Canadian Forces Pension Project Qualitative Research Findings

A Report for Director of Pensions and Social Programs

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The opinions expressed in this paper are those of the authors and should not be interpreted as the official position of the Canadian Forces, nor of the Department of National Defence.

Abstract

In January 2008, the Director of Pensions and Social Programs approached the Social Policy section of Director Military Personnel Operational Research and Analysis to assist in gathering information from CF members on how and if they receive information on pensions. A qualitative research design was devised. Focus groups were conducted at various locations across the country including Halifax, Bagotville, Petawawa, Edmonton, and the National Capital Region, involving approximately 145 CF personnel. This report outlines the methodology used in the study, along with observations from the focus group sessions and solutions suggested by focus group participants related to communications around the CF pension plans.

Résumé

En janvier 2008, la Direction – Pensions et programmes sociaux a communiqué avec la Section de la politique sociale de la Direction – Recherche et analyse opérationnelles (Personnel militaire) pour offrir son aide en vue de la réalisation d'un projet de collecte de renseignements auprès des membres des Forces canadiennes (FC), dont l'objet était de déterminer si ceux-ci reçoivent des renseignements sur les régimes de pension et, le cas échéant, par quels moyens ces renseignements leur sont communiqués. Une approche a été établie pour la réalisation d'une recherche qualitative. Des groupes de consultation ont été réunis à divers endroits dans le pays, entre autres à Halifax, à Bagotville, à Petawawa, à Edmonton et dans la région de la capitale nationale. En tout, nous avons discuté avec 145 membres des FC environ. Le présent rapport décrit la méthode employée durant la recherche et rend compte des commentaires recueillis au cours des séances de consultation et des solutions proposées par les participants aux groupes relativement à la communication de l'information sur les régimes de pension des FC.

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Acknowledgements

1 Introduction

In January 2008, the Director of Pensions and Social Programs (DPSP) approached the Social Policy section of Director Military Personnel Operational Research and Analysis (DMPORA) to assist in gathering feedback from military personnel on information they received regarding Canadian Forces (CF) pensions. Specifically, they were interested in ascertaining how and if personnel received information on pension changes and their views on the clarity and utility of that information.

Rather than administer a survey and gather quantitative information, it was decided to gather more qualitative and detailed information through the organization of a series of focus groups. Use of this qualitative methodology allowed for the exploration of a wide range of topics and issues and provided opportunities for more in-depth discussion and the exploration of possible solutions to the identified problems.

Through January and February researchers travelled across the country talking to Regular and Reserve Force personnel about a number of issues relating to communications around pensions and pension changes for CF members. Focus groups were organised in the National Capital Region (NCR), Halifax, Bagotville, Petawawa, and Edmonton. At all locations there was an unusually high attendance at these groups. In some areas, so many people volunteered to attend that 'super' groups of up to thirty people were organised. Participants included an impressive range of Reserve and Regular Force members from all environments and spanning all age groups. Both non-commissioned members (NCMs) and officers participated, in a ratio roughly equal to that of the CF population as a whole. In total, approximately 145 CF members attended one of the ten sessions organised across all locations.

In consultation with DPSP, researchers developed a formal moderator's guide to assist in the generation of debate that touched on a number of key issues[1]. However, as stated, the focus of the research was on the communication of changes to the pension plan. Of primary interest was the assessment of the effectiveness of (a) the media used to convey the message and (b) these media in reaching the target audience. However, participants also raised a number of other issues relating to pensions which are also reported on in this paper.

1.1 Methodology

1.1.1 Focus Group Recruitment

Researchers wanted to ensure, to the best extent possible, that focus group participants were both representative of the larger CF population, and that they were participating on a voluntary basis. In order to achieve these two primary goals, a strategy for soliciting participants was devised.

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[1] Moderator's guide attached as Annex A.

For each location involved, personnel lists were requested from Director Human Resources Information Management (DHRIM). These lists were requested with exclusionary criteria to ensure that personnel were only drawn from the populations of interest[2]. Revised personnel lists were imported into a statistical software package and random samples of approximately 500 members at each location were drawn. Lists of 100 persons were drawn and each member's email address was identified through the department's global address list (GAL) in Microsoft Outlook. Personnel were then sent an email describing the focus group, which included an invitation to participate. Members who indicated a preference to participate were able to select a timing using voting buttons included in the email distribution[3].

