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How to Find an Old 401(k)

Many people change jobs several times throughout their careers. Each new job can come with a new 401(k), making it easy to lose track of retirement accounts over the years.

If you lost track of a 401(k) at some point, it might still be maintained by your previous employer. It's also possible that the account has been transferred or ended up with the state as unclaimed property. Even if it has been several years, you can track down that money to ensure it helps fund your retirement.

You can start looking for a lost 401(k) account by taking these three simple steps:

Ask Your Former Employer

If your old employer is still in business, they are a good place to start. Contact the human resources department and ask if the company is still maintaining the account. If not, they may be able to put you in touch with the 401(k) plan administrator.

Use Databases

You can use your Social Security number to track down your old 401(k) with databases like:

- [Department of Labor Abandoned Plan Search](#)
- [National Registry of Unclaimed Retirement Benefits](#)
- [National Association of Unclaimed Property Administrators](#)
- [Missing Money](#)

Reclaim Your 401(k)

Once you have tracked down and reclaimed your 401(k), what's next? If you are still employed, you may be able to roll your old account into your current 401(k). You can also explore the option of rolling the old 401(k) into an IRA.

Talk to your current human resources department or an expert financial planner to ensure any transfer is made directly to another qualified retirement plan. If it isn't, you may owe taxes on the funds.

If you have any questions about how your 401(k) funds fit into your plans for building wealth and retirement, get in touch.

Helping clients get back to the basics of building and maintaining wealth in a tax efficient way.



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