



## Missing Participants

Pete outlines the essential steps fiduciaries must take to find missing participants and provides key takeaways for navigating a Department of Labor investigation. The discussion covers:

- Required Search Steps: Learn the four minimum steps the DOL mandates that plan fiduciaries must take before ceasing efforts to locate participants—including the use of certified mail, reviewing related plan records, contacting beneficiaries, and leveraging free online search tools.
- Fiduciary Responsibility: Understand that reuniting participants with their money is a critical part of your fiduciary duty, as benefits must be paid on time and required disclosures and minimum distributions must be made.
- Navigating DOL & IRS Guidance: The webinar details what happens when participants cannot be found and where plan sponsors can find additional information from the DOL and IRS to remain compliant.

The CAPTRUST Advantage: Discover how CAPTRUST can help you navigate these requirements, partner with your record keeper, and develop a robust plan for locating missing participants.

Ultimately, finding missing people and reuniting them with their money is your fiduciary responsibility, and this webinar will provide you with the information you need to stay on top of this important task.

To download a copy of the transcript, [click here](#).

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