1.1.2   Focus Group Locations

In order to facilitate a comfortable setting conducive to promoting discussion, a variety of settings were used to conduct the focus group activities. In some cases focus groups occurred in conference or meeting rooms. However, in many cases, comfortable chairs in training rooms or an Officers' Mess were formed in a circle to encourage group dialogue, and face-to-face interaction among participants.

1.1.3   Focus Group Format

Each focus group was carried out in a systematic manner. Members were first welcomed by the group facilitator and given a brief introduction to the topic(s) of the focus group. The facilitator then further introduced himself or herself, organizational affiliation, and invited the remaining members of the research staff to introduce themselves. Statements of confidentiality, informed consent, and anonymity were made to the group. In addition, participants were informed of the informal nature of the discussion, and encouraged to speak freely while respecting other members' right to contribute. Finally, participants were invited to introduce themselves to the group.

Following the introductory formalities, the facilitator began discussion using the overarching questions from the moderator's guide. A semi-structured format followed, to ensure all relevant topics were addressed, although participants were encouraged to direct the conversation along specifics they felt most relevant to the theme of the focus group.

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[2]   Typical exclusions include non-effective members, members employed outside of Canada, members on extended leaves of absence, etc.

[3]   A sample of the email invitation to participate is included as Annex A.

2   Findings

2.1   General Observations

All groups were lively and participants were very forthcoming in their views and opinions. In all locations there were some consistent issues and problems, and there did not appear to be regionally specific issues. Reserve members tended to hold the same general concerns as their Regular Force counterparts, but had some slightly different information hurdles.

Overall, most members reported that there are problems with the way in which information on pensions has been shared and disseminated. In many cases, the difficulty around receiving sufficient information was demonstrated by a lack of knowledge of some of the basic elements of the CF pension plan and the recent changes that have been made. This was as true for more senior members closer to retirement as for junior members who have given little thought to pensions. In all groups, some members ended up informing their colleagues about pensions, sometimes promoting ideas that were incorrect.

As stated, a number of recurring themes arose at all locations relating to peoples' experiences dealing with pensions. The next section of this report details these issues and concerns. This is followed by a discussion of the solutions raised at the groups to address these issues. In some cases these may not be practical or actionable but are reported as related by the members. However, members did come up with some practical ways to resolve the information gap that clearly exists.

2.2   Issues

2.2.1   General Perceptions

Lack of adequate information on pensions was obvious from the reaction of almost all participants when asked if they thought they had enough information to help them make pension-related decisions. Many people felt completely confused and misinformed about the pension plan. As one member reported:

> *"The [pension] information is not readily available. Even when they say it is."*

A number of participants in different areas felt that they were deliberately left in the dark so that they would not leave. They argued that there was really no other reason for the absence of useful and reliable information and that if they did not know their entitlements they would not be able to plan their departure from the CF. The consensus among almost all participants was that the pension system was seriously flawed, or appeared to be, based on the limited information they had on it. They were particularly concerned with what they saw as a lack of a proper communication plan around the pension changes.

There was almost total agreement that the level of detailed and personalized pension information is just not available in the way that most personnel would wish it. Furthermore, decisions are required at what they regarded as short notice, which can lead to bad decisions being made that may cause discontent later in a person's career. This accentuated a sense of being rushed into making decisions before they were ready to do so.

2.2.2 Knowledge of Pensions

> *"No one understands pensions in the CF anymore."*
>
> . . . Focus Group Participant

It was clear that many participants did not have more than a basic and broad understanding of the pension plan. In addition, it was clear that the details of the plan were not fully understood. Many debates among participants arose when they discussed what the plan entails. This was caused by different perceptions of the regulations and a lack of uniform understanding. Typically in each group one or two people knew more about the plan and acted as information sources for the rest of the group. These people tended to be admin clerks who had sought out information on their own initiative. However, many more held erroneous opinions on everything from number of years necessary to qualify through to period allowable for confirming buyback.

This lack of knowledge was most noticeable among Reservists. Many of these participants had not thought about pensions until faced with the prospect of qualifying for the new pension plan. Access to information to help them make the right decisions appeared to be lacking. In the main, they showed a lack of understanding of even basic details of the pension plan. This was exacerbated by the fact that to file for the plan, people were required to supply a lot more information from their records than was the case for the Regular Force member such as details relating to their past military Reserve record. Gaining access to this information can be difficult if not impossible as many units had not maintained their personnel records before the 1990s. One Reservist, echoing the attitude of many others, expressed frustration with the hurdles involved with electing buy-back options, and establishing adequate proof of service history:

> *"People aren't looking to take options because it's so discouraging."*

However, many Reservists also appeared unaware of exactly what information would be required to have access to the pension plan. Even if they could access adequate information sources, many thought they would not know what to ask for.

