

Meeting of the Committee 14 November 2019

ITEM 7

ABS 2019 survey

Background

1. Since 2017, the Bluelight team have surveyed FRAs on the ABS process following the statutory deadline of 31 August.
2. In the first year free Survey Monkey software was used, with limited success. The invitation was issued to 110 individuals across the 44 English FRAs and the survey ran from 4 October 2017 to 14 November 2017. During that time 26 total responses were received, which included three duplicate replies. Of the 26 survey responses, 15 were fully completed and 11 only partially completed by answering just the first question.
3. This understandably compromised the analysis of the results and was believed to be attributable to technical or user difficulties with the free software. A summary of the 2017 survey findings is available [here](#)¹.
4. For 2018, the Committee agreed to commission a web-based survey to increase the numbers of questions allowed and give more flexibility to the response options. The survey was also extended to allow administrators of the scheme to submit responses, and multiple replies from FRAs were welcomed. The cost of the developing the survey was £1,200 plus VAT.
5. The ABS 2018 survey invitation was issued via FPS bulletin to all relevant stakeholders and was in the field from 28 September 2018 to 14 November 2018. During that time 42 total responses were received from 31 of the 47 FRAs in England and Wales.
6. The 2018 [research report](#)² was published in April 2019. While the extended survey allowed more detailed and meaningful analysis of the results, there were issues around the clarity and wording of the questions, particularly for measuring internal controls, and issuing the same question set to both FRAs and administrators skewed the results in some areas.

2019 survey

7. In 2019, the Bluelight team procured a paid 12 month Survey Monkey plan to carry out a member survey on the effectiveness of scheme administration, which fed into the Aon [administration and benchmarking review](#). The plan allows unlimited surveys, questions, and responses, and lets team members analyse, filter, and export results at any time.

¹ <http://www.fpsboard.org/images/PDF/Meetings/01122017/ITEM-9a-011217.pdf>

² <http://www.fpsboard.org/images/PDF/Surveys/ABS2018.pdf>

8. We propose that the ABS 2019 survey is developed and hosted using the existing paid Survey Monkey plan, which will allow for separate FRA and administrator surveys and avoid incurring additional expenditure.
9. The question set has been revised to take account of feedback and learning from previous years. The survey questions can be found at [Appendix 1](#) (FRA) and [Appendix 2](#) (administrator).
10. Subject to the agreement of the Committee, the survey will be launched in the November FPS bulletin on 29 November 2019, with an initial deadline of 10 January 2020. The survey will also be held on the Scheme Advisory Board website at <http://www.fpsboard.org/index.php/board-publications/board-surveys> for the duration of the collection period.

Committee action

11. To discuss and approve the ABS 2019 survey to be issued with the November edition of the FPS bulletin.

Scheme Advisory Board secretariat
5 November 2019

APPENDIX 1

FPS ANNUAL BENEFIT STATEMENT SURVEY 2019 - FRA

- Active
- 1 Did your administrator receive all year-end information from your FRA by their required deadline (including APB data?)
YES/NO/DON'T KNOW
 - 2 Is data provided monthly or annually?
MONTHLY/ANNUALLY
 - 3 Was the statutory ABS deadline of 31 August 2019 met for your FRA?
YES/NO/DON'T KNOW
 - 4 What percentage of active member ABS were produced and distributed by 31 August?
%
 - 5 If any were not produced and distributed by this date, did they fall into a particular category?

- i) NO
- ii) SPECIAL MEMBERS
- iii) STANDARD RETAINED
- iv) FPS 1992
- v) FPS 2006
- vi) FPS 2015
- vii) HIGH EARNERS (AA/ LTA)
- viii) MORE THAN ONE OF THE ABOVE
- ix) DON'T KNOW

- 6 What was the main cause of the delay?

