itm
Solution delivered...

TRACING & MORTALITY SCREENING SOLUTIONS

Knowing where your members are living and whether they have died is an essential part of your record-keeping requirements, liability management and fraud prevention.

We've been supporting the pensions industry and wider financial services organisations find their missing customers quickly and accurately for decades.

Our range of tracing, mortality screening and monitoring solutions can be delivered as a standalone service or as part of a wider data improvement plan.

11%
of the population move home each year.

*Source: Royal Mail Home Movers Survey 2017

Over 345,000
people emigrate each year.

*Source: Office for National Statistics

Over 577,000
people die each year.

*Source: Disclosure of Death Registration Information

Approximately
239,000
get married and over
204,000
people get divorced each year.
*Source: Office for National Statistics

TRACING

Members change homes and jobs often throughout their lifetime and it can be difficult, especially with long-term products like pensions, to keep in touch. But with current legislation and an increased focus from The Pensions Regulator, it's important you take action if you have missing members.

We can provide a quick electronic trace as well as in depth full tracing – and achieve over 90% success rates regularly. We can also monitor address changes for deferred members on a quarterly basis, so once you've cleaned your address data, you can keep it clean.

Our traces are fully verified and include full addresses in the UK or abroad, and in most instances contact telephone numbers, email addresses, forenames and spouse information.

Data / Technology / Consultancy

MORTALITY SCREENING

It's estimated that a staggering £200m
every year is paid out to deceased pension scheme
members. Mortality screening reduces scheme overpayments
and facilitates good governance.
You need to know when one of your members has died. It can help you,
reduce overpayments, identify beneficiaries and accurately calculate benefits.

Our mortality screening service checks your members' information against data on the
UK death registers. We carry out these checks discreetly, efficiently and accurately – without
dispatching a life certificate or any other member contact. Screening can be carried out from 1984 onwards for England
and Wales and 2008 for the whole of the UK. We also clean address data using Royal Mail's Postcode Address File (PAF)
and the current Commercial Electoral Roll.

Once you've carried out an initial historical check we recommend our monthly monitoring programme – to keep your
data clean.

ONGOING MONITORING

**Reviewing your data monthly will enable you to keep your data up-to-date, saving you both time and money. You'll
reduce your exposure to fraud and the risk of impersonation of deceased (IOD).**

We're screened and licensed to access the Disclosure of Death Registration Information data from the General Register
Office. This direct access enables us to disclose deceased members within 1-6 weeks, and in some cases within days. Our
monthly mortality screening service is handled in-house and covers the whole of the UK.

Our service begins with historic mortality screening

Cleans your data using Royal Mail's
Postcode Address File and the
current Commercial Electoral Roll.

We check and verify all high-
matched output.
You'll then receive a monthly,
timely, efficient and secure
report of our findings.

What's more, additions to your
database can be added quarterly.
This helps you to demonstrate
continued good governance.

**We don't just offer data cleansing and monitoring, we offer an end-to-end strategic data solution.
Whatever your challenge is, we can help.**

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