



Billions in **Lost pensions** Could some of it be yours?

It's been estimated there was almost **£27 billion** in lost pensions. And as many as **1 in 20 people** could have a pension they didn't know they had. If you're one of them, that money's still yours. We've designed this **checklist** to help you find it.



Cast your mind back 10, 20 or even 30 years



Where were you working?



Can you remember if there was a pension scheme?



The provider would normally send you a statement every year but...



How many times have you moved home since then?



Did you tell your pension providers your new address?



If you forgot, you're not alone. Most pensions get lost when people change address.

Your pension tracing checklist

Use this checklist to join the Great Pension Treasure Hunt – and share it with your friends and family too.

Stage



Head down memory lane

Retrace your career steps

Fish out your old CVs or head down memory lane. List all the places you've worked in the past, and roughly how long you worked there.

Search your old records

Search through your paperwork and emails for old pension statements. Do you have a pension statement for each place you worked? And did you ever have a separate personal pension?

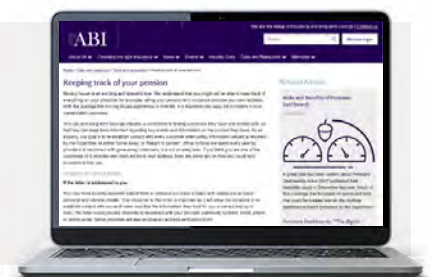
Sense check

For each pension pot you have information on, check whether your contact details are up to date.

If not, find the provider's contact details so you can get in touch and update your own contact details. You can also ask for an up-to-date statement.

Tip!

Some pension providers have been taken over by other companies – so you may need to find out what company they're part of now. This [list of pension and insurance companies](#) shows former names and which company they're part of now.



Stage



Do the detective work

If you've spotted any gaps in your pension history, it's time to do some detective work. Be patient. Lots of companies have changed their names and addresses over the years, so it may take some searching.

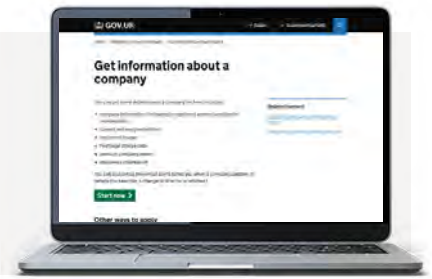
Find the contact details

For jobs you **don't** have a pension statement for, try to find contact details for the pension provider for that workplace's pension scheme. You can:

- call, email or write to the employer's HR department
- use the government's [Pension Tracing Service](#).

Tip!

If you can't find your old employer, try [Companies House](#) – it lists companies' previous names with their current registered office address. Or, if you worked for a charity, search the [Charities Register](#).



Get in touch

Got contact details for the pension provider? It's time to get in touch and check if they've got any record of a pension plan for you.

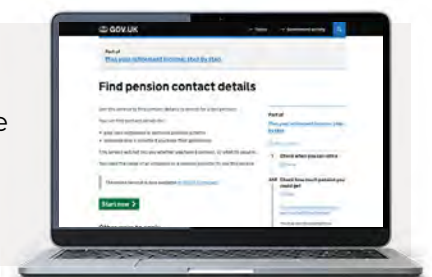
If they don't, at least you've checked. Tick that one off and move on.

If they do and you didn't transfer out to another pension:

- find out how much is in the pot and ask for an up-to-date statement
- give them your contact details so they can keep in touch in future
- ask if you can register to access your pension information online

Tip!

Your employer may have used a personal pension as their workplace pension – so if you're using the government's [Pension Tracing Service](#), remember to search for personal as well as workplace pensions (you'll need the name of the pension provider).



Stage



Build on your retirement vision

Once you've found where all your missing pension pieces are, it's time to build them into your retirement vision.

Your retirement age

Check what retirement age each pension provider has for you. Is it in line with when you plan to start taking your benefits? If not, ask the provider to update it for you.

Investment and risk

Check how each pension pot is currently invested. Do the investment choices need changing to reflect how you feel about investment risk, and your retirement vision?

Note

This only applies to **defined contribution or DC** pensions, which grow from contributions and investments. There won't be investment choices if it's defined benefit or DB, based on your salary and how long you built up the pension. Your provider will be able to tell you what sort of pension it is.

Protecting your loved ones

Fill in an expression of wish form (which may also be called a 'nomination' or 'nomination of beneficiaries' form) for each of your pensions. This form names the people (or organisations) you'd like to get the benefits that would be paid if you die before you start taking them.

Stage



Build on your retirement vision

Think about making a pension collection

You could think about collecting all your pensions together in one place. This is known as 'consolidation'.

Why it's worth considering

- It could be helpful to have everything in one place. You'd be able to see exactly how much you've got and it could make your pension easier to manage.
- You pay charges to pension providers. These charges vary, so you may be able to collect all your pensions together in a provider with a lower charge – saving you money.
- You might even find you've got more choices when you retire.

But beware

Consolidation may not be right for you especially if some of your pensions have promises or guarantees you'd lose if you transferred them.



Need more help?

There's lots more information on the [National Pension Tracing Day](#) website.



Share your journey

As many as 1 in 20 people could have lost a pension – and your friends and family could be among them. Use our hashtags to spread the word on social media.

#NationalPensionTracingDay
#GreatPensionTreasureHunt