FRA

- i) LATE RECEIPT OF ACCURATE INFORMATION FROM
- ii) SOFTWARE UNABLE TO CALCULATE
- iii) PRINTING ISSUES
- iv) LACK OF RESOURCE
- v) POSTAGE DELAY
- vi) OTHER - PLEASE SPECIFY

vii) DON'T KNOW

viii) N/A

- Deferred
- 7 Did your administrator provide FPS 1992 deferred ABS (Noting this is not a statutory requirement)?
YES/NO/DON'T KNOW
- 8 What percentage of FPS 1992 deferred member ABS were produced and distributed by 31 August?
%
- 9 If any were not produced and distributed by this date, what was the main cause of the delay?

i) NOT SENT AS NOT A STATUTORY REQUIREMENT

ii) SOFTWARE UNABLE TO CALCULATE

iii) PRINTING ISSUES

iv) LACK OF RESOURCE

v) POSTAGE DELAY

vi) OTHER - PLEASE SPECIFY

vii) DON'T KNOW

viii) N/A

- 10 Did your administrator provide FPS 2006 deferred ABS (Noting this is a statutory requirement)?
YES/NO/DON'T KNOW
- 11 What percentage of FPS 2006 deferred member ABS were produced and distributed by 31 August?
%
- 12 If any were not produced and distributed by this date, what was the main cause of the delay?

i) UNAWARE OF REQUIREMENT

ii) SOFTWARE UNABLE TO CALCULATE

iii) PRINTING ISSUES

iv) LACK OF RESOURCE

v) POSTAGE DELAY

vi) OTHER - PLEASE SPECIFY

vii) DON'T KNOW

viii) N/A

LPB effectiveness committee

Paper 1

- 13 Did your administrator provide FPS 2015 deferred ABS (Noting this is a statutory requirement)?
YES/NO/DON'T KNOW
- 14 What percentage of FPS 2015 deferred member ABS were produced and distributed by 31 August?
%
- 15 If any were not produced and distributed by this date, what was the main cause of the delay?

- i) UNAWARE OF REQUIREMENT
- ii) SOFTWARE UNABLE TO CALCULATE
- iii) PRINTING ISSUES
- iv) LACK OF RESOURCE
- v) POSTAGE DELAY
- vi) OTHER - PLEASE SPECIFY
- vii) DON'T KNOW
- viii) N/A

- Reporting
- 16 If any ABS were not provided by 31 August, was this reported to your Local Pension Board?
YES/NO/DON'T KNOW/N/A
- 17 If any ABS were not provided by 31 August, was a breach of law recorded and considered for materiality?
YES/NO/DON'T KNOW/N/A
- 18 Was any breach reported to The Pensions Regulator?
YES/NO/DON'T KNOW/N/A
- 19 Please explain why any breach was not recorded/ reported, if applicable.

- Systems and resources
- 20 Do you have any plans to introduce online self-service for members to access their ABS?

- i) ALREADY IMPLEMENTED
- ii) YES - WITHIN 12 MONTHS
- iii) YES - WITHIN 24 MONTHS
- iv) YES - LONGER THAN 24 MONTHS
- v) NO PLANS

LPB effectiveness committee

Paper 1

21 On a scale of 1 to 5, with 1 being very dissatisfied and 5 being highly satisfied, please rate your satisfaction with:

- i) the quality of ABS resources provided by LGA
- ii) the timeliness of communications from LGA
- iii) the ABS process overall

22 Please provide an estimate of time spent on the ABS cycle, from start to finish

- i) LESS THAN 1 MONTH
- ii) 1 TO 3 MONTHS
- iii) 3 TO 6 MONTHS
- iv) 6 TO 9 MONTHS
- v) LONGER THAN 9 MONTHS

23 If any additional resource was required, please list it here:

24 What, if anything, do you plan to do differently next year to improve the ABS process?

25 Is there anything the Scheme Advisory Board could do facilitate improvements to the ABS process?

26 In what capacity are you completing the survey?

- i) SCHEME MANAGER
- ii) FRA PENSION PRACTITIONER
- iii) LOCAL PENSION BOARD REPRESENTATIVE
- iv) OTHER - PLEASE SPECIFY

27 Which FRA are you completing the survey in relation to?

APPENDIX 2

FPS ANNUAL BENEFIT STATEMENT SURVEY 2019 - ADMINISTRATOR

- 1 Name of administrator
- Active 2 Did you receive all year-end information from your FRA by your required deadline (including APB data?)
YES/NO
- 3 Is data provided monthly or annually?
MONTHLY/ANNUALLY
- 4 Did you meet the statutory ABS deadline of 31 August 2019?
YES/NO
- 5 What percentage of active member ABS were produced and distributed by 31 August?
%
- 6 If any were not produced and distributed by this date, did they fall into a particular category?
- i) NO
 - ii) SPECIAL MEMBERS
 - iii) STANDARD RETAINED
 - iv) FPS 1992
 - v) FPS 2006
 - vi) FPS 2015
 - vii) HIGH EARNERS (AA/ LTA)
 - viii) MORE THAN ONE OF THE ABOVE
- 7 What was the main cause of the delay?
- FRA
- i) LATE RECEIPT OF ACCURATE INFORMATION FROM
 - ii) SOFTWARE UNABLE TO CALCULATE
 - iii) PRINTING ISSUES
 - iv) LACK OF RESOURCE
 - v) POSTAGE DELAY

