

Claiming Your Unclaimed Property



At AGESS Wealth Advisors, we understand that life can get hectic. Time passes, and things at the top of your “to do” list get pushed to the bottom and sometimes forgotten altogether. When you change jobs, open a retirement account, participate in a pension, or deposit money with a utility company, it’s easy to forget to follow up on the details. Millions of dollars are left unclaimed every year for a variety of reasons. Usually, there is no statute of limitation on when you can claim this money, even as an heir. It’s worth a look to see if you or your family members have any unclaimed money and make plans for what to do with it with a trusted financial advisor.

There are several free resources to look for unclaimed dollars on the federal side, as well as the state:

- Back wages from a prior employer can be found on the US Labor Department’s website, under the “Workers Owed Wages” database: <http://webapps.dol.gov/wow>
- Any unclaimed retirement funds can be uncovered under the National Registry of Unclaimed Retirement Benefits: www.unclaimedretirementbenefits.com
- Failed pension funds can be located with Pension Benefit Guaranty Corp., which is the government agency that insures failed pensions and may be a trustee of a plan now: www.pbqc.gov/wr/trusteed/plans
- Louisiana unclaimed property records can be located on the State of Louisiana Department of the Treasury’s website: www.treasury.state.la.us/unclaimed-property-division/
- Or simply go to www.unclaimed.org to search through the National Association of Unclaimed Property Administrators, which is affiliated with the National Association of State Treasurers.

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