Wisconsin DETF
DB Administration Benchmarking Results
FY 2012

Bruce Hopkins
CEM Benchmarking Inc.
61 leading global pension systems participate in the benchmarking service.

<table>
<thead>
<tr>
<th>Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>United States</strong></td>
</tr>
<tr>
<td>Arizona SRS</td>
</tr>
<tr>
<td>CalSTRS</td>
</tr>
<tr>
<td>Colorado PERA</td>
</tr>
<tr>
<td>Delaware PERS</td>
</tr>
<tr>
<td>Idaho PERS</td>
</tr>
<tr>
<td>Illinois MRF</td>
</tr>
<tr>
<td>Indiana PRS</td>
</tr>
<tr>
<td>Iowa PERS</td>
</tr>
<tr>
<td>KPERS</td>
</tr>
<tr>
<td>LACERA</td>
</tr>
<tr>
<td>Michigan ORS</td>
</tr>
<tr>
<td>MOSERS</td>
</tr>
<tr>
<td>Nebraska PERS</td>
</tr>
<tr>
<td>Nevada PERS</td>
</tr>
<tr>
<td>NYC TRS</td>
</tr>
<tr>
<td>NYSLRS</td>
</tr>
<tr>
<td>Ohio PERS</td>
</tr>
<tr>
<td>Ohio SERS</td>
</tr>
<tr>
<td>Orange County ERS</td>
</tr>
<tr>
<td>Oregon PERS</td>
</tr>
<tr>
<td>Pennsylvania PSERS</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

* Systems from the UK complete a separate benchmarking survey and hence your analysis does not include their results

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Executive Summary - Page 2
The custom peer group for Wisconsin DETF consists of the following 15 peers:

<table>
<thead>
<tr>
<th>Custom Peer Group for Wisconsin DETF</th>
<th>Membership (in 000's)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Peers (sorted by size)</td>
<td>Members</td>
</tr>
<tr>
<td>NYSLRS</td>
<td>537</td>
</tr>
<tr>
<td>CalSTRS</td>
<td>421</td>
</tr>
<tr>
<td>Ohio PERS</td>
<td>349</td>
</tr>
<tr>
<td>Michigan ORS</td>
<td>264</td>
</tr>
<tr>
<td>Virginia RS</td>
<td>342</td>
</tr>
<tr>
<td>Pennsylvania PSERS</td>
<td>300</td>
</tr>
<tr>
<td>Washington State DRS</td>
<td>290</td>
</tr>
<tr>
<td><strong>Wisconsin DETF</strong></td>
<td><strong>257</strong></td>
</tr>
<tr>
<td>Indiana PRS</td>
<td>258</td>
</tr>
<tr>
<td>STRS Ohio</td>
<td>198</td>
</tr>
<tr>
<td>Colorado PERA</td>
<td>229</td>
</tr>
<tr>
<td>Arizona SRS</td>
<td>204</td>
</tr>
<tr>
<td>Oregon PERS</td>
<td>171</td>
</tr>
<tr>
<td>Illinois MRF</td>
<td>176</td>
</tr>
<tr>
<td>Iowa PERS</td>
<td>164</td>
</tr>
<tr>
<td>Peer Median</td>
<td>258</td>
</tr>
<tr>
<td>Peer Average</td>
<td>277</td>
</tr>
</tbody>
</table>

Inactive members are not considered when selecting peers because they are excluded when determining cost per member. They are excluded because they are less costly to administer than either active members or annuitants.
Your total pension administration cost was $62 per active member and annuitant. This was $24 below the peer average of $86.

Your total pension administration cost was $26.5 million. This excludes the fully-attributed cost of administering healthcare, and optional and third-party administered benefits of $3.9 million.
Cost comparison per activity.

