

The Plumbing & Mechanical Services (UK) Industry Pension Scheme has recently commissioned the 'Find My Lost Pension' service to help you if you've lost, misplaced or forgotten about a pension pot you paid in to in a previous employment, before you joined our Fund. In the UK there are over four million unclaimed pension entitlements so it is worth checking and it doesn't cost anything.

www.FindMyLostPension.com

What is a lost pension?

Changes in our life circumstances (such as moving house or job, for example) can sometimes break the relationship between a pension fund and the pension holder. These 'lost' pensions will stay dormant until the pension holder is found by the pension fund. Despite everyone's efforts, these four million lost or unclaimed pension pots in the UK are thought to be worth more than five billion pounds in total.

Who is the Find My Lost Pension service for?

It's for anybody who might have lost or wants to track down a previously accrued pension pot.

How does Find My Lost Pension work?

Find My Lost Pension holds details on hundreds of thousands of lost or missing pension pots. Anyone can search this database. Simply go to www.findmylostpension.com and type in your National Insurance number (NINO) for an instant response.

What is a national insurance number?

A national insurance number is issued to everybody born or eligible to work in the UK. It's typically composed of two letters, six numbers, and a third letter (eg AB123456C). It can be found on a payslip or P60 form - if you have forgotten or lost your NINO, you can visit the Government Website to find it.

Why do I need to enter my NINO?

Your NINO is a unique identifier. Pension schemes and Insurance companies will have your NINO on their records, allowing a match to be drawn between their records and your unique details.

What happens if I find a match?

If you find a match, Find My Lost Pension will automatically alert the pension fund concerned, instructing them to get in touch with you (so ensure you leave them with accurate and up-to-date contact details). They will also provide you with direct contact details for the pension fund when possible.

What happens if I don't find a match?

If your search does not produce a match, leave your contact details so that **Find My Lost Pension** can continue to search on your behalf. Every week they add thousands more lost pension records to their database.

How many times can I search?

There is no limit at this time. However, by leaving your current contact details, they will be able to search on your behalf, removing the need to search manually multiple times.

How come it's free to use?

Pension funds generally want to find their missing deferred members. No benefit is gained by a scheme holding on to a 'lost' pension. The marketing, administration and development costs of **Find My Lost Pension** are covered by an annual subscription paid by the pension schemes and insurance companies.

What if I have several lost pension pots?

Find My Lost Pension will keep searching for all your lost pensions until you ask them to remove your details from their database.

Who else will have access to my information?

Your information is confidential and no other party will have access to it.

Who are Find my Lost Pension?

Find My Lost Pension is a wholly owned subsidiary of Euraplan Limited, a financial software house in Westminster, London, established in 1985.

How does this service benefit me? I'm years away from retiring

You may be employed at a number of companies throughout your working career and each company you have previously worked for may have contributed to a pension pot on your behalf - in fact you may have also contributed to it but have forgotten about it! Or you may have contributed to a pension pot but the pension company has lost contact with you.

As we get older financial planning becomes more important. Being aware of where you stand with any lost pension can help you with planning an effective retirement. **Find My Lost Pension** does not aim to give any financial planning advice; you would need to seek an independent financial advisor for any professional advice. Where this service might help you though, is to put you back in touch with a pension scheme that is holding pension benefits for you from a previous employment.

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