

How do I find a 'lost' Pension?

Legislation has meant for some time that most people will be automatically enrolled in a new pension every time they change jobs.

Inevitably this has meant that people have lost touch with pensions they acquired in the past and how to track down pensions is a question we're frequently being asked.

If your employer retains PK Employee benefits, we can help you find out what benefits you may have with a previous pension provider. All we need is the provider's name and we can write to them to obtain all the info you need to find out exactly what your benefits are.

We'll get details of fund values, where your money's invested and details of charges so you can:

- Decide whether amalgamation might be effective based upon comparing the charges of your various pensions.
- Undertake an overall pension forecast, using our calculator [here](#).

If you want us to help, once you know the name of your previous pension providers, please complete a [letter of authority](#) (print, complete and scan back to us) and we'll obtain all the relevant info for you.

Of course, it's not always simple to find out the pension provider name, especially if it's from a long time ago...

Simple Options

- Pick up the phone - The easiest and quickest way would be to call the HR dept of a previous employer, tell them when you worked there and ask who their pension provider was at the time.
- Old colleagues - If the employer isn't in business any more this may not be so straightforward of course. If you're still in touch with any colleagues from the time you could ask them if they know the pension provider's name.
- Web searching – often, especially with larger employers, you might get lucky just using simple search terms like '*Company X Pension Scheme*'.

Use a Tracing Service

There are a number of organisations advertising help with pension tracing who are looking to get you to transfer your pension to them or in some way make money from you. In the majority of cases alternative options to Workplace Pensions are likely to involve higher charges.

We're only listing here services that are either free and Government-backed or, in the case of Gretel, funded by advertising on their site with no requirement to buy.

<https://www.gov.uk/find-pension-contact-details> (this also gives details of a telephone-based service).

<https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-problems/tracing-and-finding-lost-pensions> (Money Helper is part of the government's Money & Pensions Service)

<https://www.gretel.co.uk/> (Gretel was only launched in 2022 and some financial institutions are not signed up yet. As time goes on, they expect more to join and so they may find your pension in the future even if they can't do it now. They have a process that repeats searches every two weeks).

<https://www.abi.org.uk/data-and-resources/tools-and-resources/find-lost-pension/> Association of British Insurers – includes a long list of pension provider contact details.

Looking Forward...

The Government are backing a 'Pensions Dashboard' programme. The idea is that Individuals should be able to view all of their pensions via one portal. This has suffered some delays and is now expected to be launched by October 2026.

<https://www.pensionsdashboardsprogramme.org.uk/>

Please Note: you should exercise caution when dealing with any organization offering help with pension tracing. PK cannot take any responsibility for the actions of third parties, including those we have listed in this document. PK Employee Benefits is a trading name of PK Financial Planning LLP which is authorised and regulated by the Financial Conduct Authority.