



**BY JIM MILLER**

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Losing track of a small pension from years ago is actually quite common, especially if you've had a lot of jobs throughout your working life.

To help you locate a lost pension, here are the steps to take along with some free resources that can help you search if your previous employer has gone out of business, changed names or merged with another firm.

### **Pension Proof**

If you think you have a pension from a previous employer, and the company is still in business, your first step is to call their human resources department and ask them to give you the contact information of the pension plan administrator. Then you'll need to contact them to find out how much your pension is worth and how to claim it.

Depending on how complete the plan administrator's records are, you may need to show proof that you once worked for the company and that you are eligible for a pension.

Your old income tax returns and W-2 forms from the years you worked at the company will help you here. If you haven't saved them, you can get a copy of your earnings record from the Social Security Administration, which will show how much you were paid each calendar year by each employer.

Call 800-772-1213 and ask them to mail you the "Request for Social Security Earnings Information" form SSA-7050, or you can download it at [www.ssa.gov/online/ssa-7050.pdf](http://www.ssa.gov/online/ssa-7050.pdf). You'll pay a small fee for the report, depending on the number of years of data you request.

Some other old forms that can help you prove eligibility are your Summary Plan Descriptions (SPD) that you should have received from your employer when you worked there, or any individual benefit statements.

If you can't find your former employer because it went out of business, or, if the company ended its pension plan, you need to check the Pension Benefit Guaranty Corporation's (PBGC) online pension search directory at [search.pbgc.gov/mp/mp.aspx](http://search.pbgc.gov/mp/mp.aspx). Or, you can call 800-400-7242 and get help over the phone.

The PBGC is a federal agency that guarantees pensions of bankrupt companies. The agency also maintains information on any pension plan that has been terminated, even if the company is still in business.

The PBGC, however, does not cover or have information on lost pensions that are still active, nor will they help you locate lost 401(k) plans.

### Get Help

The best resource to help you track down a lost active pension from a company that has moved or merged with another firm is the U.S. Administration on Aging Pension Counseling and Information Program. This free program encompasses seven pension-assistance programs around the country that serve workers in 30 states. To get the contact information of these counseling programs and the states they serve, visit the Pension Rights Center website at [pensionrights.org](http://pensionrights.org).

If your pension happens to be outside the area served by the pension counseling centers, or if you're trying to locate a federal or military pension, use Pension Help America at [pensionhelp.org](http://pensionhelp.org). This resource can connect you with government agencies and private organizations that provide free information and assistance to help your search.

For more information, the PBGC has a free publication called “Finding a Lost Pension” that provides in-depth information that can aid in your search. Visit [pbgc.gov](http://pbgc.gov) to see it online, or call 800-400-7242, and ask them to mail you a copy.

*Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of “The Savvy Senior.”*