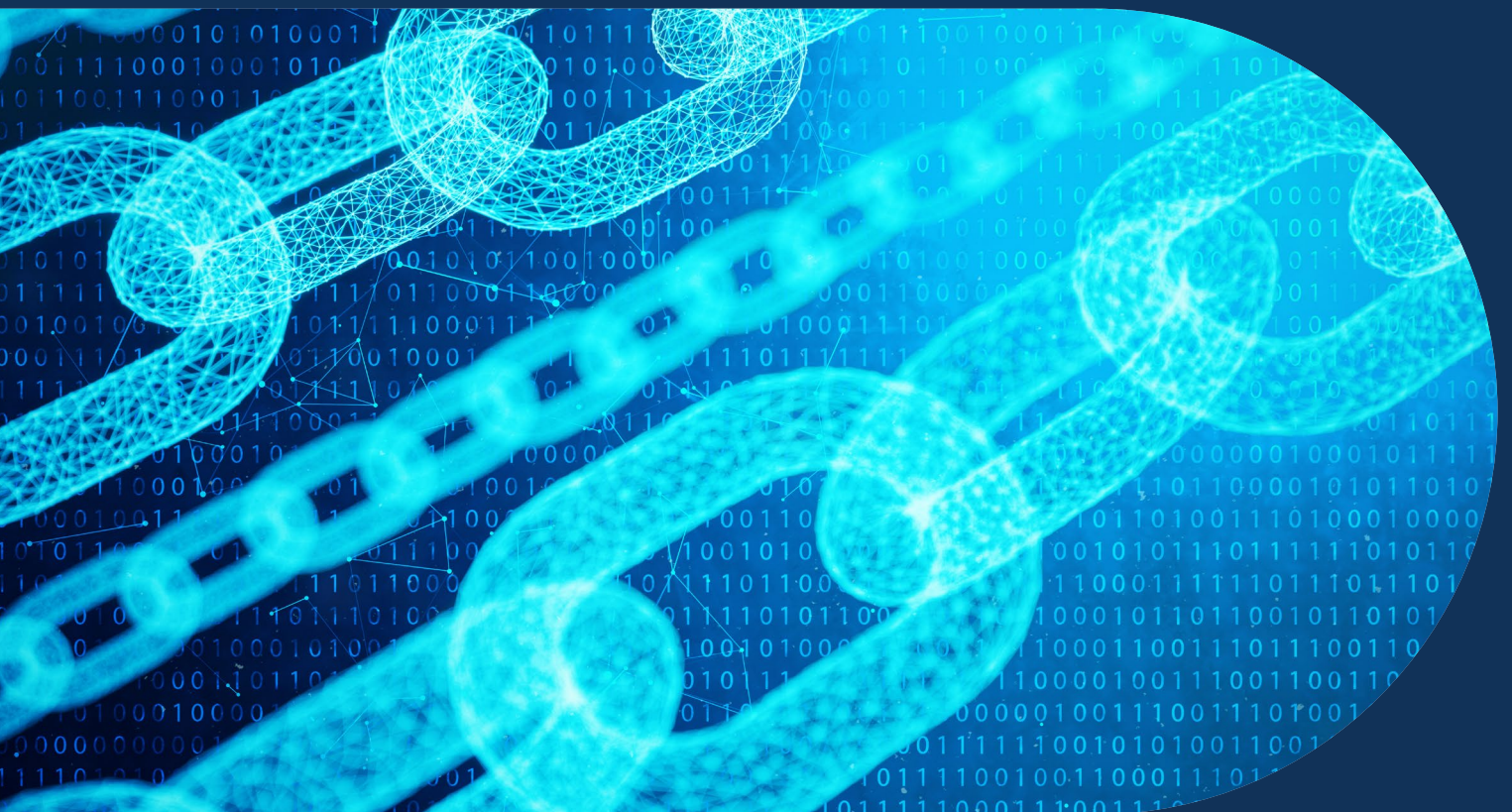


Case study



Strengthening member data with Gwynedd Pension Fund



Discover how Gwynedd Pension Fund reconnected with missing members, cut costs and boosted confidence in its data, setting the stage for smoother communications and a stronger digital future.



Strengthening member data

About us



Gwynedd Pension Fund

The Gwynedd Pension Fund is a local government pension scheme (LGPS) that provides retirement benefits for employees of local authorities and other participating employers in the Gwynedd, Conwy and Anglesey areas.

