Finding Lost Retirement Accounts

A practical, step-by-step search guide

Start simple. Follow the paper trail. Then use official government resources.

Old 401(k)s, 403(b)s, pensions and other retirement benefits are often recoverable. Employers merge, plans change recordkeepers, people move, and statements stop arriving. Work through the process below in order and document what you learn.

Before you start: protect your information

Official searches are generally free. Be cautious of unsolicited callers or websites asking for fees, passwords, banking credentials, or a full Social Security number. Confirm that you are using the official employer, financial institution, or government website before providing sensitive information.

1 Build Your Employment History

Make a list of every employer where you may have earned a retirement benefit. Approximate dates are fine. Include employers that changed names, merged, closed, or were acquired.

- Employer name and location
- Approximate dates of employment
- Type of plan, if remembered (401(k), 403(b), pension, profit-sharing, etc.)
- Any bank, brokerage, insurance company, or recordkeeper you remember

Good places to look: old W-2s, pay stubs, tax files, retirement statements, emails, benefits packets, and former coworkers.

2 Call the Former Employer

If the employer still exists, contact Human Resources, Benefits, or Payroll. Ask who administered the retirement plan while you worked there and who administers it today.

Suggested question

"I am a former employee trying to locate a retirement account or pension benefit. Can you tell me who currently administers the plan that was in place while I worked there?"

Have your employment dates, former address, current contact information, employee number (if known), and identifying information available. Provide sensitive information only after confirming you are dealing with the legitimate employer or plan administrator.

3 Contact the Known Custodian or Plan Provider

If you remember the financial institution, contact it directly. If it no longer holds the account, ask where the plan or assets were transferred. Continue following the trail until you identify the current custodian or administrator.

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IF THE EASY SEARCH COMES UP EMPTY

Move to official federal and state resources. A search result may identify a plan you participated in; it does not necessarily mean a benefit is still owed.

4 U.S. Department of Labor — Retirement Savings Lost and Found

This federal database can help locate private-sector or union retirement plans associated with your Social Security number, including defined-contribution plans such as 401(k)s and defined-benefit pensions. Identity verification through Login.gov is required.

SEARCH ONLINE
lostandfound.dol.gov

Important limitation: The database does not locate IRAs, government plans, Social Security benefits, or certain religious-organization plans. Contact the plan administrator shown in the results to determine whether a benefit is actually due.

5 Pension Benefit Guaranty Corporation (PBGC)

If you may have earned a traditional pension — or participated in a plan that later ended — search PBGC's unclaimed retirement benefits database. PBGC may hold benefits from certain terminated plans or identify where an annuity was purchased for a missing participant.

SEARCH ONLINE
pbgc.gov — Find Unclaimed Retirement Benefits
PBGC Customer Contact Center: 1-800-400-7242

6 Search State Unclaimed-Property Programs

Money can sometimes be turned over to a state as unclaimed property. Search your current state, every state where you previously lived or worked, and — when appropriate — the state where a former employer was headquartered.

SEARCH ONLINE
unclaimed.org — links to official state programs
missingmoney.com — multi-state search

Search variations: full legal name, middle initial, previous or maiden names, common misspellings, and prior addresses.

7 If the Employer Disappeared

Research whether the employer changed names, merged, was acquired, or went out of business. Search the former employer name together with terms such as "401(k)," "pension plan," "retirement plan," or "acquired by."

Need help locating the plan administrator?
U.S. Department of Labor — Employee Benefits Security Administration (EBSA)
Benefits Advisor: 1-866-444-3272 · **AskEBSA.dol.gov**

8 Don't Forget About IRAs

An old employer account may have been rolled over or automatically transferred into an IRA after you left. The Department of Labor Lost and Found does not search for IRAs.

Review old tax returns, Form 1099-R records, statements, emails, check registers, and financial files for the names of banks, brokerages, mutual fund companies, or insurance companies you may have used.

9 When You Find an Account

Do not automatically cash it out or move it. First request a current statement, benefit estimate, or plan information. Then determine what you actually found and how it fits with the rest of your retirement plan.

- Account or benefit type
- Current balance or estimated pension benefit
- Pre-tax, Roth, or after-tax tax treatment
- Current investments and fees
- Guarantees, income features, or other special benefits
- Beneficiary designation
- Distribution and rollover options
- Potential taxes or penalties if money is withdrawn or moved

Before making a change

A rollover or withdrawal can affect taxes, investment options, guarantees, creditor protections, required distributions, and beneficiary planning. Review the account in the context of your overall retirement strategy before acting.

Your options, and how we're paid

If you locate a retirement account, you generally have several choices: leave the assets in the existing plan, roll them into a new employer's plan, roll them into an IRA, or take a taxable distribution. Each option differs in fees and expenses, investment choices, available services, guarantees, creditor protection, required minimum distribution rules, and tax treatment.

If you roll assets into an account LMRG manages, or purchase an insurance product through us, we receive advisory fees or commissions we would not otherwise receive. **This is a conflict of interest.** We are required to act in your best interest and not place our interest ahead of yours.

Our Form ADV Part 2A describes our services, fees, and conflicts and is available at **adviserinfo.sec.gov** or on request.

Quick Search Checklist

- ☐ List former employers and dates worked
- ☐ Contact former employers' HR / Benefits departments
- ☐ Contact known custodians or recordkeepers
- ☐ Search DOL Retirement Savings Lost and Found
- ☐ Search PBGC for unclaimed retirement benefits
- ☐ Search official state unclaimed-property programs
- ☐ Try previous names, addresses, and spelling variations
- ☐ Research employers that merged, closed, or changed names
- ☐ Review old records for possible IRA rollovers
- ☐ Request a current statement or benefit estimate
- ☐ Review options before transferring or withdrawing

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Retirement Account Search Worksheet

Use one row for each former employer or possible account. Keep notes on every call or search so you do not have to retrace the same steps.

Do not write your Social Security number on this worksheet. See our privacy policy for how we protect the information you share with us.

EMPLOYER / PLAN	YEARS	POSSIBLE PROVIDER	CONTACT / SEARCH RESULT	NEXT STEP

Information to Gather When an Account Is Located

Financial institution / plan administrator

Account or contract number

Current value or estimated monthly pension

Account type / tax status

Beneficiary on file

Contact person and phone number

Date current statement requested / received

Found something? Let’s look at it together.

Bring your worksheet and any statements to your next review. We will help you understand what you found, how it is taxed, and where it fits in your overall retirement plan before you make any decisions.

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