2.2.3 Traditional Information Sources

Traditional mechanisms for retrieving information do not appear to work when it comes to pensions. In the past, people have gone to Admin or Fin clerks to provide them with necessary details on important issues. These staff also frequently carried out a variety of tasks, including calculation of various benefits and compensation. Other traditional information sources included the chain of command although specifically for NCMs this would involve their senior NCM. These sources, however, appear now to be unfamiliar with and lacking in knowledge on pensions and so cannot help. Furthermore, some of these clerks who attended a focus group reported having been told that they cannot provide information to people about pensions, even

if they have some knowledge that they could share. This serves as a source of frustration for many of the people occupying such positions. It means that a familiar information avenue is blocked for personnel and leaves them feeling even more in the dark.

Other ways people receive their information include informal mechanisms such as discussions with other colleagues. People were aware of some formal ways they could get information, which included use of a 1-800 number, contacting Ottawa, and accessing information on-line. In all groups many participants had accessed these mechanisms and usually a majority of them had encountered problems. These centred often around getting a live body to talk to who could explain the peculiarities of the pension system in its application to their particular case.

Reservists, in particular, expressed additional difficulty in accessing information that they required for informed pension-related decisions. As one Reservist expressed,

> *"It's not clean. It's a very cumbersome system. They've not made it easy to access."*

For Reserve members, the additional hurdle was that some information sources were only available during normal working hours. Given that they had other jobs, accessing these sources in their civilian positions could be difficult.

2.2.4   CANFORGEN

A number of people had seen various CANFORGENs on pensions. However, not everyone had a computer at their desk or any regular access to one in the place they work. Many also felt that the language in which CANFORGENs are written is convoluted, complex, and difficult to comprehend. In the past, clerks or Sergeants/Warrant Officers would download CANFORGENs and let their people know the content of the message. Apparently this does not happen any longer and so, many people do not know what CANFORGENs have been issued. Indeed, in each group a straw poll showed usually only about one-third who had heard or seen recent CANFORGENs relating to pensions.

2.2.5   Chain of Command

As mentioned, many people expected in the past to get their information from their chain of command. It was seen as the responsibility of the superior to know such things and pass this on when needed. Owing, in part, to workload and other responsibilities, people occupying leadership positions often do not have the time to gather or keep track of all the information that comes their way. A number of these people in attendance at a focus group, also argued that life was not made simple for them when the information is presented in what they saw as an overly complicated way. Furthermore, they did not have someone to access, who might help them understand, so as to better advise those reporting to them. To have to say to their subordinates that they did not know details of a given issue, pensions included, was seen as undermining their authority and not permitting them to perform the role they feel they should play.

Some senior NCMs claimed that they received too much pension information through CANFORGENS and emails. In several groups, these participants were able to refer to five or six communication pieces they had received on pensions within the previous few days. Normally, they would disseminate these materials or put them on notice boards. However, many argued that there were just too many notices and they did not want to inundate their people with this information. Furthermore, they felt that with so much information coming out in 'dribbles and drabs' they found it hard to determine what was most important and therefore necessary to forward to personnel and what was of lesser importance and could be held back.

2.2.6 Second Career Assistance Network (SCAN) Seminars

In some areas, outside of Ottawa, participants complained that SCAN seminars were difficult to attend, as numbers were restricted. Some people talked about trying for several years to attend these seminars when offered in their location and finding that they were already full. This was not a widespread complaint but did come up in almost all locations outside the NCR. This complaint often went hand-in-hand with the notion that the same people seemed to be able to attend the seminars each time, excluding others who had not had an opportunity to do so.

In terms of content and applicability, members found that general information covered in the seminars was fairly comprehensive. However, others complained that the seminars did not enlighten them regarding their own specific situation. These people tended to want a more personalized debrief on their pension and status rather than a more general orientation. Even some of those who found the seminar useful argued that those presenting should be better able to address individual concerns and issues during question periods. It was also felt that presenters were unwilling to offer referrals to those people who might address concerns and issues to which they could not respond.

