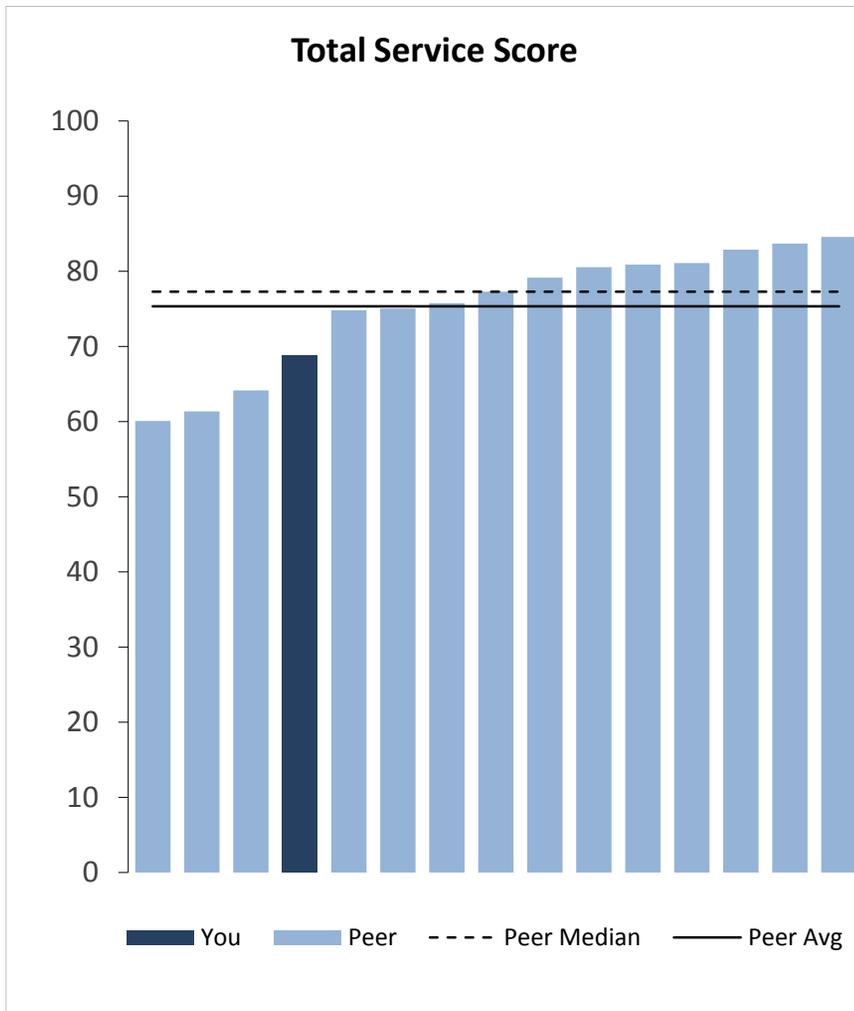


Your total service score was 69 out of 100. This was below the peer median of 77.



Service is defined from a member's perspective. Higher service means faster turnaround times, more availability, more choice, and higher quality. Examples of key service metrics are shown on the next page.

A higher service score is not necessarily better. This is because:

- High service may not always be cost effective or optimal. For example, 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 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 individual service elements.

The total service score is the weighted average of the activity level service scores.

Service Scores by Activity				
Activity	Weight	Score out of 100		
		You	Peer Median	% Higher /-Lower
1. Member Transactions				
a. Pension Payments	19.7%	95	98	-3%
b. Pension Inceptions	7.4%	91	83	10%
c. Withdrawals and Transfers-out	0.3%	28	90	-69%
d. Purchases and Transfers-in	3.1%	84	80	5%
e. Disability	4.8%	82	82	0%
2. Member Communication				
a. Call Center	21.2%	49	60	-18%
c. 1-on-1 Counseling	7.4%	55	86	-36%
d. Member Presentations	6.5%	92	84	10%
e. Written Pension Estimates	4.7%	66	83	-20%
f. Mass Communication				
a. Website	7.6%	41	77	-47%
b. Newsletters	3.8%	80	85	-6%
c. Member statements	6.6%	83	83	0%
d. Other mass communication	0.9%	42	60	-30%
3. Other				
Satisfaction Surveying	5.0%	12	49	-76%
Disaster Recovery	1.0%	41	80	-49%
Weighted Total Service Score	100.0%	69	77	-10%