<table>
<thead>
<tr>
<th>Activity</th>
<th>[000s]</th>
<th>$ per Active Member &amp; Annuitant</th>
<th>More/Less vs. avg.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>You</td>
<td>Peer Med</td>
</tr>
<tr>
<td>1. Member Transactions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Pension Payments</td>
<td>904</td>
<td>2.13</td>
<td>2.94</td>
</tr>
<tr>
<td>b. Pension Inceptions</td>
<td>880</td>
<td>2.07</td>
<td>2.83</td>
</tr>
<tr>
<td>c. Withdrawals and Transfers-out</td>
<td>303</td>
<td>0.71</td>
<td>0.86</td>
</tr>
<tr>
<td>d. Purchases and Transfers-in</td>
<td>102</td>
<td>0.24</td>
<td>1.26</td>
</tr>
<tr>
<td>e. Disability</td>
<td>780</td>
<td>1.84</td>
<td>1.84</td>
</tr>
<tr>
<td>2. Member Communication</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Call Center</td>
<td>1,585</td>
<td>3.73</td>
<td>5.24</td>
</tr>
<tr>
<td>b. Mail Room, Imaging</td>
<td>1,050</td>
<td>2.47</td>
<td>1.94</td>
</tr>
<tr>
<td>c. 1-on-1 Counseling</td>
<td>838</td>
<td>1.97</td>
<td>1.75</td>
</tr>
<tr>
<td>d. Presentations and Group Counseling</td>
<td>525</td>
<td>1.24</td>
<td>0.93</td>
</tr>
<tr>
<td>e. Written Pension Estimates</td>
<td>1,347</td>
<td>3.17</td>
<td>0.84</td>
</tr>
<tr>
<td>f. Mass Communication</td>
<td>605</td>
<td>1.43</td>
<td>2.77</td>
</tr>
<tr>
<td>3. Collections and Data Maintenance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Data and Money from Employers</td>
<td>885</td>
<td>2.08</td>
<td>2.18</td>
</tr>
<tr>
<td>b. Service to Employers</td>
<td>410</td>
<td>0.96</td>
<td>1.55</td>
</tr>
<tr>
<td>c. Data Not from Employers</td>
<td>234</td>
<td>0.55</td>
<td>1.08</td>
</tr>
<tr>
<td>4. Governance and Financial Control</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Financial Administration and Control</td>
<td>806</td>
<td>1.90</td>
<td>2.27</td>
</tr>
<tr>
<td>b. Board, Strategy, Policy</td>
<td>872</td>
<td>2.05</td>
<td>1.65</td>
</tr>
<tr>
<td>c. Government and Public Relations</td>
<td>880</td>
<td>2.07</td>
<td>0.63</td>
</tr>
<tr>
<td>5. Major Projects</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Amortization of non-IT major projects</td>
<td>0</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>b. Non-IT major projects (if you don’t capitalize)</td>
<td>1,358</td>
<td>3.20</td>
<td>0.00</td>
</tr>
<tr>
<td>c. Amortization of IT major projects</td>
<td>84</td>
<td>0.20</td>
<td>0.20</td>
</tr>
<tr>
<td>d. IT major projects (if you don’t capitalize)</td>
<td>0</td>
<td>0.00</td>
<td>1.39</td>
</tr>
<tr>
<td>6. Information Technology</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. IT Strategy, Database, Applications (excl. major projects)</td>
<td>5,000</td>
<td>11.77</td>
<td>12.56</td>
</tr>
<tr>
<td>b. IT Desktop, Networks, Telecom</td>
<td>2,027</td>
<td>4.77</td>
<td>5.50</td>
</tr>
<tr>
<td>7. Support Services and Other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Building and Utilities</td>
<td>2,597</td>
<td>6.11</td>
<td>5.50</td>
</tr>
<tr>
<td>b. Human Resources</td>
<td>472</td>
<td>1.11</td>
<td>1.11</td>
</tr>
<tr>
<td>c. Actuarial</td>
<td>488</td>
<td>1.15</td>
<td>1.40</td>
</tr>
<tr>
<td>d. Legal and Rule Interpretation</td>
<td>726</td>
<td>1.71</td>
<td>2.05</td>
</tr>
<tr>
<td>e. Internal and External Audit</td>
<td>581</td>
<td>1.37</td>
<td>1.10</td>
</tr>
<tr>
<td>f. Pay-as-you-go benefits for retired staff</td>
<td>0</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>g. Other Support Services</td>
<td>178</td>
<td>0.42</td>
<td>1.10</td>
</tr>
<tr>
<td>Total Pension Administration</td>
<td>26,515</td>
<td>62.43</td>
<td>78.21</td>
</tr>
</tbody>
</table>

Your total cost of $26.5 million excludes the fully-attributed cost of administering healthcare, and optional and third-party administered benefits of $3.9 million.
Beginning in FY2010, you embarked on a multiyear Transformation Integration Modernization Project (TIM) to modernize your business processes and integrate your information technology systems.

