

HOW CAN I FIND OR LOCATE MY PENSIONS?

A practical UK guide

If you have changed jobs over the years, there is a good chance you have built up pensions in more than one place. Many people lose track of older schemes after moving home, changing employer, or simply not keeping the paperwork. The good news is that old pensions can often be traced with a structured approach. MoneyHelper recommends starting with your employment history, identifying previous pension providers, and then using the Government's Pension Tracing Service where needed.

Why people lose track of pensions

It is very common to lose sight of workplace or personal pensions. This usually happens after job moves, provider mergers, house moves, name changes, or periods of self-employment where older arrangements were set up and then forgotten. The Pensions Regulator has also highlighted the wider issue of multiple small pension pots building up over time, particularly as people move between employers.

The first step is to list every employer you have had

The most practical starting point is to write down every employer you can remember, along with approximate dates of employment. Include part-time roles, temporary work, large national employers, public sector roles, and any periods where you were self-employed and may have set up a personal pension. MoneyHelper identifies this as the first step in tracing old or lost pensions.

If you still have any old payslips, P60s, pension letters, welcome packs, annual statements, or emails, gather these together. Even limited information such as an employer name or an old provider logo can be enough to restart the trail.

Try to identify the pension provider behind each job

Once you have your employment list, the next step is to work out which pension provider was linked to each employer. In some cases the employer will still be able to tell you which scheme they used. In others, older paperwork may show the provider name, policy

number, or scheme reference. MoneyHelper suggests finding the provider name before using the tracing service where possible.

This part matters because the Government's tracing service does not tell you the value of your pension and does not reunite you with the pot directly. Its role is to help you find contact details for the pension scheme or provider.

Use the Government's Pension Tracing Service

If you cannot identify the provider yourself, the Pension Tracing Service can help you find contact details for workplace or personal pension schemes. This service is particularly useful where the employer has changed name, been taken over, or where you are unsure who administered the pension. The service uses The Pensions Regulator's database to help users trace the relevant scheme contact details.

Once you have the contact details, you will usually need to approach the provider directly and ask them to confirm whether they hold benefits in your name.

What information will help when tracing a pension

Providers will normally ask for enough detail to verify your identity and locate the plan. Useful information includes your full name, any previous names, date of birth, National Insurance number, current and previous addresses, employer name, and approximate dates of employment. Keeping this information ready can make the process much smoother.

Do not forget your State Pension

Your State Pension is separate from your private or workplace pensions. It is worth checking your State Pension forecast alongside any search for older pension pots, particularly if you are trying to understand your overall retirement position. The UK Government provides an online State Pension forecast service.

For some people who worked before April 2016, it may also be useful to check whether they were contracted out at any stage, as this can affect how their State Pension history is understood. The Government confirms that people employed before 6 April 2016 may have been contracted out, and old payslips may help identify this.

Be careful before combining pensions

Finding old pensions is one thing. Transferring or combining them is a separate decision. Consolidation can be sensible in some circumstances, though it should not be treated as

automatic. Older pensions may contain valuable guarantees, protected benefits, safeguarded tax-free cash rights, or charging structures that should be reviewed carefully before any transfer is considered.

A pension should usually be assessed in context, including investment options, charges, flexibility at retirement, death benefits, and whether any guarantees would be lost on transfer.

Watch for scams

Tracing old pensions can sometimes lead people into rushed transfer decisions. That creates risk. The Pensions Regulator has continued to warn about pension scams, and scam losses remain a serious issue. If you are contacted unexpectedly and pressured to transfer quickly, take independent advice before proceeding.

A simple process to follow

Start by listing every employer and pension arrangement you can remember. Then gather any old paperwork and identify provider names where possible. If that still leaves gaps, use the Pension Tracing Service to obtain contact details. After that, contact each provider directly to confirm whether benefits are held in your name and ask for up-to-date scheme information. This is broadly the approach set out by MoneyHelper.

When professional advice may help

If you have located several pensions, or you are unsure whether they should remain where they are, financial advice can help you assess the wider picture. That may include whether older plans still suit your objectives, whether charges and investment options are appropriate, and whether any transfer would improve flexibility or create unnecessary loss of benefits.

Useful links and further guidance

- **MoneyHelper**

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

Practical guidance on tracing pensions, understanding your options, and making informed financial decisions.

- **Pension Tracing Service**

<https://www.gov.uk/find-pension-contact-details>

A free government service to help locate contact details for lost or forgotten pension schemes.

- **The Pensions Regulator**

<https://www.thepensionsregulator.gov.uk>

Regulatory oversight, scam awareness campaigns, and information on pension scheme governance.

- **HM Revenue & Customs**

<https://www.gov.uk/check-state-pension>

Check your State Pension forecast and National Insurance record.

- **Financial Conduct Authority**

<https://www.fca.org.uk/scamsmart>

Guidance on identifying and avoiding pension scams, including current warnings and case studies.

- **Financial Services Compensation Scheme**

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

Information on protection available for pensions and investments if a regulated firm fails.

If you would like to review your existing pensions, understand what you have located, and consider how each arrangement fits within your wider retirement plans, you can arrange a complimentary 15-minute discovery call at a time that suits you using the link on our website ([Click here](#)). Alternatively, you are welcome to contact us at contact@wealthconnectfp.com.

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