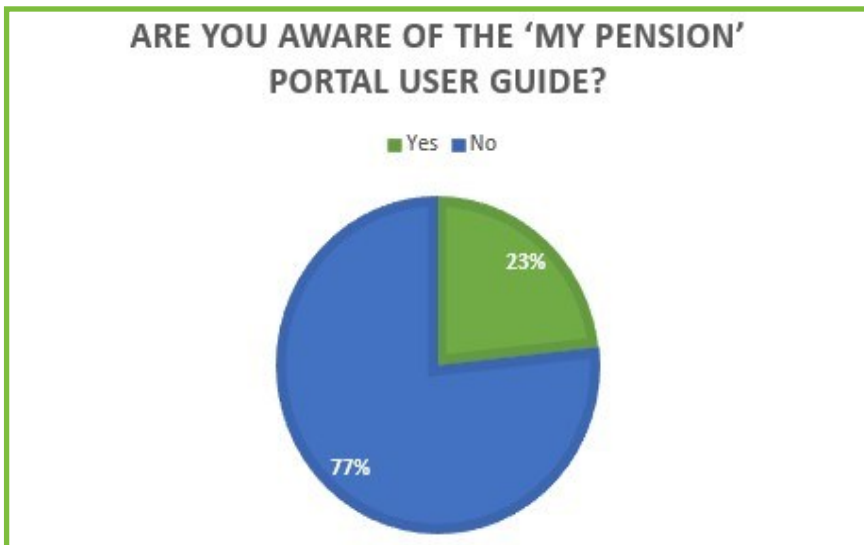
We also asked members 'What part of the 'My Pension' portal do/did you find the most useful?'

The most common responses were:

- Viewing your Annual Benefit Statement
- Using the Benefit Projector
- Tracking your pension
- The ability to update & check your details
- Running a Retirement estimate



The 'My Pension' Portal User Guide



To help members navigate the portal and all its features, we have created a 'My Pension' Portal User Guide.

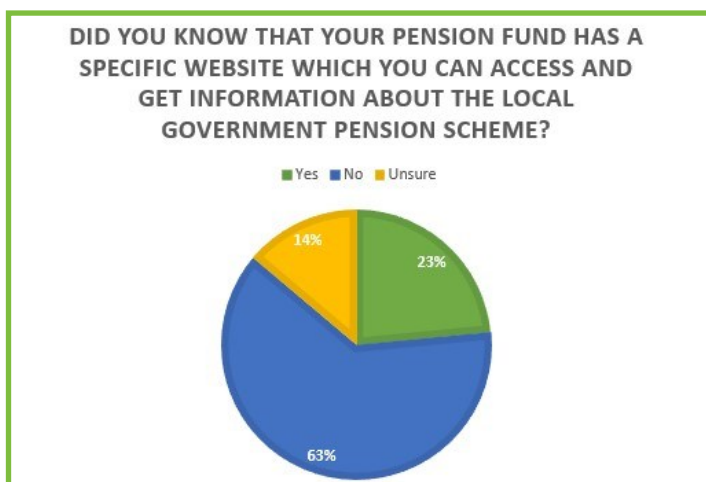
The survey has highlighted that a lot of members are unaware of the guide. You can find it online on your Pension Fund website (listed on page 4).

You can also find it at:

[mss-guide-active-members-2020-surrey.pdf \(surreypensionfund.org\)](#)

Helpful tools, links & resources

Fund Websites



Every pension fund has its own Pension Fund Website. Important updates, information about the Local government pension scheme (LGPS), resources, guides and newsletters can all be found here:

Surrey Pension Fund:

<https://www.surreypensionfund.org>

East Sussex Pension Fund:

<https://www.eastsussexpensionfund.org/>

Hammersmith & Fulham Pension Fund:

<https://www.lbhfpensionfund.org/>

Kensington & Chelsea Pension Fund:

<https://www.rbkcpensionfund.org/>

Hillingdon Pension Fund:

<https://archive.hillingdon.gov.uk/pensions>

Westminster Pension Fund:

<https://www.wccpensionfund.co.uk/westminster-city-council-pension-fund/>

Buying Extra Pensions Calculator

Go to www.lgpsmember.org and select **Already A Member > Increasing Your Pension Benefits.**

The calculator can be found on the right hand side of that page.

