

# Searching for Missing Participants



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We recommend plan sponsors always keep an up-to-date permanent listing of missing participants as part of their retirement plan records. It is important to perform a search for such participants, because, even though their employment with the plan sponsor has terminated, those participants should still be receiving important plan communications. In the past, plan sponsors who were seeking a missing participant to pay plan benefits due to him would often use one of the governmental letter-forwarding services. The Internal Revenue Service (IRS) and Social Security Administration used to offer such services. However, both programs have been discontinued. Instead, we recommend that plan sponsors document the performance of the following steps:



- Send a notice to the last known address via certified mail;
- Check the records of any related plans to the extent this is not precluded by privacy requirements;
- Check with the designated plan beneficiary; and
- Use free electronic search tools.

Other options include asking current employees who may still be in contact with the missing participant, and using commercial locator services, internet search tools, or credit reporting agencies. Below, we have listed several tools that are currently available to aid in searching for missing persons:

## Internet searches:

- Google, Facebook, Linked-In and others
- State board of election websites; Kentucky's is <https://vrsws.sos.ky.gov/vic/>

A national website for searching for unclaimed property or for posting property is [www.unclaimed.org](http://www.unclaimed.org). Plan Administrators going to this website can click on Reporting Resources and then click on the state in the USA map that reflects the state where you are searching. This will direct you to the state website and the resources for posting pension plan benefits for missing participants in that state. The following websites may also be helpful for searching for individuals.

[www.whitepages.com](http://www.whitepages.com)

[www.peoplesmart.com](http://www.peoplesmart.com)  
[www.peoplefinders.com](http://www.peoplefinders.com)  
[www.beenverified.com](http://www.beenverified.com)  
[www.intelius.com](http://www.intelius.com)  
[www.LexisNexis.com](http://www.LexisNexis.com)  
[www.infospace.com](http://www.infospace.com)  
[www.anywho.com](http://www.anywho.com)

**Commercial locator services:**

- APSCREEN (<http://apscreen.com>) 1-800-277-2733
- Pension Benefit Information (<http://pbinfo.com>) 1-415-482-9611
- Legal Claimant Services (<http://www.legalclaimantservices.com>) 1-888-876-7635
- Lost People (<http://www.lostpeople.com>) 1-304-813-1399
- Pen Checks, Inc. (<http://www.penchecks.com>)
- Millennium Trust Company(<http://www.mtrustcompany.com>) 1-800-258-7878

**Pension Benefit Guaranty Corporation (PBGC)** is a U.S. Government Agency that is currently only authorized to handle terminated defined benefit plans. [www.pbgc.gov](http://www.pbgc.gov) *The Pension Protection Act of 2006 directed the PBGC to extend this program to terminating 401(k) and other plans, but the PBGC has not yet issued regulations extending the program.*