

Hello...1-800-BiteMe

Recently a former client called and asked if he could return to the warm embrace of CPD. I said “Sure, but why?” He said I was Snuffied. He remembered what I had told him years before when he left for “Big Box Retirement Services”. On top of being FAR less expensive they were also bigger, and going to give him better service and technical compliance. I said “of course they will, but beware of the Snuffies.”

Briefly, a Snuffie can be described as a low rung corporate worker, often with a heavy accent, that follows a script meant to help you with all your problems. (Usually, the Snuffie and their script can never help.). This is not specific to the retirement plan space but it is becoming an epidemic.

So, this is how it works. You as a civilian in our industry, is seduced by the allure of great freedom (read...I don't have to do anything), minimal cost (they really like me and are just way more efficient due to size (see Governmental Agencies) and Big Box brand recognition!

In our world the Snuffie victim simply went online to build a, “Do it yourself pension plan because how hard can this stuff be?” and just a few wrong clicks landed him on the phone with a Snuffie begging for help. As expected the Snuffie could produce no solution because the problem was outside of their script. Shocking, right? A poorly trained employee with a script in a different language, in a highly technical area, could not help with the problem. Who would have seen it coming?

Fortunately, “CPD’ was able to remedy the problem and send the client back off into the sunset with a great retirement plan, because they are not a team of Snuffies in a foreign country. Actually, the foreign country part is irrelevant as there ARE NO LEGAL REQUIREMENTS to have ANY training to be a retirement plan TPA. As such, you can and probably will get Snuffied in any country.

This Snuffie epidemic is running rampant in most companies. You're an unknowing victim and that's the way they like it. The corporate structure is as old as time. We've all heard it referred to as the corporate ladder. All the rungs are in place from the very bottom paper-pushers to the big wig CEOs'. A candid look from the top rung to the bottom: C-Suite, Grunts, Gnomes, Snuffies, and Smurfs will show you that when you interact with a company you are only reaching the Snuffies; who tend to be unqualified, and good stress inducers.

C-Suite

The C-Suite sits at the top of the ladder, “the Big Wigs” if you will. Individuals usually find themselves in the C-suite through one of two ways. Either the individual is adept and worked hard to earn their spot in the cozy c-suite or some form of nepotism worked in their favor. Maybe they knew the right person or they stuck around long enough to earn promotions and climb the ladder. In layman terms the C-Suite either “can or cannot”, hence the name “C-Suite”. Here, major defining decisions are made about how the company is run. For example, whether the company can expand or cannot, whether the company can help a customer with a

problem or cannot. The C-suite is never bothered with lower level decisions. Actually, every lower rung of the ladder is tasked with the job of making sure the C-Suite never hears about any customer service issues or problems. The C-Suite hopes to have competent lower level employees in place to prevent bad news from ever reaching their office. Under the C-suites pretty pedestal lies a world of scripted chaos and unsatisfied customers.

Grunts

The C-Suite should never get wind of a menial customer service problem. Truthfully, it is never on their radar and never should be. This is where the second rung of the ladder, or the Grunts, step up. The Grunts work hard to appear capable and adept and never want the C-Suite to think, “Hmmm, can he/she not handle problems?”. The key word there is “appear” usually they are people that used to be able to do things but have since forgotten how as their skills have eroded under the weight of managing rather than doing. This is compounded by the lower level making internal procedural change that they are not aware of. Also, often times, they stop continuing education in their field and opt for management courses.

Grunts will push down any paperwork, bump in the road or drawback to make sure it never surfaces in the C-Suite. The Grunts are lower level decision makers and they either solve the issue themselves or continue to tell the lower rungs of the ladder to figure it out. You can moan and groan all you want but only a Grunt will respond, if that. (The C-Suite just CANNOT know, even though they are the deciding factor and CAN help.). Now, as customers, this is where your issues begin. Who is managing your problem and dealing directly with you? The Grunts job is to pass you along to the lower rungs and more likely than not, you’re getting Snuffed!

Gnomes

Everyone has spent countless hours stuck on a customer service call going back and forth with no resolution, patiently asking to speak with a manager or a person in higher authority that can actually do something to help, right? Congratulations. You’ve reached a Gnome. What’s the difference between a Snuffie and Gnome? The Gnome actually has access to a decision maker, the Grunt. Don’t get your hopes up though. You are still being Snuffed.

The Gnome’s job is to hear you out and follow standard protocol. A Grunt pushes your paperwork down the rung and the Gnome is required to use all their scripted options to resolve your problem. Gnomes cannot make major decisions or step outside of the box (their scripted verse) to try and fix your issue, leaving them with limited options to resolve your problem. The solutions being offered will most likely just band-aid your issue. Unfortunately, when the adhesiveness of a band-aid wears off you’re left with a scar. Even if you are lucky enough to actually reach a Grunt, the fix may just be a bigger, more creative band-aid. However, it still uses the same adhesive and your problem is never truly remedied.

Snuffies

The Snuffie sits on the other end of that 1-800 number. Yes, when you dial that 1-800 number you are reaching the all-important Snuffie. The Snuffie receives just above entry-level training and is usually some outsourced customer service employee in some foreign country (India, the Philippines, New Jersey) or an automated machine that asks, "Can you repeat that?" a dozen times. This is the rung of the ladder all customers are stuck at, the bottom of the ladder. It's just one step above the Smurfs, better known to you as the paper-pusher. This is the rung all customers sit on and grow increasingly frustrated on. Snuffies make you pace, pull out your hair and yell.

Like the Gnomes, the Snuffies can only follow the script passed down from the Grunts outlining standard protocol. When you are sitting on the Snuffie rung you are stuck in a box with scripted solutions. Doesn't that make you feel valued as a customer? Just imagine sitting on the phone for hours repeating your situation only to be told there is no way to help you, because your problem is outside of the script. And do not worry you will be relentlessly told you cannot be helped by someone perhaps with a deep accent you can barely make out. In fairness to these people, remember...they are not technically trained or they wouldn't be there. This is the rung of the ladder you will never leave; your frustration climbs but that is all that will climb.

Inside the box solutions are usually limited and unreliable. Yet, Snuffies interact with and impact customers daily. What can you do? You should refuse to be kept in the shadows of that box with limited solutions! You can either push your issue to the top of the ladder or give your time and business to a company that cares. Just don't settle for being Snuffied any longer!

Why does this candid look matter?

It has long been believed that corporate structure is suitable for most businesses. While it may be okay to deal with a Snuffie when arguing about return policies, you should expect to deal with at least a Grunt, if not a C-Suite employee when making decisions about your credit, pension plans, income and benefits. Many companies out there claim to value customer service but few actually offer it. End the Snuffie epidemic and demand outside of the box options from a qualified expert in the field.