

STEP-BY-STEP GUIDE / 01

Find a forgotten 401(k) or pension

You do not need to solve everything today. Choose one employer, gather the clues you have, and identify the person responsible for its retirement plan.

1. Gather your clues

Look for old benefit statements, pay slips, W-2 forms and letters about the plan. Note the employer's full name, where you worked, approximate employment dates and any later company name. These records can help establish your connection to a plan. [1]

- Search your own email and paper files for the employer, retirement provider, 401(k), pension and rollover.
- Keep originals in a safe place. Use the companion tracker for notes, not Social Security numbers, passwords or full account numbers.

2. Contact the employer or union

Ask its benefits team for the plan administrator - the person or organization responsible for the plan. If the business changed hands, ask the successor company where the old plan's records went. A recordkeeper shown on an old statement is another useful lead. [1, 2]

A simple opening for your call

"I worked for [employer] around [years]. I am trying to locate a retirement benefit from that job. Who handles the old plan now, and what is the secure process for confirming whether I have a benefit?"

- What is the exact plan name and the current administrator's contact information?
- Was my benefit paid out, moved to another plan, rolled into an IRA, or placed with an insurer? Can you provide the records?
- What documents do you need, how should I submit them securely, and when should I follow up?

Keep the first step small

Start the tracker with one employer and one next action. Finding a current contact is useful progress, even before an account or benefit is confirmed.

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Use the right search tool

Search results are leads. A match does not establish what you are owed, and no match does not prove there is nothing to find.

3. Try DOL's Retirement Savings Lost and Found

For reported private-sector employer and union retirement plans, including 401(k)s and pensions. Start at lostandfound.dol.gov and follow its [Login.gov](https://login.gov) identity-verification steps. It is an information service, not a benefits payment or claims service. It does not locate IRAs, government plans or certain religious plans. [2]

4. Check PBGC for benefits from ended plans

PBGC's unclaimed-benefits search asks for your last name and the last four digits of your Social Security number. It covers benefits connected with ended plans in its database, including some defined-contribution plans through its missing-participants work. It is not a universal 401(k) search. [3]

- For a pension, also use the ongoing-insured and trustee-plan searches linked from PBGC's tips page. A trustee plan is one PBGC has taken responsibility for.
- PBGC insures defined-benefit pensions, not 401(k) account balances. For a union multiemployer pension, contact the plan office; PBGC does not hold individual participant information for those plans. [4]

5. If the employer or contact has disappeared

DOL's Abandoned Plan Search identifies plans being wound down through that program and the administrator handling the termination. Separately, Form 5500 filings can provide plan and administrator details. These are plan-level clues, not personal account-balance searches. [5, 6]

6. Check other places when appropriate

USAGov links to state unclaimed-property offices. Check states where you have lived; this is a separate search, not a list of every retirement plan. [7] For an old IRA, follow the custodian trail in your records. For a government retirement plan, contact that retirement system directly.

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Turn a lead into an answer

Keep the plan name, date, contact and next action together. A clear paper trail makes each follow-up easier.

If you cannot get a clear answer

Ask for written confirmation of what was searched and any payment or transfer history. Save copies of statements, messages and forms. For help with a private-sector workplace benefit, contact an EBSA Benefits Advisor at askebsa.dol.gov or 1-866-444-3272. [4, 8]

- A search result and a formal benefit claim are different steps. Ask the administrator how to file a claim and obtain the plan's claims and appeal procedures.
- If you receive a denial, follow the deadlines in the notice. Asking questions or keeping a tracker does not extend those deadlines. [8]

If a benefit is located

Ask for a current statement or benefit estimate, confirmation of the amount you are entitled to, and the plan's next steps. Update your mailing address through its verified process. A pension may provide future payments rather than a cash account available today. [8]

- For a pension: ask about the earliest payment date, payment choices and survivor benefits.
- For a 401(k): ask for the available options, applicable fees and distribution paperwork. Locating it does not require an immediate cash-out.
- Withdrawing or moving money can have tax consequences and deadlines. Read the IRS rollover guidance and consider qualified help before choosing what to do. [9]

Protect your information while searching

Open official sites directly and independently verify the administrator's contact details. DOL says it will not contact you to guide you through identity verification or ask for your password or one-time code. Never share those credentials. [2]

- Official services may need identity details on their secure forms. Do not send sensitive documents through an unexpected message or link.
- Keep personal financial details off the tracker. Friendly's Financial does not search accounts for you or collect your completed worksheets.
- A search service promising guaranteed money or pressuring you to act deserves a pause. Use the official links on the next page first.

KEEP THIS PAGE HANDY

Official links & sources

Numbers in the guide refer to the sources below. Links are clickable in the PDF. Search tools, sign-in steps and plan records can change.

1. PBGC: Finding a lost pension

<https://www.pbgc.gov/sites/default/files/lostpen.pdf>

Background on employer history and records. This older guide is used for research steps, not current search links or limits.

2. DOL: Retirement Savings Lost and Found

<https://lostandfound.dol.gov/>

Coverage, identity verification and sign-in safety.

3. PBGC: Find unclaimed retirement benefits

<https://www.pbgc.gov/workers-retirees/find-unclaimed-retirement-benefits/search-unclaimed>

Search for benefits connected with ended plans.

4. PBGC: Tips for finding an unclaimed benefit

<https://www.pbgc.gov/workers-retirees/find-unclaimed-retirement-benefits/tips>

Other plan searches, limitations and help.

5. DOL: Abandoned Plan Search

<https://www.askebsa.dol.gov/abandonedplansearch/>

Find the administrator winding down an abandoned plan.

6. DOL: Form 5500

<https://www.dol.gov/agencies/ebsa/key-topics/reporting-and-filing/form-5500>

Official starting page with a Form 5500 Search link.

7. USAGov: Find unclaimed money

<https://www.usa.gov/unclaimed-money>

Links to state unclaimed-property offices and other searches.

8. DOL: What you should know about your retirement plan

<https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/what-you-should-know-about-your-retirement-plan>

Benefits, records and claims. For help: [askebsa.dol.gov](https://www.askebsa.dol.gov) or 1-866-444-3272.

9. IRS: Rollovers from retirement plans

<https://www.irs.gov/taxtopics/tc413>

Tax and timing considerations before moving retirement money.

About this guide

For U.S. readers. AI-assisted educational writing with official references checked on the date below; not a professional financial review. No recovery is guaranteed. Use the free companion tracker to record your next action.