

Tracing your pension

How to find your 'lost' pension

**The PENSIONS
Advisory Service**

About The Pensions Advisory Service

Pensions can change people's lives. Most of us would like to be able to choose to stop work one day and choose how we live when we do. A good pension is a good way to achieve that. Our vision is a future where people are empowered to make the most of their pensions.

The Pensions Advisory Service (TPAS) is here to give people professional, independent and impartial help with their pensions – for free.

We are here to:

- give you independent information and guidance on pension matters
- mediate and resolve problems you may have with your pension

We will always try our hardest to help you with your pension query. Our service is about you and your needs, helping you to navigate through all the options that may be relevant to your personal circumstances. Based upon what you tell us, we will always try to help you get the answers you need or identify the people you need to speak to.

At the Pensions Advisory Service, we understand pensions, and are passionate about making them accessible to you.

Contacting us

There are lots of ways you can contact us.

Pensions Helpline **0300 123 1047**

(Monday- Friday 9:00am- 5:00pm)

Web chat live

www.pensionsadvisoryservice.org.uk

Online enquiry form

www.pensionsadvisoryservice.org.uk/online-enquiry

Write to us

The Pensions Advisory Service
11 Belgrave Road
London
SW1V 1RB



@TPASnews



/pensionsadvisoryservice

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Tracing your 'lost' pension

Research shows you're likely to change jobs an average of 11 times from the time you start work, until you decide to retire.

That means you could end up with a number of pension pots during your working life – all of which will come in very useful when you retire.

Between job moves, moving house and the demands of modern life, it is surprisingly easy to lose details of your pension schemes.

So how should you go about finding details of pensions you've lost? If you think you may have lost track of an old pension scheme, it's worth starting to look for it as soon as possible.

“Lots of people contact us,
searching for their lost
pensions”



It's not always easy to keep track of a pension, especially if you've been in more than one scheme or have changed employer throughout your career. But, it's important that you do claim your pension, so the sooner you trace a lost pension, the better.

Are you sure it's lost?

This is the first question you need to ask yourself. Because even if you have a certificate from a pension scheme, it doesn't always mean that you have a pension entitlement.

You might well have had a refund of your contributions when you left that employer, for example. Many older pension schemes may have required a certain number of years of membership from you, before giving you any benefits.



“There are lot's of ways you can track down your lost pensions”

What if you still can't find your pension

If you don't know the current address of the scheme, contact the **Pension Tracing Service** at www.gov.uk/find-lost-pension or write to them at The Pension Service, Mail Handling Site A, Wolverhampton, WV98 1LU. You can also call them: **0345 6002 537**.

You could try to make contact with former colleagues, via friends or social media, as they know what happened or stayed in touch with the pension scheme.

Alternatively, **Companies House** might know what happened to the organisation you worked with.

You can contact them on **0870 3333636** (Monday to Friday 9 to 5).

What you should do next

If you think you have a pension entitlement to benefit or have conclusive proof that you've got one, write first to the pension scheme administrators. If you can't resolve the issue with them directly, please contact us so we can investigate on your behalf.

“We'll always try to help ”



Exceptions

- The only possible exception is if you were made redundant, as some employers occasionally gave extra pension rights.
- The age restriction of 26 or over was removed if you left service on or after 1 January 1986.

If you left employment after 1988

If you left the pension scheme with fewer than two years' service, you probably received a refund of your contributions at the time you left. If you didn't receive a refund, you must prove you are entitled to a pension. If you completed two years' service in the pension scheme you should be entitled to a pension.

How you can make a claim

You should write to the pension administrators with details of the dates of your employment, date of birth and National Insurance number. It is helpful if you enclose copies of any letters showing your membership of the scheme and entitlement to benefits. Remember to always keep a copy for yourself.

What happens if they tell you that you don't have a pension

If on reading the previous paragraphs, you think you have a case, contact us with copies of all your letters and other relevant documents and we'll look into it. Documents showing you were part of a scheme don't always prove that you are entitled to a pension.

If you left employment before 1975

If you left your job before April 1975, your situation will depend on the rules of the scheme and how long you worked for the Employer. In most cases, if you paid into a scheme, you will have received a refund of your pension contributions. If you didn't pay into the scheme (a non-contributory pension) you probably won't be entitled to anything – unless you were made redundant, in which case it is possible that your employer might have given you extra pension benefits.

If you were eligible to receive a pension, you will have been given a 'Certificate of Entitlement' or a letter from the scheme administrator. If you have a certificate of membership, given to you when you joined the scheme, this doesn't always mean that you have a pension entitlement.

If you left employment between April 1975 to April 1988

The law changed making it compulsory for schemes to give a preserved pension for those who were aged 26 or over and who had completed 5 years within the scheme. To help track your pension, it helps if you have some evidence that you were a member of the scheme and the date you joined.

If you left the company before you were 26 or before you'd contributed for five years, you will almost certainly have had a refund of your pension contributions and have no further rights. If the scheme was non-contributory then you wouldn't have received a refund, and you wouldn't have a pension entitlement either.