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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 [Letter Forwarding Unit](#). This cover letter should:

1. State why the IRS' assistance is being sought;
2. List the name(s), social security number(s),* and (if available) last known address;
3. Include the name and address of the person or organization to whom the IRS will send acknowledgement of receipt of the sender's correspondence and an indication of the letter-forwarding program).

* The correct social security number (SSN) for a missing individual is mandatory. The information. When a SSN is furnished, we will search our records to determine if we have

STEP TWO: Enclosed with your cover letter, include a letter (three pages or less) directed to the recipient. 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 the sender's address is known;
3. Make clear that response to the sender's letter is completely voluntary on the part of the recipient;
4. Include the following disclaimer statement, "In accordance with current policy, the IRS has not disclosed your address or any other information to the recipient. Your response to this letter is completely confidential and will not be disclosed to the recipient. Your response to this letter is completely confidential and will not be disclosed to the recipient."
5. There is no charge by the IRS for providing this service to 49 or fewer individuals.

Upon receipt of a valid request, the Letter Forwarding Unit will search its records under the name of the missing individual. If an address is found, forward the letter using an IRS envelope. If an address cannot be found or the letter is undeliverable, the letter will be destroyed. The requester will not be notified of this action or of such letter with the results of its efforts.

NOTE: Any third party individual or organization requesting the use of the IRS Letter-F actually holding assets for a missing taxpayer must:

1. State, in its cover letter to the IRS that it is acting on behalf of that other party; a
2. Must present convincing documentation that he or she is acting as the authorize cannot otherwise be located that they are entitled to certain assets. In the case must be provided by the service establishing it as the agent of the person contr assets to the IRS, delegating authority to the entity, or a copy of the letter from t service engaging its services.) However, no documentation is necessary when t intended recipient to contact the controller of the assets directly.

Requests Involving 50 or More Missing Participants

Requests involving 50 or more potential recipients, including multiple requests from a recipients, are processed separately from the free program. There is a charge for this click [here](#).

How quickly they are able to response to your request is based on overall workload of

Another Option

Another option is The National Registry. This is a website where plan sponsors, plan a can register the names of missing plan participants who have unclaimed retirement fur accounts simply enter their social security number and the database is searched for ar person shown who the employer(s) is that has retirement money and is also asked to p employer may contact them and make arrangements for distribution.

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

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