Employer service is excluded from your total service score. Please refer to Appendix D for methodology changes.

Biggest potential improvements to your total service score

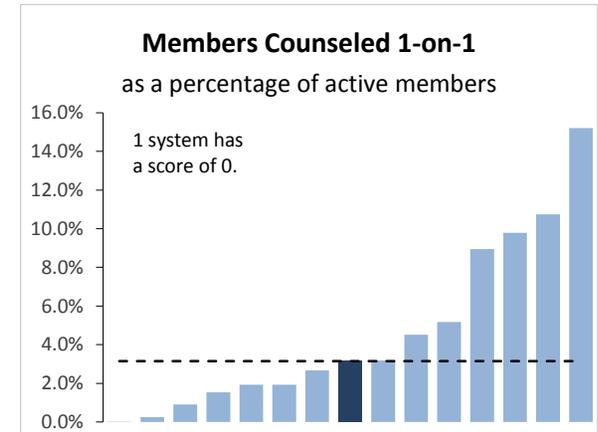
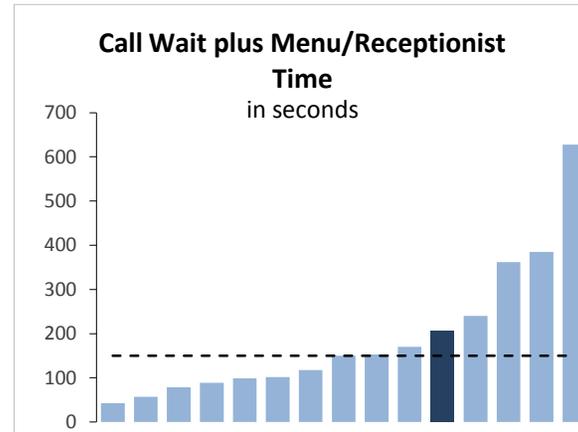
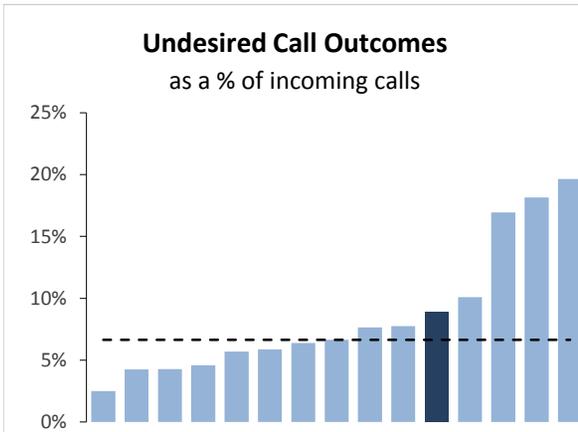
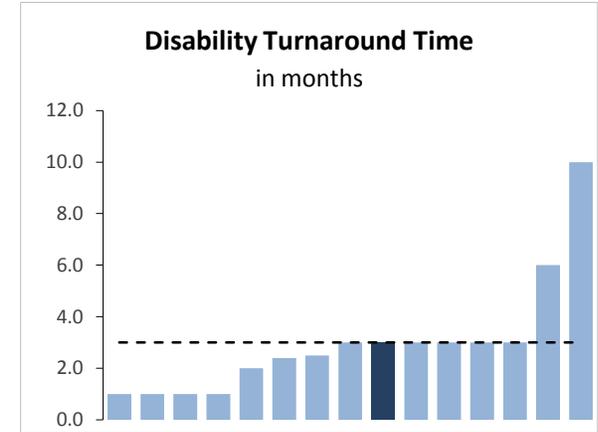
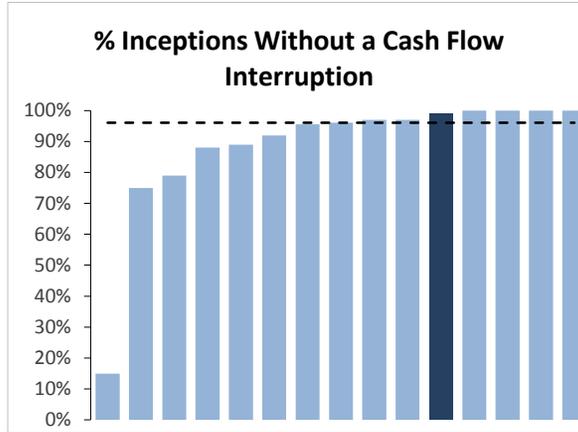
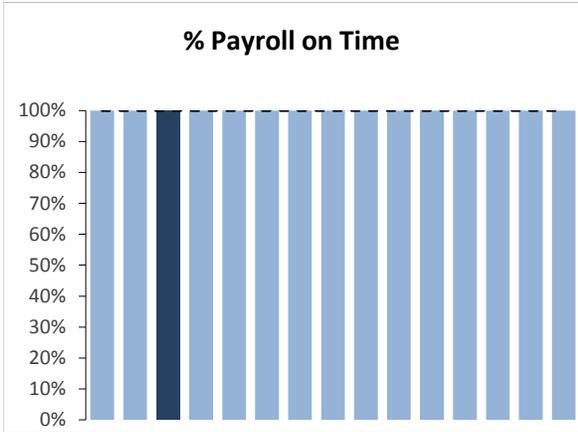
Biggest potential improvements to your total service score		
Rank	Factor	Potential Improvement
# 1	On average, members calling your call center reach a knowledgeable person in 207 seconds. To achieve a perfect service score, members must reach a knowledgeable person on the phone in 20 seconds or less.	+ 5.15
# 2	You offer 1 of the 13 website transactions and tools applicable to you. To achieve a perfect service score you must offer all 13 on-line transactions and tools.	+ 2.51
# 3	8.9% of your incoming calls resulted in undesired outcomes, and 0.0% of your incoming calls resulted in irritating outcomes. To achieve a perfect service score, members must experience no undesired or irritating call outcomes.	+ 2.11

