You Worked Abroad. Your Pension Did Not Come Home With You.

Anyone employed in Britain for even a few months since 2012 has a workplace pension. Millions have since left the country. New research finds only 4 of 46 national pension systems publish any figure for the money sitting unclaimed inside them.

London, England Aug 2, 2026 (Issuewire.com) - You spent two years in London in your twenties. Or eighteen months in Amsterdam, a season in Melbourne, three years in Dublin. You were paid, you were taxed, and somewhere in that payroll a pension was opened in your name. Then you moved home, and you never thought about it again.

It is still there.

The Pensions Policy Institute counts 31.1 billion pounds sitting in 3.3 million forgotten workplace pensions in the United Kingdom alone, an average of 9,470 pounds each. In the United States, Capitalize counts 2.13 trillion dollars across 31.9 million left behind retirement accounts, an average of 66,691 dollars. The Australian Taxation Office reports 18.9 billion Australian dollars in lost superannuation.

None of that money is missing. It is all sitting in named accounts at regulated providers, earning or losing value, waiting. What is missing is you.

Why the system cannot find you

Automatic enrolment means a pension gets opened without you doing anything. It also means it can be forgotten without you doing anything.

When you leave the country, the provider carries on writing. In English, to the address on your last payslip, about a scheme whose name has probably changed twice since. Employers merge. Pension schemes get sold. Administrators are replaced. The paperwork keeps arriving at a flat you moved out of a decade ago, and eventually it stops.

There is no international system that reconnects a person to a pension across a border. There is no forwarding address. Nobody is looking for you.

Three things you can do today, for free

Check the national portal, if there is one. Many countries run an official register. The Netherlands has Mijnpensioenoverzicht, Denmark has PensionsInfo, Australia has the ATO's lost super search. PensionHunter publishes a free directory of the official portals for 46 countries at https://pensionhunter.ai/pension-portals, with no charge and no registration.

Write down every employer. Not the brand you remember, the legal entity that paid you. Old payslips, P45s, contracts, bank statements showing salary credits, even your own LinkedIn history. Dates matter more than you think.

Contact the employer's pension department directly. If the company still exists, it is obliged to tell you which scheme you were enrolled in and who administers it now.

Do those three things before you consider paying anyone. Some people find what they are looking for.

Where free stops

Most do not, and the reasons are structural.

Almost every national portal requires a national digital identity to log in. DigiD in the Netherlands, MitID in Denmark, itsme in Belgium. If you have left the country you usually cannot get one, and often cannot keep the one you had. The portal exists, it holds your record, and you cannot open the door.

Then there is the trail. The employer that paid you may no longer exist under that name. The scheme may have been bought twice. Following that chain across borders, in a language you may not read, through registries that do not talk to each other, is the actual work.

And then there is the finding behind all of it. PensionHunter examined 46 national pension systems to see which publish a figure for the money lost or unclaimed inside them. Four do. Of those four, only two come from a government body or a regulator. Forty-two publish nothing at all. The full country by country table, with every source and date, is free at https://pensionhunter.ai/scoreboard, with the data downloadable as a CSV file.

That is why nobody can tell you the worldwide total. Adding only the countries that publish gives a floor of at least 74 billion US dollars. A floor, not an estimate.

What PensionHunter does

PensionHunter is a research and identification service. It traces the employer through mergers, renames and closures, identifies the scheme and the administrator holding your pension today, and gives you the verified contact route and what to send them.

It is important to be precise about what that is not. PensionHunter never holds, transfers or claims your money at any stage. You write to the provider yourself. It is not regulated by the Financial Conduct Authority because it does not do anything that requires it, and it does not give financial advice.

Fees are fixed and charged in advance: 99 dollars for a single country scan returned within 24 to 48 hours, 499 dollars for a single country search with a named researcher, 799 dollars to cover every country a person has worked in. There is no commission and no percentage of anything found. If nothing material is found, the fee is refunded in full.

Every finding carries its source. Where something cannot be verified, the report says so rather than guessing.

Start with the free check

Anyone who worked in another country can start at https://pensionhunter.ai. The country guides and the portal directory are free to use, and the first check costs nothing.

The money is not going anywhere. Neither, unfortunately, is the system that lost track of you.

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