2.2.7 Pension Information "Printouts"

A number of participants spoke about the length of time they had to wait to receive official pension details. Few people appear to have received these printouts in less than six weeks. Furthermore, in each group, examples were cited of people having to wait months. There also appeared to be some confusion as to how one got such printouts. While this was not a widespread issue, there were people in almost every group who expressed concerns over the process and confessed to a lack of knowledge as to what was involved in making a request.

2.2.8 Personal Assistance

> *"We've moved to an era of self-help, which is appropriate for many things.*
> *But in the case of pensions, it's complicated, so a personal touch is nice"*
>
> . . . Focus Group Participant

For most people, the personal touch is of key importance. Many participants felt that there needed to be some kind of information cell to deal with inquiries from members, either on a local or centralized level. Reference was made in this discussion to the CF Integrated Relocation Program's (CF IRP) toll-free telephone number, available outside of normal working hours.

Participants believed that having real people, not machines, was important. Some participants acknowledged that the volume of requests for help from this central cell may be overwhelming and suggested making this team available to people who have functioned as information sources in the past, because they occupy positions of authority. This would include clerks and supervisors. Others argued that such a cell should be established at every base and wing. Staff to these cells could provide basic information and would have access to central support for answers to more complex questions.

Many participants argued that senior NCMs and clerks needed to be provided with training and information to allow them to deal with questions on pensions, as these people were often consulted around a myriad of other issues. At the very least, it was argued, they should be given some additional training and seminars to deal with basic issues and questions.

While release sections were identified as useful, most members reported that resources were limited in that release sections could only serve members who were actually leaving the CF.

3 Solutions

This section of the report highlights suggestions from focus group participants on improving awareness of, and communications around, the CF pension plans. These suggestions are presented as relayed by the attendees at the focus groups without screening for practicality or cost effectiveness.

3.1 Simple Guide on Pensions

Time and again, participants argued that what was needed was a simple guide to the pension plan. This should be written in plain language and not in 'pensionese' as one person put it. While recognising that there are legal and other reasons for the more formal language employed in explaining pensions, many felt that, with a little effort, such documentation could be made more user friendly. The CF IRP information, provided to members who were being relocated, was often cited as a good example of a well-presented, detailed package of information relating to, what could be, a very complex set of rules and regulations.

Many participants made reference to the guides and annual pension updates given to civilian public servants that were felt to capture sufficient detail to satisfy the needs of personnel. Participants recognised that changes were being made to the plan and that it has been evolving over the past few years. However, they felt it better if a simple package of information with all changes was released to all personnel so that people could make general plans for their future rather than remain in the dark. Once more, the CF IRP was quoted as a good example of what they would like to see.

3.1.1 Information Format

There was an acknowledgement that at different points in a person's career they require more or less detailed information. However, it was felt that some effort to assemble all details in a basic document was required. Reference was also made to the package of information available on relocation from CF IRP. Even though some details change each year with additional programs or amendments of existing benefits to the relocation program, it was felt that a basic document is available for consultation.

The lack of access to computers in the workplace led to suggestions that information be sent directly to a member's home to ensure they received the necessary information. This should be done in a hardcopy format, the preferred mode for most people attending the focus groups, in a fashion similar to what is sent annually to Public Service employees. Some suggested that this information might also be provided electronically but be accessible from their home computer. Most people would be willing to provide their home email address to facilitate this. It was also suggested that updates and new developments to the plan could be sent to home email and mailing addresses so as to ensure people are kept abreast of changes.

3.2   Online Resources

Participants in the focus groups seemed to have a general awareness of the online tools available, although they identified some limitations in terms of their use as well as suggestions for improvement. One important point that came up in all groups was that many people do not have regular access to a computer at work. This was particularly true for junior ranks and for those who worked in technical/mechanical trades as well as Reserve Force members. A straw poll of participants tended to indicate that as many as half of those in attendance had little or no ready access to a computer at their workplace.

3.2.1   DIN Search Engine

The online search tool associated with the Defence Information Network (DIN) received poor reviews from virtually all participants. People expressed frustration with locating relevant documents or information using this function. Although the DIN search engine may be outside of the jurisdiction of DPSP, members report being referred to the search engine frequently by others. Subsequently, people may then become frustrated when it is not user-friendly. Centralization of online information on pension plans was one suggestion made in order to reduce reliance on what is perceived to be a faulty tool. Members reported that there is not one online site available that is completely inclusive of all the pension-related information required to make informed decisions. If there is a central online site, members seemed to be poorly informed as to how it can be accessed.