Despite the increased spending over the past 3 years, your costs remained well below your peers.

Trend analysis is based on systems that have provided 4 consecutive years of data (13 of your 15 peers).
CEM uses the following cost model to explain differences in total costs:

**Reasons for differences in total costs**

1. Economies of scale
2. Workloads: transactions per member
3. Productivity: transactions per FTE
4. Paying more/less per FTE for: salaries and benefits, building and utilities, HR and IT desktop
5. Higher/lower third-party costs and other miscellaneous costs in front-office activities
   (Front office activities are Member Transactions, Member Communication and Collections and Data Maintenance.)
6. Higher/lower back-office activity costs
   (Back office activities are Governance and Financial Control, Major Projects and Support Services.)
Reasons why your total cost was $24 below the peer average.

<table>
<thead>
<tr>
<th>Reason</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Economies of scale advantage</td>
<td>-$0.62</td>
</tr>
<tr>
<td>2. Similar/slightly lower transactions per member (workloads)</td>
<td>-$1.84</td>
</tr>
<tr>
<td>3. Higher transactions per FTE (productivity)</td>
<td>-$2.19</td>
</tr>
<tr>
<td>4. Lower costs per FTE for: salaries and benefits, building and utilities, HR and IT desktop</td>
<td>-$6.47</td>
</tr>
<tr>
<td>5. Lower third-party and other costs in front-office activities</td>
<td>-$5.83</td>
</tr>
<tr>
<td>6. Paying more/-less for back-office activities:</td>
<td></td>
</tr>
<tr>
<td>- Governance and Financial Control</td>
<td>$1.03</td>
</tr>
<tr>
<td>- Major Projects</td>
<td>-$3.13</td>
</tr>
<tr>
<td>- IT Strategy, Database, Applications (excl. major projects)</td>
<td>-$0.67</td>
</tr>
<tr>
<td>- Actuarial, Legal, Audit, Other Support Services</td>
<td>-$4.24</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>-$23.95</strong></td>
</tr>
</tbody>
</table>

CEM reconciles to the peer average instead of the median because there are interactions between the reasons that would be lost if we used medians. Also, the reasons will only add to 100% if we use averages.
Reason 1: You had an economies of scale advantage.

Your system had 6% more members than the peer weighted-average. Your larger size means that you had a cost advantage relative to the average peer of $0.62 per member.

Size is a key driver of costs. More members lets you spread your fixed costs over a larger base. But the benefit of economies of scale is not linear. Scale economies diminish as systems get larger.

The peer-average is weighted with a higher weight to smaller plans because the relationship between size and cost is not linear.
Reason 2: You had similar/slightly lower transaction volumes per member (workloads).

Your weighted transactions were 5% below the peer average. Your lower transaction volumes decreased your total cost per member by an estimated $1.84 relative to the peer average.

Weighted transactions indicates whether you are doing more or fewer transactions per member in aggregate than your peers.

The following page shows where you are doing more and/or fewer transactions by front-office activity.
## Where did you do more/fewer transactions?

<table>
<thead>
<tr>
<th>Front Office Transactions (or Transaction Driver)</th>
<th>Volume per 1,000 Active Members and Annuitants</th>
<th>$ per Member Transaction Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Peer</td>
<td>Average</td>
</tr>
<tr>
<td>1. Member Transactions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Pension Payments (Annuitants)</td>
<td>394</td>
<td>377</td>
</tr>
<tr>
<td>b. New Payee Inceptions</td>
<td>36</td>
<td>29</td>
</tr>
<tr>
<td>c. Withdrawals and Transfers-out</td>
<td>14</td>
<td>35</td>
</tr>
<tr>
<td>d. Purchases and Transfers-in</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>e. Disability Applications</td>
<td>5.9</td>
<td>2.7</td>
</tr>
<tr>
<td>2. Member Communication</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Calls and Emails</td>
<td>483</td>
<td>696</td>
</tr>
<tr>
<td>b. Incoming Mail</td>
<td>407</td>
<td>496</td>
</tr>
<tr>
<td>c. Members Counseled 1-on-1</td>
<td>17</td>
<td>28</td>
</tr>
<tr>
<td>d. Member Presentations</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>e. Written Estimates</td>
<td>46</td>
<td>30</td>
</tr>
<tr>
<td>3. Collections and Data Maintenance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Data and Money from Employers (Active Members)</td>
<td>606</td>
<td>623</td>
</tr>
<tr>
<td>b. Service to Employers (Active Members)</td>
<td>606</td>
<td>623</td>
</tr>
<tr>
<td>c. Data Not from Employers (Actives, Inactives, Annuitants)</td>
<td>1,365</td>
<td>1,413</td>
</tr>
<tr>
<td>Weighted Total</td>
<td>41,260</td>
<td>43,555</td>
</tr>
</tbody>
</table>

