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**Locating lost pensions**

Millions of euro is left behind in employer pension schemes every year. It is estimated that there is now over €500m in unclaimed pension money in Ireland. How much is belonging to you?

Sometimes it is a good plan to leave it there if there are say guarantees that you would lose by moving it but unfortunately in most cases no such guarantees exist and it is probably a good idea to bring it with you. At retirement you will be gathering all your pension pots together to see what you have to live on and at stage, every euro counts.

So often employees see it as nearly too small to move, not worth the hassle. When you see it in the image like that of the above it become much more real.

This is why it is very important to ensure you have kept account of all your pension money from your various employers over the years.

A good starting point is to do a list of all the employers you have had since you left school, yes you can go back that far.

With each employer you can then determine how long you were employed, if you were in the pension and if you made any contributions.

Many times, people can’t remember if they were in the pension scheme it is important to have a pensions file to keep old policy documents or benefit statements.

We can help you track down old employers’ pensions, just contact us and we can do this part for you

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