How to Find Old 401(k) Accounts

A practical worksheet for building your employment timeline, searching official databases, and deciding what to do once an old retirement account is found.

Use this guide as a working document. Some people find old accounts quickly through a former employer or plan website. Others need to piece together old W-2s, tax documents, company name changes, and public filings before they find the right recordkeeper.

Important: This worksheet is educational and is not tax, legal, or investment advice. Before moving retirement assets, compare fees, investment options, services, distribution rules, creditor protections, and your overall plan.

Step 1 - Build Your Employment Timeline

List every employer where you may have been eligible for a retirement plan. Include part-time, seasonal, acquired, merged, and renamed employers.

Years	Employer / Former Name	Current Name / Successor	Location	Possible Plan / Provider	HR / Contact	Notes

Documents to Pull First

[ ] Old W-2s and pay stubs - look for retirement plan deductions or employer names.

[ ] Old 401(k) statements, emails, or login records from plan providers.

[ ] Prior tax returns - Form 1099-R may show distributions or rollovers; Form 5498 is IRA-focused and can help if money was already rolled to an IRA.

[ ] Personal records - old addresses, name changes, beneficiary records, and emails used at the time.

Step 2 - Search and Contact Checklist

Work down the checklist for each employer. Keep notes, dates, confirmation numbers, and names of representatives you speak with.

Done	Search Step	What to Ask / Look For	Date / Notes
[ ]	Contact former employer HR or benefits	Ask: Did I participate in a 401(k), 403(b), profit sharing, pension, ESOP, or deferred compensation plan? Who is the current recordkeeper or custodian?	
[ ]	Ask about mergers, acquisitions, or plan changes	If the company changed names, ask for the current benefits administrator, successor employer, plan sponsor name, and plan EIN if available.	
[ ]	Search the DOL Retirement Savings Lost and Found	Look for retirement plans that may still owe benefits.	
[ ]	Search DOL Form 5500 filings	Search by employer name, plan name, or EIN. The filing may list the plan administrator, sponsor, and service providers.	
[ ]	Search DOL Abandoned Plan Search	Use this if the employer is defunct or the plan may have been terminated and transferred to a Qualified Termination Administrator.	
[ ]	Search PBGC missing participants or unclaimed benefits	Useful for terminated plans where benefits may have been transferred to PBGC or an annuity provider.	
[ ]	Search NAUPA, MissingMoney, and state unclaimed property	Search current and former states of residence, maiden/former names, and employer states.	
[ ]	Contact likely recordkeepers	Try large plan providers or old statement issuers. Use secure official channels and only provide sensitive information when you have verified the source.	
[ ]	Document the result	Mark whether the plan was found, no record was found, funds were rolled over, funds were cashed out, or more follow-up is needed.	

Step 3 - Track Each Retirement Plan You Find

Use this table after you identify a plan or provider. The goal is to know what exists, where it is, how it is invested, what it costs, and what action you chose.

Employer	Provider / Custodian	Account Type	Balance	Fees / Investments	Action Chosen
		401(k) / 403(b) / pension / IRA			Leave / IRA / current plan / review
		401(k) / 403(b) / pension / IRA			Leave / IRA / current plan / review
		401(k) / 403(b) / pension / IRA			Leave / IRA / current plan / review
		401(k) / 403(b) / pension / IRA			Leave / IRA / current plan / review
		401(k) / 403(b) / pension / IRA			Leave / IRA / current plan / review
		401(k) / 403(b) / pension / IRA			Leave / IRA / current plan / review
		401(k) / 403(b) / pension / IRA			Leave / IRA / current plan / review
		401(k) / 403(b) / pension / IRA			Leave / IRA / current plan / review

Step 4 - Before You Roll Anything Over

A rollover can be useful, but it should not be automatic. Compare your choices: leave it in the old plan, move it to your current employer plan if allowed, roll it to an IRA, or use another option that fits your situation.

[ ] I compared investment expenses, advisory fees, account fees, transaction fees, and available investment options.

[ ] I checked whether the current 401(k) has institutional pricing, unique investments, loan features, or creditor protections I would lose by rolling over.

[ ] I compared the all-in cost of a managed IRA with the all-in cost of keeping multiple old retirement accounts.

[ ] I confirmed whether any Roth, after-tax, employer stock, or age-55 separation rules apply.

[ ] I understand the difference between a direct rollover and receiving a check payable to me.

[ ] I know where pre-tax, Roth, and after-tax dollars should go before submitting paperwork.

[ ] I verified the receiving account registration and custodian before authorizing a transfer.

Three Good Reasons People Consolidate Old 401(k)s Into One IRA

Consolidation can make sense when it helps organization, investment coordination, and the fee picture. The key is to compare the complete situation before moving assets.

Reason	Why It Can Help	What to Compare First
1. Simpler organization	One login, one statement, one beneficiary review, and fewer old accounts to track after future job changes.	Make sure consolidation does not reduce useful plan features or create tax complications.
2. Easier investment coordination	A single IRA can make it easier to view your overall allocation, rebalance, and avoid accidental overlap across old plans.	Compare 401(k) investment costs and any institutional fund options that may not be available in an IRA.
3. Potentially lower all-in costs	Even a managed IRA may cost less than several old plans if those plans include account fees, high-expense funds, or scattered advisory costs.	Compare the complete fee picture: fund expenses, advisory fees, account fees, transaction costs, and services received.

Official Search Resources

- U.S. Department of Labor Retirement Savings Lost and Found: lostandfound.dol.gov
- DOL Form 5500 Search: efast.dol.gov/5500Search
- DOL Abandoned Plan Search: askebsa.dol.gov/abandonedplansearch
- PBGC Unclaimed Retirement Benefits: pbgc.gov/workers-retirees/find-unclaimed-retirement-benefits/search-unclaimed
- NAUPA / MissingMoney: unclaimed.org/search and missingmoney.com
- IRS rollover information: irs.gov/retirement-plans/plan-participant-employee/rollovers-of-retirement-plan-and-ira-distributions

Note: Keep copies of transfer confirmations, rollover checks, account-opening paperwork, beneficiary updates, and final statements from the sending plan.

Disclosure

This worksheet is for informational and educational purposes only and is not intended as tax, legal, or investment advice. It is not a recommendation to roll over, transfer, withdraw, or invest retirement assets.

Retirement account decisions should be reviewed in light of your personal goals, risk tolerance, time horizon, fees, investment options, tax situation, and available plan features. You should consult your tax or legal advisor regarding your specific situation.

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Keep With Your Records

After you locate an old retirement account or complete a rollover, keep copies of the items below with your important financial records.

[ ] Final statement from the old plan or account provider.

[ ] Transfer or rollover confirmation showing where the funds were moved.

[ ] Beneficiary confirmation for the receiving account.

[ ] Notes from calls with HR, plan administrators, or custodians.

[ ] Tax forms related to the transfer, distribution, or rollover.