Differences in transaction volumes per member reflect differences in:
- Membership mix (active, inactive, annuitant)
- Member demographics. For example, you may have a higher proportion of active members approaching retirement.
- Member type/industry group.
- System and plan complexity. For example, if you administer healthcare, you will have higher communication needs.
- Service Levels
Reason 3: You had higher transactions per FTE (total productivity).

Your weighted transactions per front-office FTE were 7% above the peer weighted-average (adjusted for economies of scale to avoid double counting). This decreased your total cost per member by $2.19 relative to the peer average.

Differences in transaction volumes per FTE are due to differences in:
- IT capability / on-line transactions
- Service levels
- Complexity of plan rules
- Staff skills and staff productivity
- Use of consultants versus internal staff
- Projects
- Organization design

It is important to emphasize that total productivity is not a measure of staff productivity; staff productivity is, however, a component of total productivity.
Reason 4: You had lower costs per FTE for: salaries and benefits, IT desktop, networks and telecom, building and utilities, and human resources.

<table>
<thead>
<tr>
<th>Cost per FTE</th>
<th>You</th>
<th>FTE-Wtd Peer Avg</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and Benefits</td>
<td>$72,083</td>
<td>$82,449</td>
</tr>
<tr>
<td>Building and Utilities</td>
<td>$12,520</td>
<td>$11,632</td>
</tr>
<tr>
<td>Human Resources</td>
<td>$2,277</td>
<td>$3,193</td>
</tr>
<tr>
<td>IT Desktop, Networks, Telecom</td>
<td>$9,773</td>
<td>$10,632</td>
</tr>
<tr>
<td>Total</td>
<td>$96,654</td>
<td>$107,905</td>
</tr>
</tbody>
</table>

Your lower costs per FTE decreased your total cost by $6.47 per member relative to the peer average.

The peer average is weighted such that peers with more FTEs get a higher weight because 'cost per FTE' differences matter more for peers with more FTEs.

Differences in your cost per FTE reflect differences in:
- Organization structure, strategy and history.
- Outsourcing and use of consultants.
- Cost environment of your location vs. peers.
Reason 5: You had lower third party and other miscellaneous costs in the front-office activities.

Your third party and other miscellaneous costs (such as travel, office supplies, etc.) in the front-office activities were $2.22 per member which was 71% below the adjusted peer weighted average of $7.74. Your lower third party costs decreased your total cost per member by $5.83 relative to the peer average.

1. To avoid double counting, peer costs are adjusted for differences in transaction volumes and economies of scale.
2. Front office activities are activities that come in contact with clients or employers, such as paying pensions, member calls and presentations. It excludes back-office activities such as Governance and Financial Control, Major Projects and Support Services.
Reason 6: You paid less for back-office activities.

<table>
<thead>
<tr>
<th>Back Office Activities</th>
<th>You</th>
<th>Peer Avg</th>
<th>More/-less</th>
</tr>
</thead>
<tbody>
<tr>
<td>Governance and Financial Control</td>
<td>$7.09</td>
<td>$6.06</td>
<td>$1.03</td>
</tr>
<tr>
<td>Major Projects</td>
<td>$3.58</td>
<td>$6.71</td>
<td>-$3.13</td>
</tr>
<tr>
<td>IT Strategy, Database, Applications</td>
<td>$13.33</td>
<td>$14.00</td>
<td>-$0.67</td>
</tr>
<tr>
<td>Actuarial, Legal, Audit, Other</td>
<td>$5.41</td>
<td>$9.65</td>
<td>-$4.24</td>
</tr>
<tr>
<td>Total</td>
<td>$29.41</td>
<td>$36.42</td>
<td>-$7.01</td>
</tr>
</tbody>
</table>

Your adjusted cost per active member and annuitant of $29.41 for back-office activities was below the peer average of $36.42. Paying less for back-office activities decreased your total cost per member by $7.01 relative to the peer average.

