

Start the conversation



Pension pots-Lost and found





There are an estimated **1.6 million** lost pensions in the UK?*





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Ever changed jobs and forgotten to tell your old employer's pension scheme? With such busy lives it's no surprise that you could forget to let all of your old pension providers know when you've moved house.

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People have on average 11 different jobs during their working life, which means a lot of pension schemes to keep in touch with. It also means a lot of unclaimed money is stashed away out there – some of which could be yours!

If you think you've lost a pension, here's how you can find where your money is.

List all the jobs you've had - look through any old papers that could help you work out if you were paying into a pension:

- Look for any old payslips or P60s see if they have pensions deductions on them.
- Look for anything from old pension providers, such as letters, benefit statements or newsletters.
- Look up your old employers online and see if they have a pension scheme that you might have been in.

Now you have some information, contact the Pension Tracing Service either online at **www.gov.uk/find-pension-contact-details** or call them on **0800 731 0193**. The Pension Tracing Service is a free government service that has details of over 200,000 pension schemes. They will be able to help you find the contact details of your old pension schemes. After all that's your money, you worked hard for it.

Keeping up to date with your pensions

After you've made contact with your old pension schemes you might want to look at how you can keep track of them. This might mean putting them all in one place, or just filing your annual benefit statements away together each year so you can see how much you have saved up in one place.

A further solution for pension hunters is currently in the pipeline. The Pensions Dashboard will be available to all members of pension schemes and will give you an overview of all the pensions you have built up in one place.

The launch date of this service is still to be confirmed but you can stay up to date with what's happening by visiting www.pensionsdashboardproject.uk

*Based on the Pensions Policy Institute's Lost Pensions Survey results