3.2.2   Pension Estimate and Buy-Back Calculators

Many participants had heard of or used the online pension estimate and buy-back calculators. Most people expressed a general satisfaction with the use of the calculator to get a "90% or 95% picture" of their pension estimates or buy-back amounts. They did, however, acknowledge that their unique, personal circumstances might not be adequately accounted for through the use of such a calculator. One limitation of calculators was related to the previously mentioned issue of limited computer access in some workplaces in general. Since many members often share computer terminals in some environments, they often had to stop what they were doing on the calculator to allow someone else use of the computer. A suggestion was made to improve the calculator so that members could potentially save calculations to access at a later time.

3.2.3   Employee Member Access Account (EMAA)

Many participants expressed an interest in a personal account to be made available for online viewing. A system such as the current Employee Member Access Account (EMAA) was suggested as an interim vehicle for such information, and ultimately a secure account accessible outside of the DWAN was seen as ideal. Participants suggested that such account summaries should include pension contributions to date, pension benefit estimates based on current length of service, and other typical information related to pension contributors.

4 Conclusion

The confusion around pensions (e.g., pension entitlements, and buy-back) is a major issue for almost all CF members. This was best demonstrated by the, at times, overwhelming response to DMPORA's recruitment message for the focus group sessions. The common refrain was that people could not understand what was being offered and what they could expect. This appears to be due to two main factors:

    a.   The means of communicating the message (email and CANFORGENs); and,

    b.   The language of such communications.

People appear willing to believe that this confusion is deliberate, so as to prevent them from knowing their entitlements and thereby 'force' them to remain in the CF. Even those who did not subscribe to this view wondered why information was presented in what they saw as an overly complex way and in a manner they often found difficult to access.

Pension changes may be to the benefit of CF members but that positive move is being lost in a sea of negative reactions to communications around the changes. It is highly recommended that DPSP look closely at the suggestions presented by participants across the country as described in section 3 of the report. Additionally, it is recommended that serious consideration be given to:

    a.   Producing a concise and easily readable guide to the pension changes;

    b.   Developing aids and special information packages for people occupying positions of trust in the organization and who are consulted for help by members;

    c.   Ensuring that all members have access to SCAN seminars at their locations;

    d.   Establishing a local or central helpline or information cell;

    e.   Ensuring that the online search engine leads members to appropriate information sources rather than irrelevant references;

    f.   Providing hardcopies of information and releases (such as an individual's pension benefits) rather than relying on electronic means for distributing information; and

    g.   Reviewing existing protocols to address issues around levels of service, delays in provision of service, and standardization of services to members with respect to pension information.

Finally, one way in which DPSP can demonstrate that it has heard what members have had to say and is seriously considering the feedback provided would be to post this report or a synopsis on their webpage.

Annex A Sample Focus Group Invitation E-mail

*** THIS EMAIL IS INTENDED FOR REGULAR FORCE CFB EDMONTON MEMBERS. IF YOU WERE SENT THIS EMAIL IN ERROR, PLEASE DISREGARD***

WE NEED YOUR HELP!

The Director Military Personnel Operational Research and Analysis (DMPORA) has undertaken a research project to examine Canadian Forces members' attitudes, beliefs and understanding of different aspects of the Department. We will be discussing topics including the Canadian Forces Pension Plan, compensation and benefits, and the Department Ethics Program.

As part of this project, researchers are conducting focus groups in Edmonton. We have chosen your name at random to invite you to attend a focus group. There are three focus groups being held at CFB Edmonton in the Lecture Training Facility, Annex B, 2nd Floor. The focus groups will last two and a half hours at most, and will offer you an opportunity to discuss your views and opinions on various subjects.

The focus groups are being held at the following times:

04 February 2008	0900 hours	–	1130 hours
05 February 2008	0900 hours	–	1130 hours
05 February 2008	300 hours	–	1530 hours

If you would be willing to attend one of the focus groups please use the voting buttons at the top of this email.

If necessary we can contact Managers/Supervisors of those interested to arrange for time away from work to attend these groups.