CEM is not recommending these changes. Higher service is not necessarily optimal or cost effective. We include this summary analysis because many participants want to know what they could do to achieve a higher score.

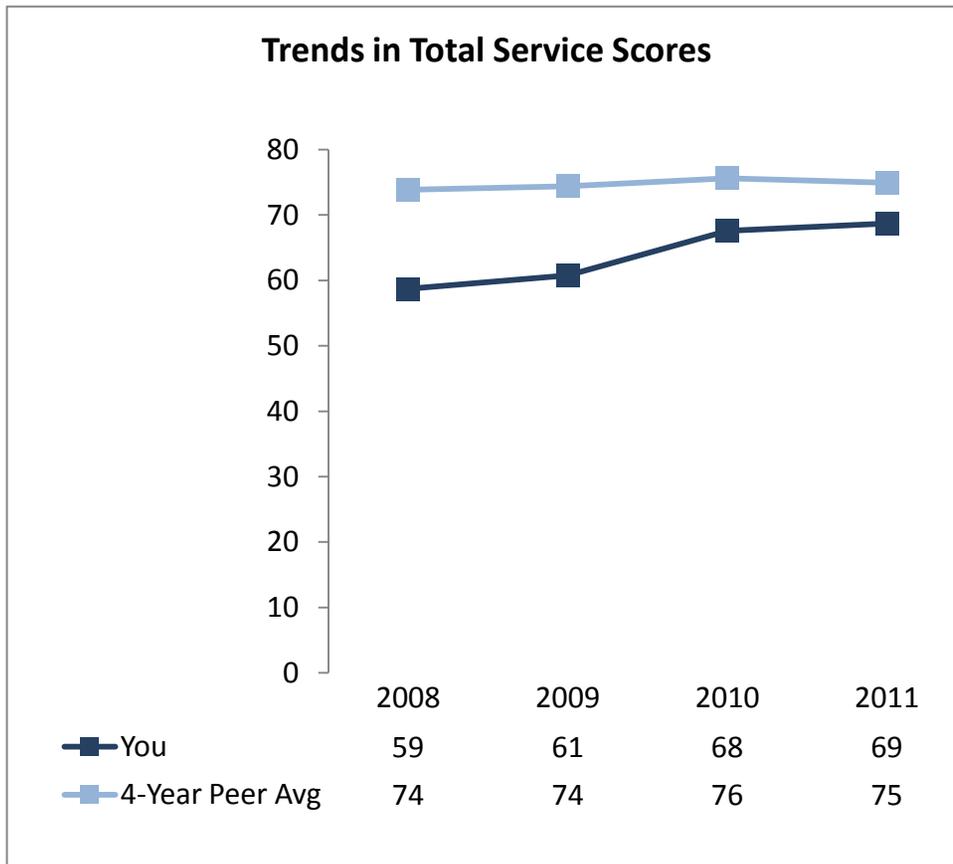
The biggest service improvement for most systems has been improved online capabilities.

Online Tool	<u>% offering tool</u>			<u>If offered: Volume per 1,000 active members and annuitants</u>		
	You	Peer	All	You	Peer Median	All Median
Benefit calculators						
In non-secure area	Yes	73%	54%	564.1	310.5	281.5
In secure area not linked to member data	No	20%	12%	n/a	14.7	57.6
In secure area linked to member's salary and service data	No	73%	80%	n/a	364.5	317.7
Service credit purchase calculator	Yes	80%	67%	249.1	45.6	49.4
Download forms	Yes	100%	98%	1,183.7	344.8	313.1
Register for counseling sessions or presentations	No	73%	57%	n/a	10.4	14.4
Change address	No	73%	60%	n/a	11.9	23.8
Change beneficiary	No	47%	40%	n/a	20.9	20.9
Change family information	No	33%	24%	n/a	72.4	48.3
Tools for annuitants						
Change banking information for direct deposit	No	27%	26%	n/a	6.1	5.7
Change tax withholding amount	No	47%	35%	n/a	10.0	6.2
Download or print duplicate tax receipts	No	73%	53%	n/a	19.5	18.6
View annuity payment details	No	87%	60%	n/a	117.0	115.7
Apply for retirement	No	33%	27%	n/a	3.0	6.8
View status of disability application	No	7%	2%	n/a	0.0	0.0
Secure mailbox	No	47%	28%	n/a	31.6	37.5
Download member statement	No	67%	62%	n/a	217.8	114.1
View pensionable earnings and/or service without downloading	No	87%	84%	n/a	589.5	647.6
If yes:						
Are both salary and service data available?	n/a	100%	95%			
Is online data up-to-date to the most recent pay period?	n/a	69%	67%			
Is a complete annual history from the beginning of employment provided?	n/a	69%	52%			

Key service measures included in your total service score:



Your service score increased from 59 to 69 between 2008 and 2011.

