

# Helping people make proper provision for their retirement:

What do customers want,  
what do they really really want!

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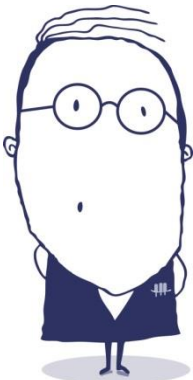
*People first, pensions second.*



# What we do?

I don't understand my pension

We are here to help people with their pension question or issue



giving personal information and guidance on pension matters



resolving problems an individual may have with their pension



sharing our knowledge and insight to contribute to Government and industry thinking on pensions



delivering pre-booked telephone appointments for the Government service, Pension Wise



website and leaflets cover all aspects of pensions in the UK

**The PENSIONS**  
**Advisory Service**

# Key facts

## Channels



Phone



Webinars



Webchat



Website tools



Online enquiries



Outreach & shows



Seminars



Appointments

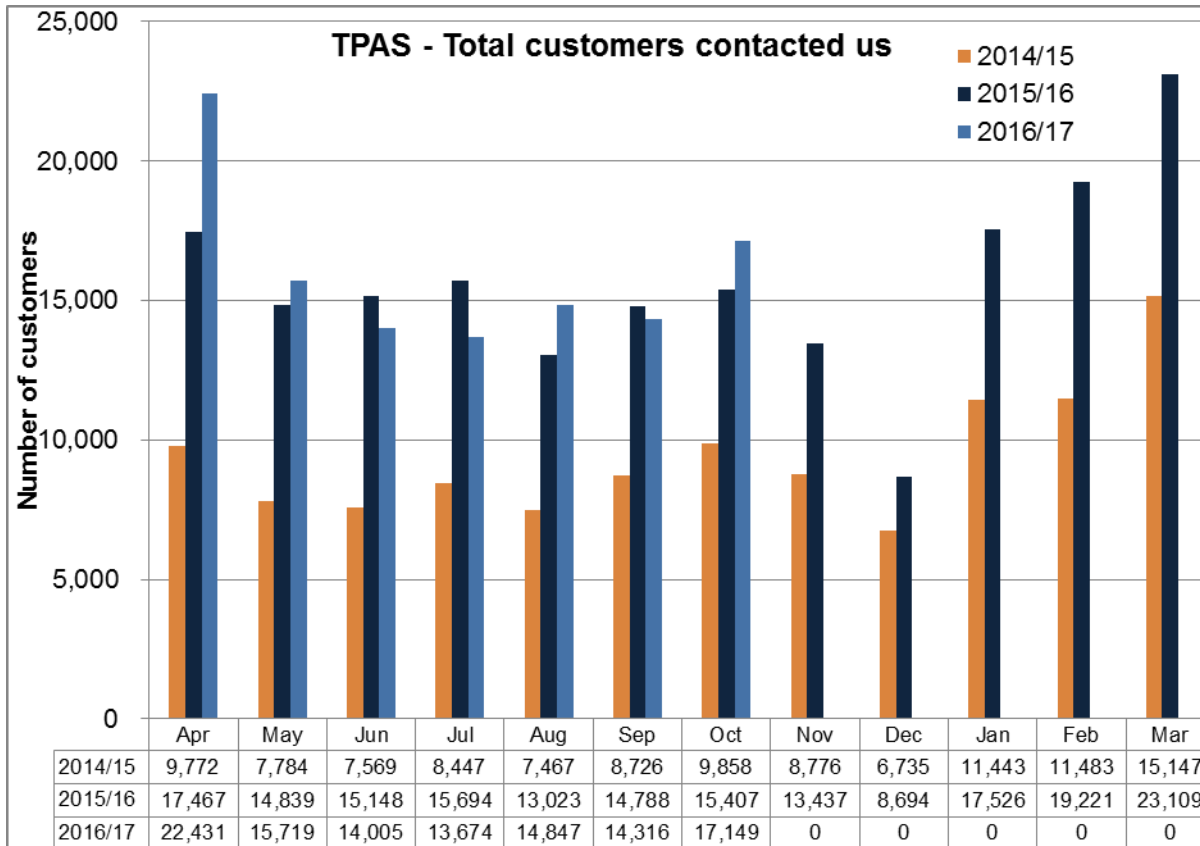


Written enquiries



Assisted support  
(Being launched)

# Key facts



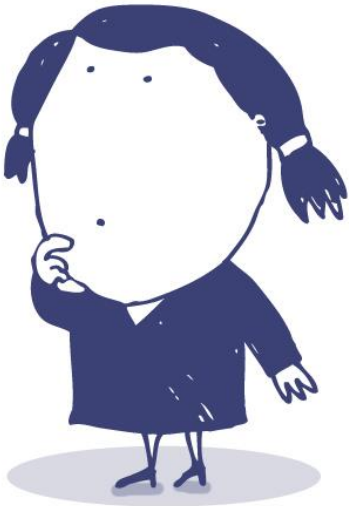
On a year on year basis, we have been contacted by 112,141 customers compared with 106,366 2015/2016.

# Agenda

What customers want and level of financial capability

- Knowledge
- Process
- Logic
- Trust

# Knowledge



People don't know what they don't know

We cannot expect people to understand but we can help them make decisions

# Process



Unclear, too slow, too difficult,  
too complicated

The long tail makes it  
impossible to make the process  
simple but we can do more  
behind the scenes

# Logic



People focus on what they understand, questions are transactional about one aspect or one pension

We are a long way from holistic financial planning



# Trust



Few people call us because they have received a statement. They call us because something has happened in their life

We should be talking to people about their relevant issues

# Thank you

*People first, pensions second.*



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