



# Participant Search Services →

The **easy** way to **locate** missing participants.



## The Experts in Missing Participant Searches

Are missing participants adding cost and complexity to your retirement plan or your efforts to terminate a plan? PenChecks Trust® offers a **fast** and **cost-effective** way to search for missing participants so you can focus on your business.

### » Search Highlights

- Make distributions, including RMDs
- Distribute required notices and disclosures
- Safely terminate the plan according to DOL and IRS regulations

### » We Do the Searching For You

PenChecks conducts advanced searches on former employees who may be lost or non-responsive. Using integrated technology, we search over 82 billion public records from over 10,000 diverse sources, often returning meaningful results in three business days or less. You upload the participant's data to our website. We do the rest.

### » High "Find" Rate

Our proven search process enables PenChecks to achieve one of the highest missing participant search find rates in the industry. When participants can't be found, use our Automatic Rollover IRA solutions to help you safely manage the funds in accordance with DOL regulations.



» The safe and easy way to clean up your retirement plan.

**Find out more → [PenChecks.com](https://www.penchcks.com)**

## Get the Whole Bundle

Our turnkey Premier Distribution Service includes time-saving services that go beyond basic employee searches.

### » The Ultimate in Convenience

- Advanced participant searches
- Providing current address and contact info when participants are found
- Sending benefit election notices to participants
- Participant access to our online benefit election portal
- Processing the distribution, including tax withholding and 1099-R processing

### » We've Got You Covered

When participants can't be located, we:

- Establish a Safe Harbor Automatic Rollover IRA in the participant's name
- Register participants with the National Registry of Unclaimed Retirement Benefits (NRURB) database
- Perform an annual search to help reunite the account holder with their money
- Send an annual notice informing them of their account and how to claim it

» Save time and money.  
Avoid unnecessary work.  
Reduce fiduciary risk.

Search services made easy.

Stop chasing missing participants and spend more time serving clients.

Let's get to work →

800.541.3938 / PenChecks.com



Your one-stop solution.