Pension Made Simple videos

The LGPS member website has recently uploaded 7 videos to explain various pension topics. These videos are short, simple and packed with valuable information which can help to answer queries that you might have about your pension.

Please visit the link below to view the videos:

<https://www.lgpsmember.org/more/Videos.php>

Retirement Planning

The Pensions and Lifetime Savings Association have launched the Retirement Living Standards to help you plan your retirement.

Please visit the link below to view the guidance:

www.retirementlivingstandards.org.uk/

The McCloud Judgment

See the [frequently asked questions on the LGPS member website.](#)

For information on pension scams:

Please visit the Financial Conduct Authority, the Pensions Regulator website and the LGPS website:

fca.org.uk/scamsmart

thepensionsregulator.gov.uk

lgpsmember.org/more/scams.php

Our Guides & Videos

We wanted to see how aware our members were of the video guides and resources available to them.

In the survey, 76% of responses stated that they weren't aware and a further 15% were unsure.

Below we have linked all the help videos and guides that we have made for our members:



[‘My Pension’ Portal](#)

[How to register for the 'My Pension' portal - YouTube video](#)

[How to reset your ‘My Pension’ portal Username/ Password - YouTube video](#)

[‘My Pension’ Portal User guide](#)

[‘My Pension’ Portal FAQs](#)

[Annual Benefit Statement 2020](#)

[Active Member Annual Benefit Statement 2020 Guide](#)

[Understanding your 2020 Local Government Pension Scheme \(LGPS\) Annual Benefit Statement - YouTube video](#)

[Frequently asked Questions about your Pension](#)

[FAQS](#)

Ideas for Future Videos

We asked you what topics you would like to see covered in future videos. Some of the most common suggestions were:

- How to top up my pension & AVCs.
- How to project pensions income for various possible retirement ages/dates.
- How additional lump sum conversion works.

- Retirement guidance (What to do when considering retirement).

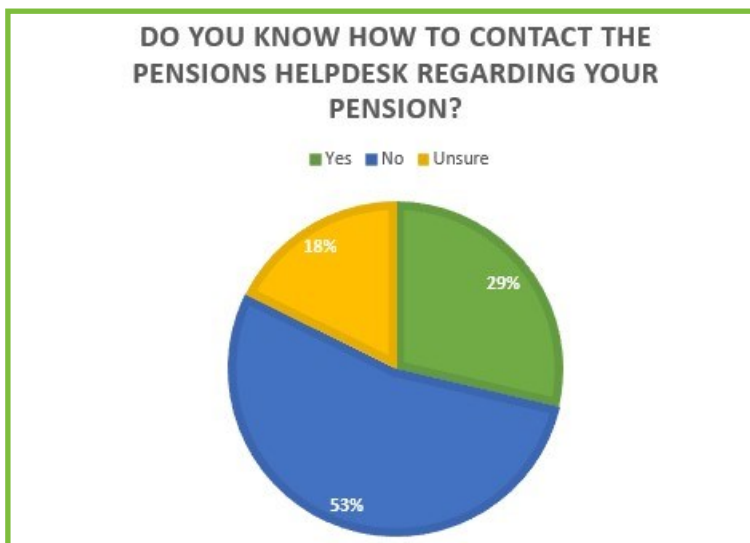


Our Contact Details

The survey highlighted that not all of our members are clear on how to contact the Pensions Helpdesk regarding their pensions questions or concerns.

Though 29% of responses were positive, 53% said that they didn't know how and a further 18% were unsure.


