NATIONAL **PENSION TRACING** DAY®

BILLIONS IN LOST PENSIONS: YOUR MISSION STARTS HERE

Experts estimate there are millions lost or forgotten pension pots in the UK, Together that is billions waiting to be reunited with its owners.

The good news? Finding a lost pension isn't as complicated as you might think.

We've created this simple step-by-step checklist to help you retrace your career, reconnect with old pension providers and start your search.

THINK BACK
Where have you worked over the years?

TOP SECRET

CHECK YOUR RECORDS
Do you have a pension statement for each employer?

REVIEW YOUR DETAILS
Have you changed address since then?

START TRACING
If something's missing, it's time to investigate.

RECONNECT
Update your details and keep your pension on track.

MISSION ACCEPTED?
LET'S BEGIN

You're now ready to start tracing your pensions.

Work through each stage of this checklist at your own pace. Every piece of information you uncover could bring you one step closer to reconnecting with money you've worked hard to save.

MISSION BRIEFING:
THE FIRST STEP IS BUILDING YOUR CASE

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. ☐

AGENT'S TIP:
Some pension providers have merged or changed names over the years. If you can't find the provider you remember, check whether they've become part of another company before ruling it out.

THE INVESTIGATION:
START TRACING

If there are gaps in your pension history, don't worry.
Many pensions are simply waiting to be reconnected with their owner.

FIND THE PROVIDER

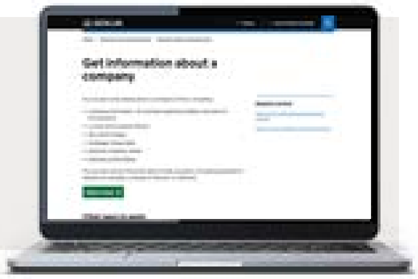
For jobs you don't have a pension statement for, try to find contact details for the pension provider for that workplace's pension scheme. You can:

- call, email or write to the employer's HR department
- use the government's Pension Tracing Service

AGENT'S TIP:

Can't find your previous employer?

Companies House keeps records of previous company names and registered addresses. If you worked for a charity, try the Charity Commission register.



MAKE CONTACT

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.

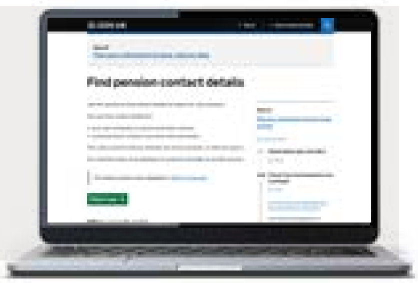
If they don't, at least you've checked. Tick that one off and move on.

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

AGENT'S 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).



MISSION COMPLETE: SECURE YOUR FUTURE

Finding your pension is only the beginning, now's the time to make sure it's working for you.

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.

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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?

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AGENT'S 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.

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MISSION DEBRIEF:
ASSESS YOUR OPTIONS

THINK ABOUT BRINGING YOUR PENSIONS TOGETHER

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 REMEMBER...

Consolidating isn't right for everyone.

Some pensions include valuable guarantees or benefits that could be lost if you transfer them, so it's worth checking before making any decisions.

MISSION: ACCOMPLISHED?

If you've found a lost pension, scan to tell us your story.

Share National Pension Tracing Day with your friends, family and colleagues.

#NationalPensionTracingDay

#LicenceToTrace

NEED: MORE SUPPORT?

To find practical tools, links and everything you need to continue your search, visit...

nationalpensiontracingday.co.uk