

## Refresher on Locating Missing Retirement Plan Participants and Beneficiaries

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Retirement plan sponsors often need to contact former employees and other plan participants and beneficiaries in order to begin plan distributions or upon the plan's termination. Oftentimes, the plan's contact information for such persons is outdated. Prior to August 2012, plans could use the IRS's letter forwarding service to locate these missing participants and beneficiaries. Since the discontinuance of that service, plan sponsors now must use a variety of other methods to try to locate these persons, including commercial locator services, credit reporting agencies, and Internet search tools. Additionally, DOL Field Assistance Bulletin 2014-01 lays out the required steps the plan sponsor of a terminated defined contribution plan must take to locate any missing participants and beneficiaries, which include sending a notice using certified mail, checking the employer's records for more current information, attempting to contact a missing participant's designated beneficiary, and using free Internet search tools. Additional information on locating missing plan participants and beneficiaries, including links to applicable IRS and DOL guidance, is available on the IRS's website [here](#). For more information on the DOL's Field Assistance Bulletin, please see our prior blog post [here](#).