Please find the most up to date details below:



Contact Details

 **0300 200 1031**

 **myhelpdeskpensions@surreycc.gov.uk**

 **Orbis Pension Services**
Room 218, County Hall
Penrhyn Road
Kingston - Upon -Thames
KT1 2DN

Pension Newsletters

How/ where to access the newsletters

We send out the Pension News newsletters twice a year, emailing them to the email address we currently hold for you. If you have contacted the Pensions Helpdesk requesting all communications be via post, we will send out a paper version.

All newsletters are also uploaded to the Pension Fund websites & the 'My Pension' portal, the details of which can be found on pages 2 and 4.

The Autumn Pension Newsletter is available now.

The next Pension Newsletter will be available from 31 March 2021.

It is possible that these emails may fall into your Spam folder, so please check regularly.

[Link to Existing Pension News Newsletter](#)

[Autumn 2020](#)

Your suggestions for future Newsletter topics

- How to increase pension & AVCs.
- How my pension is invested.
- How to keep on track of my pension.
- How to transfer/ consolidate my pension.
- Steps to be taken when retiring.

Your Feedback & Our Plans for the Future

Thank you for all your feedback. We have taken it onboard and we will use it to help plan for future updates.

We hope that this report has helped answer some of your questions, as well as highlighted resources and tools that can help you better understand your pension in the future.

On average, the members who answered our survey rated the service that they get from Orbis at 3.2 stars out of 5.



When asked on how you think we could improve, the reoccurring themes were:

- Improving the usability of the 'My Pension' portal
- Better communicating the guides, newsletters and resources that we have created for our members.

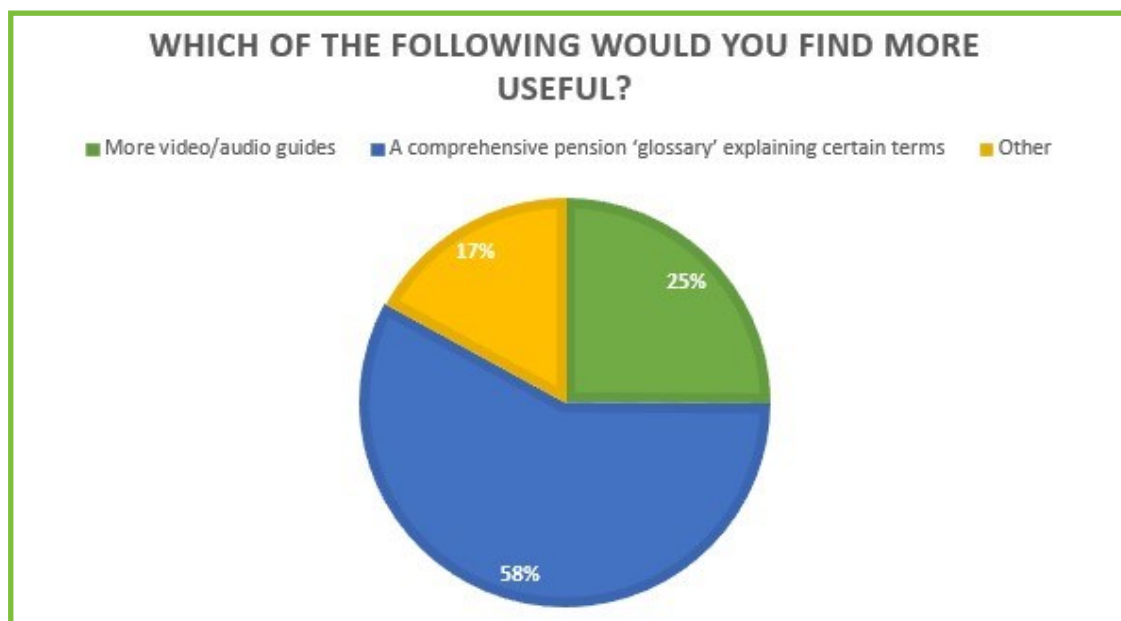
Our Plans for the Future

We want to make sure that we are making resources that will best benefit our members. As such, we asked you what you would find the most helpful—a comprehensive pension 'glossary' or more video/audio guides.

