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| **Are you the 1 in 20 who have lost a pension** |
| There’s an estimated £26.6billion of lost pensions in the UK. Does any of it belong to you?  Sunday 29 October is National Pension Tracing Day. It’s a day where there’s an extra hour for you to track down your lost pensions.  Most of us will have a number of jobs and address changes over a lifetime, so it’s easy to lose track.  **If you find any lost pensions, you’ll want to know what to do next. Join Hargreaves Lansdown’s Charlotte, on 31 October to find out.**  She’ll be discussing your options and the things you’ll need to be aware of if you want to get all your pensions in the same place.   |  | | --- | | [**Sign up for the webinar**](https://www.hl.co.uk/pensions/pension-consolidation-webinar-booking) |   After the webinar you’ll also have the opportunity to book a 121 phone call with one of HL’s Financial Wellbeing Specialists.  You’ll be able to ask all your pension transfer questions so you’ve got the information you need to decide whether consolidating your pensions is the right thing for you.  If you can’t make the webinar, have a read of our guide to help you track down your pensions.   |  | | --- | | [**Download the guide**](https://www.hl.co.uk/__data/assets/pdf_file/0003/19263153/2023-nptd-guide.pdf) |   **Important notes**  This email and webinar are for information only and isn’t personal advice. It’s important that you check your current provider doesn’t charge exit fees or if you’ll lose any guarantees by transferring. If you’re at all unsure, please ask about [financial advice](https://www.hl.co.uk/financial-advice).  You can normally only access the money in a pension from age 55 (57 from 2028). All investments, including those in your pension, can fall as well as rise in value. This means you could get back less than you put in.    **NAME**  **JOB TITLE** |