The fund is administered by an in-house team of 24 and serves over 48,000 members.



Heywood

Heywood has successfully driven quality pension administration outcomes for 50 years.

Our mission is to make pension management simple, seamless and stress-free. Data and innovation drive our technology-enabled solutions; we aim to transform how members navigate their financial journeys and take pride in providing the necessary tools and knowledge to tackle industry challenges. Our emphasis on quality is the foundation of our success and the cornerstone of our commitment to the industry.

Today, our software plays a pivotal role in securing the financial futures of millions of people.

Overview

Background

High-quality data underpins every aspect of effective pension scheme administration.

From ensuring benefits are paid accurately to enabling reliable member communication, maintaining clean and current data is essential.

For Gwynedd Pension Fund, this focus aligned with its own ambition to strengthen the integrity of its member records.

The Fund recognised that accurate contact details and up-to-date records are not only crucial for compliance but also for maintaining trust and engagement with members.

By taking a proactive approach to reviewing and improving its data, the Fund set out to address inconsistencies and ensure it was well-prepared for the evolving digital pensions landscape.

The challenge

The Fund discovered that a significant portion of its deferred members had moved house without updating their details, creating gaps in records and making it difficult to maintain contact or issue important communications.

While overall data scores were strong, address quality remained an area for improvement under The Pension Regulator's (TPR) Common Data requirements and with pensions dashboards on the horizon, the Fund recognised an opportunity to improve its data and acted quickly to address issues.

By taking proactive action, it aimed to mitigate against any compliance risks, avoid costly remediation work later and ensure readiness for the dashboards environment.

Strengthening member data

Engaging with Heywood

As a long-term customer, Gwynedd Pension Fund initially received a free data readiness report as part of its preparation for connecting to pensions dashboards through Heywood's ISP service.

This report highlighted areas for improvement, particularly around address accuracy and deferred member data. Building on those insights, the Fund turned to Heywood's data cleansing and mortality tracing services to strengthen its deferred member records.

The Fund primarily focused on address tracing, supported by email and phone number enrichment and forensic tracing through a trusted third-party partner.



Strengthening member data

Engaging with Heywood

This layered approach meant that if standard methods couldn't locate a member, deeper forensic searches could be carried out, significantly improving match rates.

Heywood's team worked closely with Gwynedd to design a targeted cleanse for deferred members - the group most likely to have become "gone away".

The process was automated via secure monthly file transfers, with updated records fed directly into the pension administration platform, Altair. The Fund also used phone numbers provided through the cleanse, following a clear three-attempt verification process before marking any numbers as invalid.



Strengthening member data

The results

The project delivered clear and measurable results:



350 members successfully traced

Reducing the Fund's number of "gone away" members by 30%



Forensic tracing match rates

Exceeding 80%



20 deceased members identified

Through mortality screening not flagged by other sources



Improved TPR data scores

Particularly in address accuracy



Significant cost savings

Through reduced wastage on undeliverable post and more efficient communication workflows



One deferred member living abroad

Was successfully traced after ten years, enabling the Fund to make an £8,000 lump sum payment

Strengthening member data

Ongoing impact

The forensic tracing service proved particularly valuable, allowing the Fund to locate members who would otherwise have remained uncontactable.

The project also delivered benefits across teams, particularly for the Deferred into Payments team, which reported smoother processes and greater confidence in member data.

With automated monthly tracing and mortality monitoring now embedded as part of business-as-usual, Gwynedd Pension Fund continues to maintain high data quality standards.

The Fund has strengthened confidence in its member data, enabling communications to be delivered accurately and securely while supporting greater efficiency and readiness for the upcoming pensions dashboards launch.

“Heywood displayed **impeccable professionalism** and **exceptional insight** throughout the Data Cleanse project.

Heywood’s Data Cleanse and Mortality solution has allowed us both to **resolve longstanding data issues** and gives us assurance that we are **proactively managing our data** quality on an ongoing basis.”

Systems Officer
Gwynedd Pension Fund



Accurate and actionable data

Reliable data forms the bedrock upon which effective pension services are built. It ensures fairness, compliance, stability, and trust among members. It also lays the groundwork for effective decision-making.

With our unrivalled portfolio of data services, we set out to deliver this assurance. Heywood provides a range of efficient and reliable data analysis, cleaning and automation services, putting you in complete control of your information.