58% of responses stated that they would rather have a comprehensive pension 'glossary'. As such, though we will continue to create videos and guides on other topics, we will begin work on this glossary shortly.

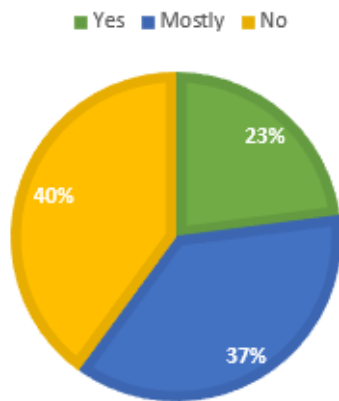
You also provided us with a few other suggestions for what you would find helpful:

- Both of the previous options.
- Regular updates.
- A one-on-one conversation—either online or face to face.
- A clear pension statement.



Summary of other responses

DO YOU FEEL LIKE YOU ARE REGULARLY KEPT UPDATED ABOUT YOUR PENSION?



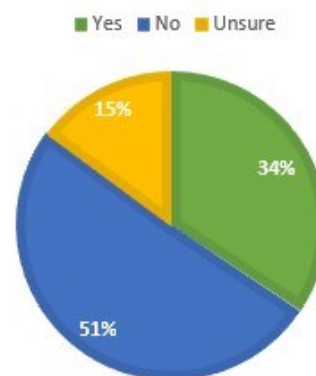
Question 1

40% of responses answered that they felt like they weren't regularly kept updated about their pension. 37% felt that they were mostly kept up to date, while 23% felt that they were regularly updated on their pension.

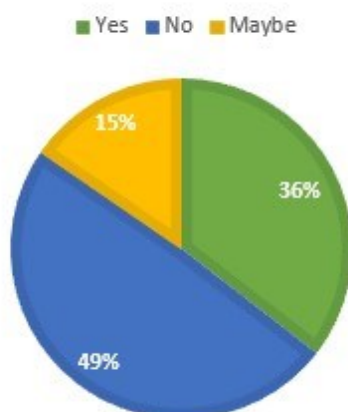
Question 5

51% of the members who answered question 5 said that they didn't know that you can obtain a retirement estimate on the 'My Pension' portal. 34% were confident that they knew while 15% of responders were unsure.

DID YOU KNOW THAT YOU CAN OBTAIN A RETIREMENT ESTIMATE USING THE BENEFIT PROJECTOR ON THE 'MY PENSION' PORTAL?



DO YOU KNOW HOW TO ACCESS YOUR ANNUAL BENEFIT STATEMENT ONLINE?

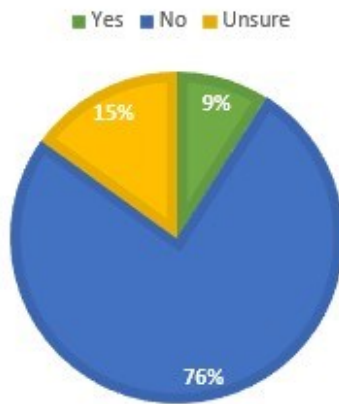


Question 6

49% of members answered that they did not know how to access their Annual Benefit Statement online. 36% knew how to access their statement, while 15% were unsure.

Summary of other responses

ARE YOU AWARE OF THE VIDEO GUIDES AND HELP VIDEOS AVAILABLE TO YOU?



