

Financial services

Lothian Pension Fund traces its pensioners with our investigation solution

- Trials proved our tracing capability led the market
- Lothian Pension Fund's entire Member Services team now rely on our investigation solution helped trace "cold cases" going back many years



Tags

Financial services

1 – 250 Employees

Investigate

Share this



Export as PDF →

The challenge



The solution



The outcome



We ran a short pilot exercise, with our toughest untraced cases and low confidence matches from bulk tracing. GBG helped us find almost all the test samples. We liked it – a lot.”

Mark Smith, Member Services Team Manager
Lothian Pension Fund

The customer

Lothian Pension Fund is the second-largest local government pension scheme administrator in Scotland. Its award-winning internal investment team manages over £10 billion in assets. It serves nearly 90,000 members and 56 active employers, including City of Edinburgh Council, along with numerous other councils, universities, charities and other organisations.

The challenge

Lothian Pension Fund ("the Fund") works hard to keep its member database as clean and up to date as possible. Excellent data governance is essential to comply with The Pensions Regulator's data quality rules, pay the correct recipients and prevent fraud.

"We need to find missing members and establish if they have moved or died, so we can contact next-of-kin," says Mark Smith, Member Services Team Manager at Lothian Pension Fund. "Regular bulk screening helps but we follow up every case manually to be absolutely sure. With no tracing tool, that used to take a long time."

The solution

In partnership with other local government providers, the Fund started researching possible solutions in 2019. Our solution stood out early on as the leading option.

"We ran a short pilot exercise, going through our toughest untraced cases and low confidence matches from bulk processing," explains Mark. "GBG helped us find almost all the test samples. We liked it – a lot."

Our investigation solution offers over 1.5 billion interlinked consumer, business and property records, accessed via sophisticated, intuitive searching and visualisation. Because our multi-sourced, consented commercial data goes far beyond the Electoral Roll, it can reveal otherwise hidden connections between cohabitants, historic addresses and multichannel contacts.

The Fund initially deployed Investigate in late 2019. It started small with one licence, tracing goneaways from its annual pension benefits mailer. As our solution's value became apparent, the whole Member Services team, from trainees to team managers, started to use it.

The outcome

“We were getting great results, so we’ve really grown the number of users and the volume of checks,” says Mark. “There are so many ways to search – name, date of birth, address – and new email addresses to try too.”

“The breadth and quality of GBG’s data is superb,” continues Mark. “We know that if we can’t find someone on GBG’s investigation solution, then we’ve exhausted all the search avenues. We then flag those members for our bulk goneaway and mortality screening, which dovetails perfectly with GBG’s capabilities.”

One recent “cold case” project looked at historical death cases going back many years. Because next-of-kin recipients were uncontactable, no money could be paid out.

“All the positive results were down to GBG,” says Mark. “It’s absolutely essential for tracing spouses, partners and children, and paying them what they are entitled to.”

As the solution is easy to learn, the Fund simply trains new users internally. It’s currently planning to add overseas existence checks to the solution and deploy our biometric ID document verification capabilities.



“We have a great relationship with GBG, with fantastic support and service all the way,” says Mark. “GBG is now an integral part of our day-to-day operations. We simply couldn’t do our jobs as well without it.”

Start building trust today

- ✓ Verify
- ✓ Prove
- ✓ Protect
- ✓ Investigate

Talk to the trust experts →



Products

- Identity data verification
- Documents & biometrics
- Document authentication
- Biometric verification
- Identity fraud
- Know your customer
- Know your business
- GBG Trust
- Roadmap

Platform

- GBG Go

Solutions

- Financial services
- Retail
- Gaming
- Events
- Crypto & FX
- Pensions
- Public sector
- Insurance

Resources

- Resource library
- Blog
- Events
- News
- GBG Trust Centre
- Our customers
- AI at GBG

Legal

- Legal and regulatory centre
- Privacy policy
- Products and services privacy policy
- Cookie policy
- Accessibility

Company

- Investors
- Careers
- About us
- Partners
- ESG
- Loqate.com

Contact us

- Sales enquiries
- Customer support
- Individual data requests
- Login



We are not a “consumer reporting agency,” and our services do not constitute “consumer reports,” as those terms are defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) (“FCRA”). Thus, our services may not be used as a factor in determining eligibility for credit, insurance, employment, or any other purpose authorized under the FCRA or other similar US consumer credit laws.

[Cookie preferences](#)
© Copyright 2025 GB Group plc (“GBG”)