Differences in cost per member for back-office activities reflects differences in:

- How much you do. For example, some systems invest more in disaster recovery.
- IT capability
- IT investment cycle
- Plan complexity

To avoid double counting, back office costs are adjusted for economies of scale and cost per FTE for: salaries, benefits, building, utilities, IT desktop and human resources. Before adjustments, your total costs for the above back-office activities were $41. The unadjusted peer average was $57.
Back-office costs and productivity are impacted by system complexity. Your total relative complexity score of 100 was above the peer median of 72.

### Relative Complexity Score by Cause

<table>
<thead>
<tr>
<th>Cause</th>
<th>You</th>
<th>Peer Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pension Payment Options</td>
<td>59</td>
<td>62</td>
</tr>
<tr>
<td>Customization Choices</td>
<td>81</td>
<td>10</td>
</tr>
<tr>
<td>Multiple Plan Types and Overlays</td>
<td>95</td>
<td>63</td>
</tr>
<tr>
<td>Multiple Benefit Formula</td>
<td>28</td>
<td>45</td>
</tr>
<tr>
<td>External Reciprocity</td>
<td>35</td>
<td>35</td>
</tr>
<tr>
<td>COLA Rules</td>
<td>12</td>
<td>23</td>
</tr>
<tr>
<td>Contribution Rates</td>
<td>34</td>
<td>36</td>
</tr>
<tr>
<td>Variable Compensation</td>
<td>100</td>
<td>85</td>
</tr>
<tr>
<td>Service Credit Rules</td>
<td>59</td>
<td>61</td>
</tr>
<tr>
<td>Divorce Rules</td>
<td>100</td>
<td>55</td>
</tr>
<tr>
<td>Purchase Rules</td>
<td>55</td>
<td>65</td>
</tr>
<tr>
<td>Refund Rules</td>
<td>31</td>
<td>45</td>
</tr>
<tr>
<td>Disability Rules</td>
<td>85</td>
<td>82</td>
</tr>
<tr>
<td>Translation</td>
<td>40</td>
<td>0</td>
</tr>
<tr>
<td>Defined Contribution Plan Rules</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td><strong>Total Relative Complexity</strong></td>
<td>100</td>
<td>72</td>
</tr>
</tbody>
</table>
Your total service score was 70 out of 100. This was below the peer median of 78.

Service is defined from a member’s perspective. Higher service means faster turnaround times, more availability, more choice and higher quality.

A higher service score is not necessarily better because:

- High service may not always be cost effective or optimal e.g., it is higher service for your members to have a contact center open 24 hours a day. But few systems would be able to justify the cost.
- The activity weights CEM uses are an approximation of the importance of individual service elements. The weights will not always reflect the relative importance that you or your members attach to them.
The total service score is the weighted average of the activity level service scores.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Weight</th>
<th>Score out of 100</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Peer</td>
</tr>
<tr>
<td><strong>Service Scores by Activity</strong></td>
<td></td>
<td>You</td>
</tr>
<tr>
<td>1. Member Transactions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Pension Payments</td>
<td>19.7%</td>
<td>95</td>
</tr>
<tr>
<td>b. Pension Inceptions</td>
<td>7.4%</td>
<td>91</td>
</tr>
<tr>
<td>c. Withdrawals and Transfers-out</td>
<td>0.3%</td>
<td>10</td>
</tr>
<tr>
<td>d. Purchases and Transfers-in</td>
<td>3.1%</td>
<td>82</td>
</tr>
<tr>
<td>e. Disability</td>
<td>4.8%</td>
<td>82</td>
</tr>
<tr>
<td>2. Member Communication</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Call Center</td>
<td>21.2%</td>
<td>51</td>
</tr>
<tr>
<td>b. 1-on-1 Counseling</td>
<td>7.4%</td>
<td>58</td>
</tr>
<tr>
<td>c. Member Presentations</td>
<td>6.5%</td>
<td>92</td>
</tr>
<tr>
<td>d. Written Pension Estimates</td>
<td>4.7%</td>
<td>74</td>
</tr>
<tr>
<td>e. Mass Communication</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Website</td>
<td>7.6%</td>
<td>35</td>
</tr>
<tr>
<td>b. Newsletters</td>
<td>3.8%</td>
<td>80</td>
</tr>
<tr>
<td>c. Member statements</td>
<td>6.6%</td>
<td>86</td>
</tr>
<tr>
<td>d. Other mass communication</td>
<td>0.9%</td>
<td>52</td>
</tr>
<tr>
<td>3. Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfaction Surveying</td>
<td>5.0%</td>
<td>12</td>
</tr>
<tr>
<td>Disaster Recovery</td>
<td>1.0%</td>
<td>58</td>
</tr>
<tr>
<td><strong>Weighted Total Service Score</strong></td>
<td>100.0%</td>
<td>70</td>
</tr>
</tbody>
</table>
Your service score increased from 60 to 70 between 2009 and 2012.