Question 8

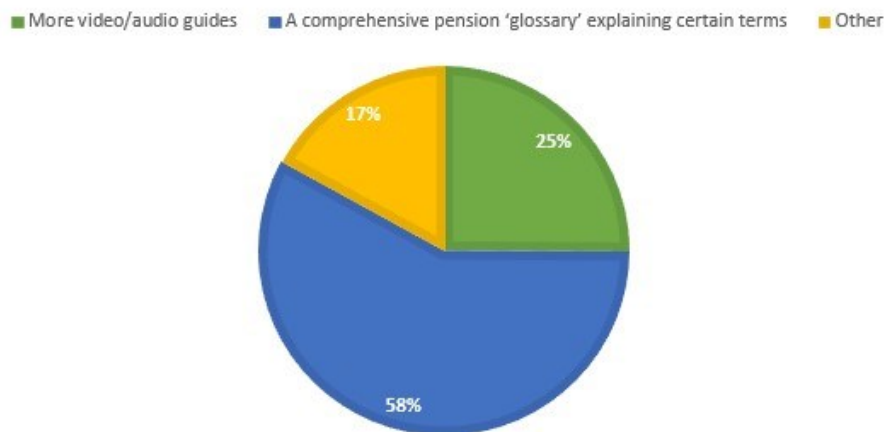
As well as the 'My Pension' portal guide, we have also made a variety of other guides and videos.

76% of members said that they were unaware of these videos and guides. That's why you can find a full list of all the guides with links on page 5.

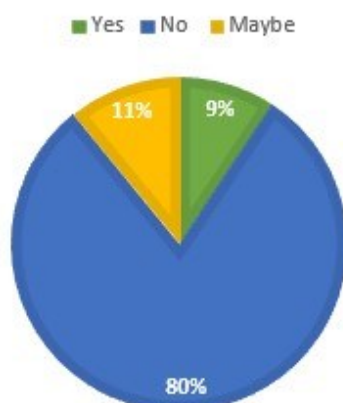
Question 9

When given the option, most of the members who answered question 9 said that they would find a comprehensive pension 'glossary' the most useful. 25% of people would like more videos, and their suggested video topics were listed on page 5.

WHICH OF THE FOLLOWING WOULD YOU FIND MORE USEFUL?



DO YOU KNOW WHERE TO GO TO VIEW PENSION NEWSLETTERS ONLINE?



Question 11

80% of responders answered that they don't know where to go to view pension newsletters online. 11% were unsure of where to go and 9% were confident in locating our pension newsletters online.

All our Pension News newsletters are uploaded to the 'My Pension' portal and all the separate fund sites.

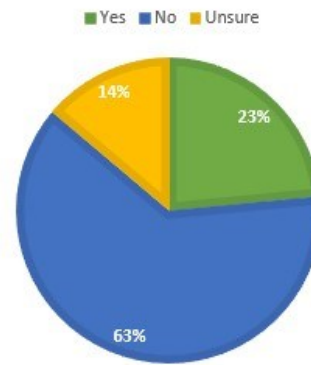
Summary of other responses

Question 13

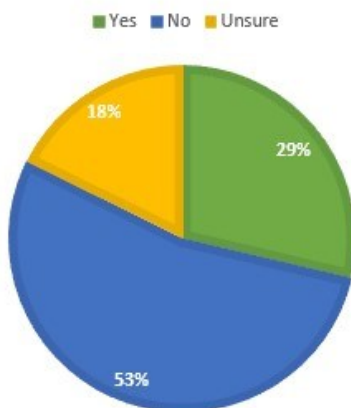
63% of members answered that they did not know that their pension fund has a specific website which contains information about the LGPS scheme. 23% of members were aware, while 14% of people were unsure.

Links to these websites can be found on page 4.

DID YOU KNOW THAT YOUR PENSION FUND HAS A SPECIFIC WEBSITE WHICH YOU CAN ACCESS AND GET INFORMATION ABOUT THE LOCAL GOVERNMENT PENSION SCHEME?



DO YOU KNOW HOW TO CONTACT THE PENSIONS HELPDASK REGARDING YOUR PENSION?



Question 14

It became clear from your responses that 53% of you were not clear on how to contact the Pensions Helpdesk regarding your own pension. 29% of answers were positive, while a further 18% were unsure on how to do so.

These details can be found on page 6.

Question 15

Only 16% of the members who answered the survey said that they had contacted us within the past 6 months.

This 16% went on to rate the service they received on average at 3.2 stars out of 5.

HAVE YOU CONTACTED ORBIS PENSION SERVICES IN THE PAST SIX MONTHS?