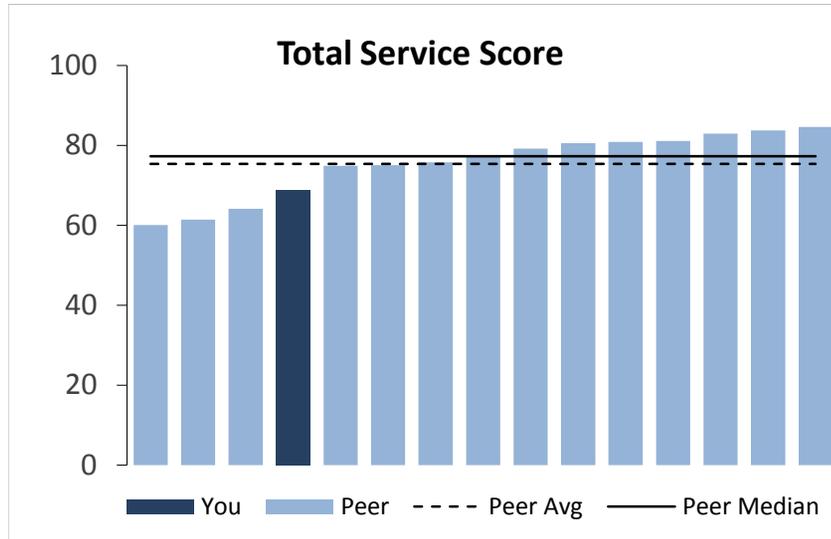


Trend analysis is based on systems that have provided 4 consecutive years of data (14 of your 15 peers).

Your total service score increased by 10 points since 2008. This increase reflects improvements in the following service areas:

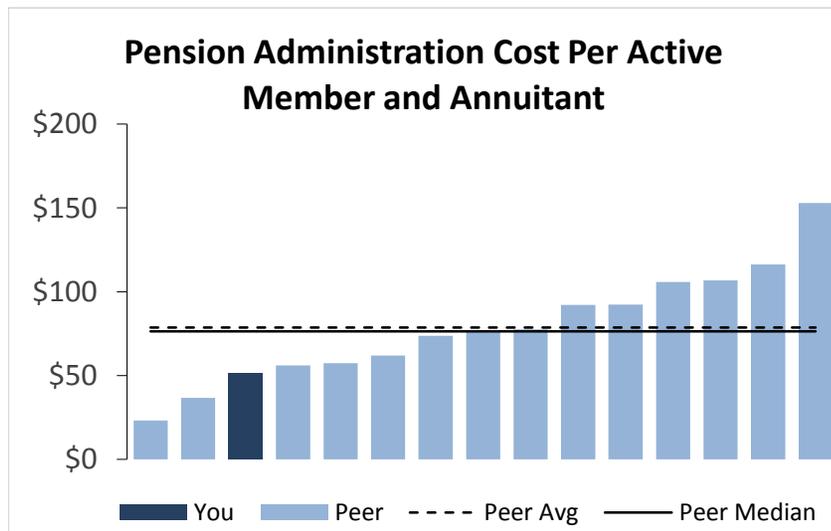
- **Calls.** You have significantly reduced your undesired call outcomes (i.e., busy signals, abandoned calls) from 50% to 9%. And, you now also review your staff's responses to calls on a regular basis for coaching purposes.
- **Member presentations.** You have reduced the average group size, from 41 to 21 attendees, thereby allowing greater opportunity for individual attention. You also offer more targeted presentations, from 2 to 4 types, geared toward different stages of a member's career.
- **Purchases.** Your average turnaround time on a service credit purchase request has improved from 25 days to 9.

Key Takeaways:



Your total service score was 69 out of 100. This was below the peer median of 77.

- Your service score has increased by 10 points since 2008.
- You have made significant improvements in almost service areas, the most significant in calls, member presentations, and purchases.



Your total pension administration cost was \$51 per active member and annuitant. This was \$27 below the peer average of \$79. The primary reasons why were:

- You had higher transactions per FTE (productivity).
- You had lower third party and other costs in your front office activities.
- You pay less for back office activities such as major projects, IT and actuarial, legal, audit and other support services.