

Marital Status Verification – Surviving Spouse & Child Confirmed

Corporate Retainer Series // Risk Mitigation Brief

Client

FTSE 100 Life & Pensions Provider

Instruction

Resolve an identity conflict, confirm life status, and determine statutory next of kin (NOK) for a former employee with a deferred pension entitlement.

Context & Risk

The provider's last known address for the member was occupied by an unrelated individual with the same name who denied any employment connection. This created an identity conflict that had to be resolved before NOK could be established. Incorrect NOK identification risked mis-payment, administrative delay, and potential liability.

Identity conflict resolved by correlating life-course evidence and ruling out an unrelated individual at the address.

Approach (PRINCE2-Aligned)

- Civil registration, electoral, parish, and burial records
- Negative evidence to confirm absence of additional children
- Correlation of parental and life-course evidence, supported by a full Evidence Log

Key Findings

- Correct identity confirmed through birth, parental, and marriage evidence
- Death confirmed in the early 2020s
- Two marriages; one child from the first
- No probate issued
- Surviving spouse from the second marriage confirmed as statutory NOK

Outcome

Statutory NOK determined as the surviving spouse from the second marriage. All conclusions were supported by a structured evidence trail.

Impact for the Client

Resolved an address-based identity conflict
Eliminated risk of mis-payment
Provided clear NOK for pension administration
Delivered an audit-ready evidence trail
Enabled confident progression of the pension entitlement