

## MORTALITY AND MEMBER SCREENING AND TRACING LOST MEMBERS

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This document gives examples of how we use the National Fraud Initiative (NFI) and other mortality screening services to identify members who've died and how we try to trace members we've lost contact with.

Please keep us up to date with any changes to your postal and email addresses and personal circumstances.

## PENSIONERS AND DEFERRED MEMBERS

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Lothian Pension Fund participates in the National Fraud Initiative (NFI) led by the Cabinet Office and overseen in Scotland by Audit Scotland. It's a data matching exercise carried out every two years, designed to help organisations identify causes of fraud and detect and correct any consequential overpayments from the public funds. The matching exercise includes a comparison of public sector records to death records and other pension related outcomes, for example, when retirees have returned to work but not reported circumstances that require their pension to be reduced. We have a statutory obligation to participate in NFI.

Further information about the NFI data matching exercise in Scotland can be found on the [Audit Scotland](#) website at [Counter-fraud | Audit Scotland \(audit-scotland.gov.uk\)](#).

The **Tell us Once** service is a service that lets you report a death to most government organisations in one go. The Local Government Association (LGA), on behalf of all Local Government Pension Schemes across the UK, holds a central database. When a match relating to a death is available the relevant LGPS Fund is notified.

We also use a tracing service for pensioners and deferred members which identifies and reports deaths throughout the year and to help trace deferred members that we've lost touch with. We may try to contact you to confirm your address by letter or email and ask you to change your address using [My Pension Online](#).

Overseas pensioner existence checks are carried out yearly.

## DEFERRED MEMBERS

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We use a tracing service for any deferred member that we've lost touch with. We may try to contact you to confirm your address by letter or email and ask you to update your address using [My Pension Online](#).

## DEFERRED MEMBERS DUE A REFUND

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We use a tracing service for any deferred member due a refund that we've lost touch with. We may try to contact you to confirm your address by letter or email and ask you to update your address using [My Pension Online](#).

## ACTIVE MEMBERS

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For our active members, we ask that they inform their employer of any change to their home address.

## LGPS NATIONAL INSURANCE DATABASE

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The Local Government Pension Scheme (Scotland) is a statutory pension scheme. Lothian Pension Fund acting on behalf of The City of Edinburgh Council is one of eleven administering authorities in Scotland required to maintain LGPS Scotland. We also use the LGA central database to identify members who may have other Scottish LGPS membership. This is to prevent:

- Duplicate payments of death grants
- Payment of Cash Equivalent Transfer Values (CETVs) should a member hold membership with another Scottish administering authority
- Refund of contributions should a member have membership with another Scottish administering authority.

## EXPRESSION OF WISHES

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We encourage all members to make an Expression of Wish in respect of any death grant payable in the event of your death so via [My Pension Online](#) and to update any existing Expression of Wish if your circumstances or wishes change.

For more information on our Privacy Policy you can find it at [Privacy | LothianPensionFund \(lpf.org.uk\)](#).