- vi) OTHER - PLEASE SPECIFY
- vi) N/A

- Deferred
- 8 Did you provide FPS 1992 deferred ABS (Noting this is not a statutory requirement)?
YES/NO
- 9 What percentage of FPS 1992 deferred member ABS were produced and distributed by 31 August?
%
- 10 If any were not produced and distributed by this date, what was the main cause of the delay?

- i) NOT SENT AS NOT A STATUTORY REQUIREMENT
- ii) SOFTWARE UNABLE TO CALCULATE
- iii) PRINTING ISSUES
- iv) LACK OF RESOURCE
- v) POSTAGE DELAY
- vi) OTHER - PLEASE SPECIFY
- vi) N/A

- 11 Did you provide FPS 2006 deferred ABS (Noting this is a statutory requirement)?
YES/NO
- 12 What percentage of FPS 2006 deferred member ABS were produced and distributed by 31 August?
%
- 13 If any were not produced and distributed by this date, what was the main cause of the delay?

- i) UNAWARE OF REQUIREMENT
- ii) SOFTWARE UNABLE TO CALCULATE
- iii) PRINTING ISSUES
- iv) LACK OF RESOURCE
- v) POSTAGE DELAY
- vi) OTHER - PLEASE SPECIFY
- vi) N/A

LPB effectiveness committee

Paper 1

- 14 Did you provide FPS 2015 deferred ABS (Noting this is a statutory requirement)?
YES/NO
- 15 What percentage of FPS 2015 deferred member ABS were produced and distributed by 31 August?
%
- 16 If any were not produced and distributed by this date, what was the main cause of the delay?

- i) UNAWARE OF REQUIREMENT
- ii) SOFTWARE UNABLE TO CALCULATE
- iii) PRINTING ISSUES
- iv) LACK OF RESOURCE
- v) POSTAGE DELAY
- vi) OTHER - PLEASE SPECIFY
- vi) N/A

- Reporting
- 17 If any ABSs were not provided by 31 August, was this reported to the FRA?
YES/NO/N/A
- 18 If any ABS were not provided by 31 August, was a breach of law recorded and considered for materiality?
YES/NO/N/A
- 19 Was any breach reported to The Pensions Regulator?
YES/NO/N/A
- 20 Please explain why any breach was not recorded/ reported, if applicable.

- Systems and resources
- 21 What was the base template used for your statements [subject to modification]?
SYSTEM PROVIDERS/OWN VERSION/LGA
- 22 Do you have any plans to introduce online self-service for members to access their ABS?

- i) ALREADY IMPLEMENTED
- ii) YES - WITHIN 12 MONTHS
- iii) YES - WITHIN 24 MONTHS

LPB effectiveness committee

Paper 1

- iv) YES - LONGER THAN 24 MONTHS
v) NO PLANS
- 23 Which pension administration system do you use?
- i) ALTAIR (AQUILA HEYWOOD)
ii) UPM (CIVICA)
- 24 Did you use an outsourced printing provider or print your statements in-house?
OUTSOURCED/IN-HOUSE/DON'T KNOW
- 25 On a scale of 1 to 5, with 1 being very dissatisfied and 5 being highly satisfied, please rate your satisfaction with:
- i) the quality of ABS resources provided by LGA
ii) the timeliness of communications from LGA
iii) the ABS process overall
- 26 Please provide an estimate of time spent on the ABS cycle, from start to finish
- i) LESS THAN 1 MONTH
ii) 1 TO 3 MONTHS
iii) 3 TO 6 MONTHS
iv) 6 TO 9 MONTHS
v) LONGER THAN 9 MONTHS
- 27 If any additional resource was required, please list it here:
- 28 What, if anything, do you plan to do differently next year to improve the ABS process?
- 29 Is there anything the Scheme Advisory Board could do facilitate improvements to the ABS process?
- 30 Which FRA are you completing the survey in relation to?