

## **Suggestions for Locating Missing Persons Who Are Owed Retirement Benefits**

1. Mail a letter to the last known address. If the letter is returned, be sure to send a second letter – sometimes the first letter is returned “addressee unknown” as a mistake!
2. If you know where the missing person worked after leaving your company (even if they do not work there any more), contact the subsequent employer. Let them know your retirement plan owes money to the missing person.
3. Conduct a search on the Internet (white pages or general search). Following is a list of web sites to use:  

<a href="http://www.four11.com">www.four11.com</a>	<a href="http://www.bigfoot.com">www.bigfoot.com</a>	<a href="http://www.anywho.com">www.anywho.com</a>
<a href="http://www.whowhere.com">www.whowhere.com</a>	<a href="http://www.infospace.com">www.infospace.com</a>	<a href="http://www.databaseamerica.com">www.databaseamerica.com</a>
<a href="http://www.555-1212.com">www.555-1212.com</a>	<a href="http://www.switchboard.com">www.switchboard.com</a>	<a href="http://www.ancestry.com">www.ancestry.com</a>
4. If you have an idea where the person moved to, call directory assistance to get a telephone number.
5. Check your personnel files. They may have contacted you for a missing W-2, and you may have forwarded it to their new address.
6. Ask your current employees to help you locate the missing person. Post a list of missing participants on the employee bulletin board.
7. If the person was accredited or a member of a professional association, try to contact them through the association.
8. Look at the person’s work application and contact the emergency or business reference.
9. Check the participant’s beneficiary designation form and contact the beneficiary.
10. If the missing person was married, contact his or her spouse at work. If the missing person filed a claim for health benefits, the spouse’s employer may have been listed on the insurance claim forms.
11. Contact the missing person’s friends or relatives.
12. Ask the IRS to forward a letter to the missing participant using the “Missing Persons, Letter Forwarding Project.” (See sample letters attached.) The IRS will not let you know whether or not they locate the missing person, and will not give you any information (including the address) on the person. The service is free for fewer than 50 participants and \$1,750+ for 50 or more participants.

13. Contact the Department of Motor Vehicles.
14. Contact the Social Security Administration and ask them to forward letters to the missing participants. Cost is \$25.00 per letter. (See sample letters attached.)
15. Use one of the following address location services:
  - CSRA, Inc. (1-800-327-2772) Cost: \$6.00 each for first 10.
  - Pension Benefit Information (415-435-9611). Cost: \$15.00 each for first 100 names. (Address is confirmed with participant.)
  - Choice Point (Equifax) (1-800-456-3511) Cost: \$18.50 to \$25.00 each
  - Keane Tracers 1-800-848-8896
16. Consider using a private investigator. U.S. Search (1-800-383-9975) will conduct a search for as little as \$50.00.

**LETTER TO IRS**

Date Here

*Less than 50 participants*  
Internal Revenue Service  
Attn: Disclosure Officer  
P.O. Box 2350, Room 5117  
Los Angeles, CA 90053

*50 or more participants*  
Internal Revenue Service, Director  
Office of Disclosure, CP:EX:D – Room 1603  
1111 Constitution Avenue, NW  
Washington, DC 20224

Re: *Plan Name Here*  
Missing Retirement Plan Participants

Dear Sir or Madam:

Several former employees are entitled to benefit payments from our company retirement plan and cannot be located. Mail sent to their last known address has been returned to us with no forwarding address.

We understand you may be able to help us locate ( )these ( )this individual(s). Therefore, enclosed ( )are letters ( )is a letter which we hope you will forward to the address(es) listed in your records. The name(s) and social security number(s) of ( )each ( )the participant are indicated in the letter(s). We understand any letter that cannot be forwarded or which is returned by the postal service as undeliverable will be destroyed.

*For more than 49 participants.* Enclosed is a check for \$\_\_\_\_\_ (\$1,750 flat fee plus .51¢ per letter) to offset the cost of the search.

Thank you very much for any assistance you can render in this matter. If you have any questions, please call me at (\_\_\_\_\_) \_\_\_\_\_.

Sincerely,

\_\_\_\_\_

**LETTER TO SOCIAL SECURITY ADMINISTRATION**

Date Here

Social Security Administration  
Office of Central Records Operations  
Division of Certificates and Coverage  
300 N. Green Street  
Baltimore, MD 21201

Re: Missing Retirement Plan Participants

Dear Sir or Madam:

Several former employees are entitled to benefit payments from our company retirement plan and cannot be located. Mail sent to their last known address has been returned to us with no forwarding address.

We understand you may be able to help us locate ( )these ( )this individual(s). Therefore, enclosed ( )are letters ( )is a letter which we hope you will forward to the address(es) listed in your records. The name(s) and social security number(s) of ( )each ( )the participant are indicated in the letter(s). We understand any letter that cannot be forwarded or which is returned by the postal service as undeliverable will be destroyed.

Enclosed is a check for \$\_\_\_\_\_ (\$25.00 for each missing employee) made payable to Social Security Administration.

Thank you very much for any assistance you can render in this matter. If you have any questions, please call me at (\_\_\_\_\_) \_\_\_\_\_.

Sincerely,

\_\_\_\_\_

**SAMPLE LETTER TO PARTICIPANT**

Date: \_\_\_\_\_

To: \_\_\_\_\_ Social Security No.: \_\_\_\_\_

From: \_\_\_\_\_

Re: \_\_\_\_\_

We are trying to locate a former employee with your name. If you were employed by \_\_\_\_\_, you may be entitled to a benefit payment from the company's retirement plan.

We have been unable to contact you either by telephone or by mail. Therefore, we have asked the IRS and/or the Social Security Administration to forward this letter to you.

Please contact us as soon as possible, either by phone or by mail, at:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

(\_\_\_\_\_) \_\_\_\_\_

If you write to us, please include your home address, as well as daytime and evening telephone numbers (including the area code). We will eventually need proof of your prior employment in order to process your distribution and complete the required IRS distribution reporting forms.

We look forward to hearing from you in the near future, and will try to process your benefit payment as quickly and efficiently as possible.

Thank you for your cooperation.

\_\_\_\_\_  
Pension Plan Administrator