Your total service score has increased by 10 points since 2009. This increase reflects improvements in the following service areas:

- **Calls.** You have significantly reduced your undesired call outcomes (i.e., busy signals, abandoned calls). You now also review your staff's responses to calls on a regular basis for coaching purposes.

- **Member presentations.** You have reduced the average group size, from 52 to 20 attendees, hence allowing greater opportunity for individual attention. Presentations conducted in the field have also grown, from 12% of all presentations to 79%, thereby providing members with easier face-to-face access to you and convenience.

Trend analysis is based on systems that have provided 4 consecutive years of data (13 of your 15 peers).
The biggest service improvement for most systems has been improved online capabilities.

<table>
<thead>
<tr>
<th>Online Tool</th>
<th>% offering tool</th>
<th>If offered: Volume per 1,000 active members and annuitants</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>You</td>
<td>Peer</td>
</tr>
<tr>
<td>Benefit calculators</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In non-secure area</td>
<td>Yes</td>
<td>67%</td>
</tr>
<tr>
<td>In secure area not linked to member data</td>
<td>No</td>
<td>20%</td>
</tr>
<tr>
<td>In secure area linked to member's salary and service data</td>
<td>No</td>
<td>80%</td>
</tr>
<tr>
<td>Service credit purchase calculator</td>
<td>Yes</td>
<td>60%</td>
</tr>
<tr>
<td>Download forms</td>
<td>Yes</td>
<td>100%</td>
</tr>
<tr>
<td>Register for counseling sessions or presentations</td>
<td>No</td>
<td>73%</td>
</tr>
<tr>
<td>Change address</td>
<td>No</td>
<td>67%</td>
</tr>
<tr>
<td>Change beneficiary</td>
<td>No</td>
<td>40%</td>
</tr>
<tr>
<td>Change family information</td>
<td>No</td>
<td>33%</td>
</tr>
<tr>
<td>Tools for annuitants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change banking information for direct deposit</td>
<td>No</td>
<td>47%</td>
</tr>
<tr>
<td>Change tax withholding amount</td>
<td>No</td>
<td>53%</td>
</tr>
<tr>
<td>Download or print duplicate tax receipts</td>
<td>No</td>
<td>87%</td>
</tr>
<tr>
<td>View annuity payment details</td>
<td>No</td>
<td>93%</td>
</tr>
<tr>
<td>Apply for retirement</td>
<td>No</td>
<td>47%</td>
</tr>
<tr>
<td>View status of disability application</td>
<td>No</td>
<td>7%</td>
</tr>
<tr>
<td>Secure mailbox</td>
<td>No</td>
<td>53%</td>
</tr>
<tr>
<td>Download member statement</td>
<td>No</td>
<td>80%</td>
</tr>
<tr>
<td>View pensionable earnings and/or service without downloading</td>
<td>No</td>
<td>80%</td>
</tr>
<tr>
<td>If yes:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are both salary and service data available?</td>
<td>n/a</td>
<td>100%</td>
</tr>
<tr>
<td>Is online data up-to-date to the most recent pay period?</td>
<td>n/a</td>
<td>75%</td>
</tr>
<tr>
<td>Is a complete annual history from the beginning of employment provided?</td>
<td>n/a</td>
<td>67%</td>
</tr>
</tbody>
</table>

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Key Takeaways:

Your total service score was 70 out of 100. This was below the peer median of 78.

- Your total service score has increased by 10 points since 2009.

Your total pension administration cost was $62 per active member and annuitant. This was $24 below the peer average of $86.