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Annex B   CF Pension Project Focus Group
Moderator's Guide

MODERATOR'S GUIDE

CANADIAN FORCES PENSION PLAN FOCUS GROUPS

Introduction

In March 2007, significant changes were introduced to the CFSA (pension plan) which included modifications to the Regular Force plan, and the introduction of a Reserve Force plan.

Directorate of Pensions and Social Programs recognizes both a need and an opportunity to ensure that the pension offering be better understood and valued by its members. The information we gather from these focus groups will be used to develop a fact-based pension plan communication strategy that will allow for consistent and effective communication of the pension plan to participants and pensioners.

The objectives of these focus groups are to help us understand how well members of the force understand and value the pension plan, the preferred method for communication delivery, and the type of information that is needed at key points in the life cycle of a plan.

- Everything that you say is confidential and anonymous.

- Overall perception of the plan and its value to participants.

- How well do you understand your pension plan?

- How well do you think your plan compares to others in the public sector or in large Canadian organizations?

- Describe your understanding of some of the key features of the plan.

- Do you feel you have timely access to information to help you make decisions with respect to your pension plan? Can you provide examples?

- Perception of pension plan communication effectiveness

- How do you typically receive your pension plan information?

- Of the current communication, what works well? Why?

- Of the current communication, what doesn't work well? Why?

- How effective is the pension communication? [Probe on delivery/communication vehicles, timeliness, accuracy, readability and comprehension, etc.]

- What communication do you find most helpful? Why?

- Is there communication currently not available to you that you feel you need? What is it?

- Where do you go to or who do you call if you have any questions regarding the pension plan?

- Input on how members would like to receive pension communication

- How would you like to receive pension communication on an ongoing basis? Please provide at least two to three options with ranking if possible (i.e., Face-to-face and one-on-one are not always feasible).

- What are the key elements you want to know about your pension plan?

Conclusion

If you could send back one key pension communication message to the DND team working on the pension communication strategy, what would it be?

END OF GROUP

THANKS

Repeat Confidentiality etc.

List of symbols/abbreviations/acronyms/initialisms

CF   Canadian Forces

CF IRP   Canadian Forces Integrated Relocation Program

DHRIM   Director Human Resources Information Management

DIN   Defence Information Network

DMPORA   Director Military Personnel Operational Research and Analysis

DND   Department of National Defence

DPSP   Director Pension and Social Programs

EMAA   Employee Member Access Account

GAL   Global Address List

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In January 2008, the Director of Pensions and Social Programs approached the Social Policy section of Director Military Personnel Operational Research and Analysis to assist in gathering information from CF members on how and if they receive information on pensions. A qualitative research design was devised. Focus groups were conducted at various locations across the country including Halifax, Bagotville, Petawawa, Edmonton, and the National Capital Region, involving approximately 145 CF personnel. This report outlines the methodology used in the study, along with observations from the focus group sessions and solutions suggested by focus group participants related to communications around the CF pension plans.

En janvier 2008, la Direction – Pensions et programmes sociaux a communiqué avec la Section de la politique sociale de la Direction – Recherche et analyse opérationnelles (Personnel militaire) pour offrir son aide en vue de la réalisation d'un projet de collecte de renseignements auprès des membres des Forces canadiennes (FC), dont l'objet était de déterminer si ceux-ci reçoivent des renseignements sur les régimes de pension et, le cas échéant, par quels moyens ces renseignements leur sont communiqués. Une approche a été établie pour la réalisation d'une recherche qualitative. Des groupes de consultation ont été réunis à divers endroits dans le pays, entre autres à Halifax, à Bagotville, à Petawawa, à Edmonton et dans la région de la capitale nationale. En tout, nous avons discuté avec 145 membres des FC environ. Le présent rapport décrit la méthode employée durant la recherche et rend compte des commentaires recueillis au cours des séances de consultation et des solutions proposées par les participants aux groupes relativement à la communication de l'information sur les régimes de pension des FC.

14. KEYWORDS, DESCRIPTORS or IDENTIFIERS (Technically meaningful terms or short phrases that characterize a document and could be helpful in cataloguing the document. They should be selected so that no security classification is required. Identifiers, such as equipment model designation, trade name, military project code name, geographic location may also be included. If possible keywords should be selected from a published thesaurus, e.g. Thesaurus of Engineering and Scientific Terms (TEST) and that thesaurus identified. If it is not possible to select indexing terms which are Unclassified, the classification of each should be indicated as with the title.)

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