



Can't Find A Plan Participant?

Many employers discover that finding missing participants can be next to impossible.

However, plan sponsors are required to take all reasonable means to locate a participant. One option available to a sponsor is the [IRS's Letter Forwarding Program](#)

[IRS Policy Statement P-1-187](#) provides information on the use of the letter-forwarding program. The program is available to individuals, companies and federal agencies that are trying to locate missing individuals. It may be especially useful to plan sponsors or administrators who are attempting to locate missing participants.

Requests Involving Fewer Than 50 Missing Participants

The IRS's Disclosure Office can forward letters from plan administrators to missing individuals if the administrator provides the following information:

STEP ONE: Prepare a cover letter directed to the [IRS Disclosure Office](#)

Letter Forwarding Unit
P.O. Box 47421, Stop 93
Doraville GA 30362

1. state why the IRS' assistance is being sought,
2. list the name(s), social security number(s),* and (if available) last known address(es) of the individual(s) who cannot be located,
3. include the name and address of the person or organization to whom the IRS should send an acknowledgement letter (limited only to acknowledgement of receipt of the sender's correspondence and an indication of whether or not the matter has been accepted into the letter forwarding program).

* The correct social security number (SSN) for a missing individual is **mandatory**; The IRS will not attempt to locate an individual without this information. When a SSN is furnished, we will search our records to determine if we have an address.

STEP TWO: With your cover letter, include a letter (three pages or less) directed to the individual(s) who cannot be located. This letter should:

1. advise the recipient of the reason for the letter,
2. include instructions as to what the recipient should do to contact the sender, if he or she decides to respond,
3. make clear that response to the sender's letter is completely voluntary on the part of the recipient, and
4. include the following disclaimer statement, "In accordance with current policy, the IRS has agreed to forward this letter because we do not have your current address. The IRS has not disclosed your address or any other tax information and has no involvement in the matter aside from forwarding this letter. Your response to this letter is completely voluntary."

Upon receipt of a valid request, the IRS Disclosure Office will search its records under the social security number provided and, if an address is found, forward the letter using an IRS envelope. If an address cannot be found or the letter is returned by the Postal Service as undeliverable, the letter will be destroyed. The requester will not be notified of this action. The law does not allow the IRS to provide the sender of such letter with the results of its efforts.

For requests involving less than 50 recipients there is no charge. Each request should be sent to the attention of the Disclosure Officer at the IRS's district office nearest the requester (It does not matter where the recipient last resided.). To find the office nearest you, [click here](#).

Requests Involving 50 or More Missing Participants

Requests involving 50 or more potential recipients, including multiple requests from a single entity that can be expected to total at least 50 recipients, are processed separately from the free program. There is a charge for this service. Customers who want to use this program should call the Disclosure Office in Washington, DC at 202.622.3324 for additional information. The mailing address for this service is:

Internal Revenue IRS
Director, Office of Governmental Liaison & Disclosure
CL:GLD, Room 1603
ATTN: Disclosure Officer
1111 Constitution Ave., NW
Washington, DC 20224

How quickly they are able to response to your request is based on overall workload of the Disclosure Officer.

Another Option

Another option is The National Registry. This is a website where plan sponsors, plan administrator, custodians, or other plan service providers can register the names of missing plan participants who have unclaimed retirement funds. Individuals who think they may have old 401k accounts simply enter their social security number and the database is searched for any nationwide matches. If there are any matches, the person shown who the employer(s) is that has retirement money and is also asked to provide your current contact information so that this employer may contact them and make arrangements for distribution.

You can find out more at www.unclaimedretirementbenefits.com.