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How to Find 'Forgotten' Cash

Track down money you might have sitting in unclaimed bank accounts, pension funds and state treasuries

by Beth Braverman, **AARP**, April 5, 2019



ALAMY STOCK PHOTO

Bank & brokerage accounts: Request your money

En español | Once your account starts gathering dust — meaning, typically, it has sat untouched for three to five years — banks usually transfer the money to the state of your last known address. Visit [unclaimed.org](#) and follow links to the website of each state where you've lived. If you find a listing in your name, you can request your cash, either via an online form or by mailing in a paper copy. You can also recover money in a deceased relative's account if you have proper documentation, such as a death certificate and proof that you're the executor of the estate.

Life insurance: Run a search

Have you owned a life insurance policy, or do you think a deceased relative had one? If it's not listed on [unclaimed.org](#), contact the insurer. Start with the agent who sold the policy, if you have the name. If you're sure a dead relative had a policy but don't know the insurer's name, use the Life Insurance Policy Locator at [naic.org](#), a service run by state insurance regulators. For life insurance policies covering pre-Vietnam-era service members and service-disabled veterans, conduct a search at [insurance.va.gov/unclaimedfunds](#).

[Subscribe to AARP's Money Matters Newsletter.](#)

Retirement accounts and pensions: Get help

Should your former employer still be in business, an HR person can connect you with the current administrator of your 401(k) account or pension. Failing that, visit [freeERISA.com](#) (free registration required) to find your old employer's latest Form 5500, which has contact information for the administrator.

Was your 401(k) terminated? Check [askebsa.dol.gov/abandonedplansearch](#) for contact info.

If your pension plan failed or was shut down, you may still qualify for a payment from the Pension Benefit Guaranty Corp. Look for your plan at [pbgc.gov/search-unclaimed-pensions](#).

If all this is fruitless, the nonprofit Pension Rights Center ([pensionrights.org](#)) may be able to help.

Beware of fraudsters

Although you can search for lost funds on your own, some businesses may offer to retrieve your money in exchange for a cut of the amount recovered — usually around 10 to 20 percent. If you go that route, stick with companies that are paid only once you receive your money. "If you have to pay upfront, that would be a complete red flag," says Jack Stollsteimer, deputy treasurer of consumer programs with the Pennsylvania Treasury.

More on Managing Money

- [How to organize records to keep track of financial accounts](#)
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