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| **Pay attention to your pension** |
| **National Pension Tracing Day is this Sunday 30 October.** One in thirty people might have a pension they didn’t even remember they had – could that be you?Make the most of the clocks going back this weekend – take advantage of the extra hour to think about any pensions you might have lost track of from previous jobs.To help you get started, our pension provider, Hargreaves Lansdown, has created this step-by-step guide.

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| [**Download your pension tracing guide**](https://www.hl.co.uk/__data/assets/pdf_file/0012/18443379/National-Pension-Tracing-Day-Lost-Pensions-Guide-1022.pdf) |

If you do find old pensions, consider bringing them together alongside your current workplace pension, it can make a lot of sense. You could make it easier to see exactly how much you’ve got and if you’re on track for retirement. Just make sure to check for excessive exit fees first and that you won't lose valuable guarantees or benefits. If you decide to go ahead, remember pensions are usually transferred as cash so you will be out of the market for a period.**Be aware of scams**Fraudsters are becoming more sophisticated, so if you track down a pension, stay vigilant and aware of any potential scams.[**Learn more about pension scams ➔**](https://www.hl.co.uk/pensions/pension-scams)  |
| **Important notes**The information in this email and in the upcoming webinar is to help you make your own informed decision, but it’s not personal advice. If you’re unsure if a transferring is right for you, please seek advice. **NAME****JOB TITLE** |