

Clear communications message

Onward briefing note for CSMs and Team Leaders

What's happening?

As part of our AXA Clear Communications initiative, we have added a customer care message to the bottom of two customer documents:

IBM bonds yearly valuation statement	IBM individual Personal Pensions renewal pack
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We have asked customers to phone us if they have any comments about the changes we have made to their documents.

Some customers may phone up to ask why their documents are different. They may be confused about:

- Getting a document with an AXA logo instead of the usual one;
- Seeing the different colours and layouts of their documents;
- Having a document pack that contains different documents to usual.

Refer to the FAQs if this is the case.

Why?

We're improving our written communications to make them clearer and easier for our customers to understand. This is to make sure we offer the best customer service and meet our TCF objectives around clear communications.

When?

- ▶▶ Start date: Monday 11 May.
- ▶▶ End date: end of August 2009.

YOU NEED ONLY CAPTURE FEEDBACK FROM CUSTOMERS WHO HAVE SEEN THE BLUE BOX AT THE BOTTOM OF THE LETTERS

What do I need to do?

Customers may call us with comments or feedback about these letters.

- If a customer calls with a positive comment, capture the policy number and the customer's comment in an email. Make sure to include the word 'bond' or 'pension' in the subject line (depending on the product). Then send it to John Hembrow.
- If a customer calls with a negative comment, log a voice of dissatisfaction on PDS and email the ID number to John Hembrow. Make sure to include the word 'bond' or 'pension' in the subject line (depending on the product).

john.hembrow@axa-sunlife.co.uk

PLEASE LOG ANY CUSTOMER DISSATISFACTION NOT RELATED TO THE BLUE BOX AT THE BOTTOM OF THE LETTERS IN THE NORMAL WAY

Customer FAQs

1. Why is my letter different to usual?

“We are currently improving our documents – they look different but none of the information has changed.”

2. I'd like to increase my pensions contributions, what do I do?

“You'll need to fill in an increasing contributions form. We will send this to you to fill in and post back to us. Alternatively, you can write to us, stating your policy number, and tell us how much you'd like to increase your contribution by and when you'd like it to start.”

Note: We have taken out the forms that encourage customers to apply for an increase in their contributions and the associated waiver of contributions benefit. We have done this to bring them in line with FSA guidelines.

If any customers phone up asking for these forms, please send a request to AXA BS in the normal way, who will send them a form. Alternatively, they can write to us letting us know how much they want to increase their contribution by, and when they want it to start.

3. What are you going to do with my comments/feedback?

“We value your opinion and will use your feedback to further improve our communications.”

4. Will you be keeping my comments on record?

“No, we won't. This call is recorded for training and monitoring purposes, but your comments will only be used to improve our communications with customers.”

IBM bonds yearly valuation statement customer feedback

YOU NEED ONLY CAPTURE FEEDBACK FROM CUSTOMERS WHO HAVE SEEN THE BLUE BOX AT THE BOTTOM OF THE LETTERS

The image shows a sample of an AXA bond valuation statement letter. At the top right, it says 'date of this letter 21 April 2008' and provides contact numbers: '0845 300 3423' and '0117 989 0237'. The letter is addressed to a customer and includes a signature from Julian Russ, Customer Service Manager. A blue box at the bottom of the letter contains the following text:

Make a stand with AXA
At AXA, we're trying to redefine standards, so we've keen to get your feedback on how we can improve. This is because we care about you and what you think.
Some of our customer research suggests people find financial information overly complicated and confusing. This is why we have improved your statement, making it easier to understand.
If you have any comments, please call us on 0845 300 3423 and let us know.

At the bottom of the letter, there is a contact email address: john.hembrow@axa-sunlife.co.uk. A blue arrow points from this email address to the blue feedback box in the letter.

- For positive feedback:**
1. Policy number
 2. Customer's comment
 3. Add 'bond' to the subject line
 4. Email John Hembrow

- For negative feedback:**
1. Log customer dissatisfaction on PDS
 2. Add 'bond' to the subject line
 3. Email the ID number to John Hembrow
- (must relate to written comms)

PLEASE LOG ANY CUSTOMER DISSATISFACTION NOT RELATED TO THE BLUE BOX AT THE BOTTOM OF THE LETTERS IN THE NORMAL WAY

IBM IPP renewal pack customer feedback

YOU NEED ONLY CAPTURE FEEDBACK FROM CUSTOMERS WHO HAVE SEEN THE BLUE BOX AT THE BOTTOM OF THE LETTERS

AXA

DATE OF THIS LETTER
27 March 2009
OUR REFERENCE
PPB/LDS
YOUR REFERENCE

PRIVATE AND CONFIDENTIAL

0117 989 3037
0117 989 0800

Your pension plan

Your yearly review and option to increase contributions

Dear [Name],

Thank you for continuing to contribute to your pension plan for the last year.

Take stock of your options

Use the **Summary of your plan** to review the current value of your plan and the benefits you might expect when you retire. The **Illustration of your benefits** shows in more detail how much you could get.

What to do next

If you are happy with current contributions to your plan, you do not need to do anything.

Read through this review, which has been prepared taking into account any automatic increases to your plan. Your new contribution, from this year's review date, is shown in the **Summary of your plan**.

If your employer is contributing to your plan, you must tell them about this increase in the total contributions.

If you need advice about changing the level of your contributions, we recommend you speak to your financial adviser.

continued on next page

Make a stand with AXA

At AXA, we're trying to redefine standards, so we're always keen to get your feedback about how we can improve. This is because we care about you and what you think.

Some of our customer research suggests that people find financial information overly complicated and confusing. This is why we have improved your review pack, making it easier to understand.

If you have any comments, please call us on 0117 959 3037 and let us know.

AXA Sun Life Services plc, PO Box 1010, Bristol BS99 5EN. Telephone 0117 999 9000.
AXA is a member of the AXA group in the UK, one of the AXA companies. AXA Sun Life Services plc, which distributes and administers financial products and services.
AXA Sun Life Services plc is authorised and regulated by the Financial Services Authority and is a company limited by shares.
Registered in England No. 3437940 registered office 5, Cannon Road Street, London, E12 7LJ.
As part of our commitment to quality service telephone calls will be recorded.

What's in the pack?

- Summary of your plan
- Your plan now: this shows what you've paid in since your plan started
- Illustration of your benefits you might expect at retirement based on your increased level of contribution
- Your illustration of possible extra benefits showing the benefits you might expect based on increased contributions
- Your expression of wish details if you want to change the people your plan benefits

Did you know?

Stakeholder pensions came into effect from 6 April 2001 and have a maximum charge of 1% of the fund value each year. We have reviewed the rules for making contributions to personal pension plans taken out after 6 April 1988. Our charges for these personal pensions are now the same as for our stakeholder pensions.

john.hembrow@axa-sunlife.co.uk

- For positive feedback:**
1. Policy number
 2. Customer's comment
 3. Add 'pension' to the subject line
 4. Email John Hembrow

- For negative feedback:**
1. Log customer dissatisfaction on PDS
 2. Add 'pension' to the subject line
 3. Email the ID number to John Hembrow

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Clear communications message

Process chart for CSMs and Team Leaders

Pensions and bonds customer care message (Incoming calls process map)

Products affected = Individual Personal Pension & Bonds

Documents affected = Pensions yearly renewal pack & Bonds yearly valuation statement

