



Deferred member engagement moves up trustee agenda, says Trafalgar House

Press release: 24 June 2026

Trafalgar House, a specialist third party pensions administrator, today said that pension schemes are placing renewed focus on engaging with deferred members as trustees increasingly recognise the role member engagement plays in supporting data quality, governance, retirement outcomes and for many schemes, endgame planning.

Katie Stone, Senior Client Relationship Manager, at Trafalgar House said: "Deferred should not mean disconnected, yet for many schemes deferred members have often been the least visible part of the membership, but that is beginning to change.

"For many schemes, member engagement naturally and understandably took a back seat while resources were focused on major projects such as GMP equalisation, pensions dashboards preparation, data cleansing and risk transfer activity. What we're now seeing is a growing recognition that deferred member engagement supports far more than communications - it strengthens member records, improves outcomes and helps schemes prepare for future strategic projects.

"Deferred members are often where records begin to weaken, with outdated addresses, missing beneficiary information and incomplete member details creating challenges further down the line. Re-engaging earlier helps schemes maintain better data, reduce administrative friction and ensure members are better prepared when key decisions arise."

Stone continued: "Retirement is no longer a single event and hasn't been for a while; it is a journey. Members who understand their benefits earlier are typically far more confident, better informed and able to make decisions more effectively – this leads to better outcomes. Good engagement is not about sending more communications, but about providing the right information at the right time.

"For trustees, the benefits extend well beyond member experience. A well-informed and contactable membership supports stronger administration, greater confidence in decision-making and improved readiness for future projects. The starting point is often quite simple. Trustees should ask themselves when they last engaged with their deferred members, whether key member information is up to date



and whether their communications are helping members prepare for retirement long before they reach it. Small steps taken today can prevent much bigger challenges further down the line.”

ENDS

Notes to editors:

Trafalgar House is a specialist pensions administrator, dedicated to delivering exceptional service and setting the benchmark for quality pensions administration.

As we mark our 20-year anniversary in 2026, our mission is to set the highest standard of pensions administration by any recognised measure. We do this through sustained investment in our people, processes and technology.

We started life as an in-house administrator built on a commitment to quality and member experience. Today, we are recognised as a business of pensions administration experts, adopting the best in technology and innovation from across the market.

With offices in London and Farnborough, our team of 185 specialists serves more than 200,000 members across 35 clients. We hold internationally recognised accreditations covering quality, security, professional development, customer service and environmental protection.

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