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|  **Are you the 1 in 20 who has lost a pension?** |
| There’s more than £31billion of lost pensions in the UK. Does any of it belong to you? Sunday 26 October is National Pension Tracing Day. It’s a day where there’s an extra hour for you to track down your lost pensions. Our pension provider, Hargreaves Lansdown (HL), have put together a guide to help you track any of your missing ones.

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| **[Download the guide](https://www.hl.co.uk/__data/assets/pdf_file/0006/20661585/nptd-factsheet-2025.pdf)** |

Most of us will have a number of jobs and address changes over a lifetime, so it’s easy to lose track. If you do find a lost pension or want ideas on what to do with your old ones, **book a 1-2-1 call with one of HL’s Financial Wellbeing Specialists.** They won’t be able to track down your old pensions, but they will be able to answer 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. This email and any meetings with our pension specialists are for information only and aren’t personal advice.

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| [**Sign up for a 1-2-1 call**](https://www.supersaas.co.uk/schedule/HL/Ongoing_Meetings) |

**Important notes**Before transferring a pension, check for exit fees or loss of guarantees or benefits. Investments can go down as well as up in value, so it’s possible to get back less than you invest. You can usually access pensions from age 55 (57 from 2028). Pension and tax rules can change, and benefits depend on your circumstances. This isn’t personal advice. Ask for [financial advice](https://www.hl.co.uk/financial-advice) if you're not sure whether transferring is right for you.**NAME****JOB TITLE** |