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Wanted, Dead or Alive: Finding Missing Beneficiaries

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Senior Director of Planned
Giving Services
PG Calc



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Agenda

- Getting Ahead of the Problem: Ways to Stay Connected
- Keeping Track of the Missing
- Search Techniques
 - Free services
 - Paid services
- If All Else Fails: Escheating Is Not A Dirty Word



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Getting Ahead of the Problem: Ways to Stay Connected

Consider Personalized Annual Outreach

- Birthday Cards
 - Theirs
 - Yours
- Thanksgiving Cards
- Legacy Society
- Solicitations
 - BatchCalcs

Keeping Track of the Missing

- Use your CRM's Missing Status
- GiftWrap/Bequest Manager Missing Status



Payment Status: Not Issued

- Even if annuitant is missing, you must issue a 1099-R
 - Even if the check is not cashed, the tax is owed.



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Remember to Search for Signs of Life

- You're not just concerned with confirmation of death



Public · Anyone on or off Facebook

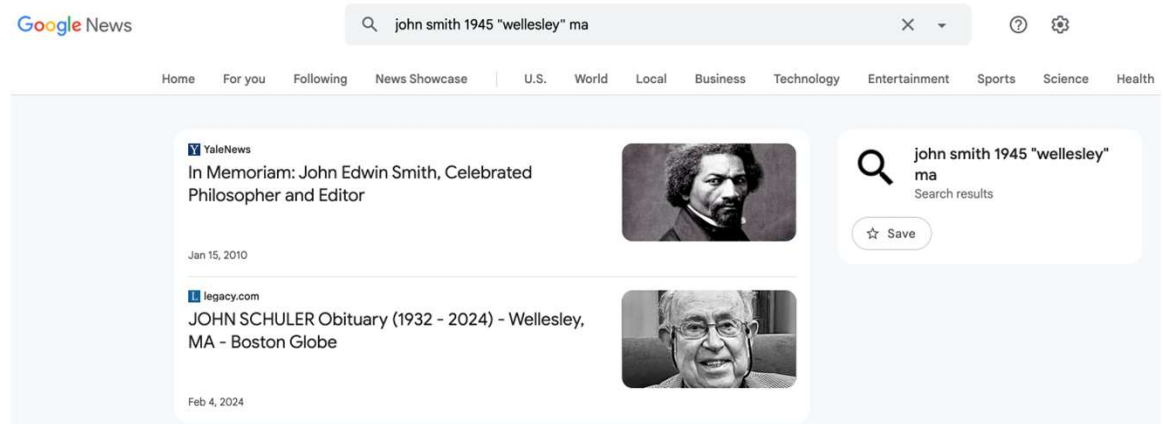
Join us in honoring Air Force war veteran [REDACTED] on his 105th birthday. The celebration will include a processional of cars and an American Legion Honor Guard volley in front of his house. Cars will start after the volley. **See less**

Free Search Tools

Google (www.google.com) – FREE

- Full name, date of birth, location
- Try a general search and a news search (news.google.com)
- Sample search phrasing: John Smith 1945 “Wellesley” MA

Pro-tip: Use quotes to tell Google to show you only results that include that exact quoted word or phrase.



Free Search Tools

Facebook (www.facebook.com) – FREE

- Facebook’s in-app search functionality isn’t great, so often searching by name and location via Google and including the term Facebook produces better results.
- Sample search phrasing: Facebook John Smith “Wellesley” MA
- Sample result:



Facebook · 1965 Wellesley High School Reunion

160+ followers



1965 Wellesley High School Reunion

John was born in Boston, MA and grew up in the surrounding area, spending most of his life in **Wellesley, MA**. He graduated from the Rivers School in 1966 ...

Free Search Tools

Find A Grave (www.findagrave.com) – FREE

- Memorials generally include birth, death, and burial information
- May include pictures, biographies, family information, and more



World's largest gravesite collection.
Over 250 million memorials created by the community since 1995.

First Name John	Middle Name	Last Name(s) Smith
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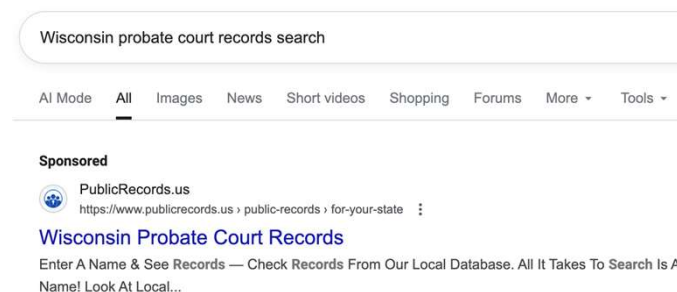
Year Born 1945	Exact ▼	Year Died	Exact ▼	Cemetery Location Massachusetts, USA	✕	Browse
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Free Search Tools

Massachusetts Trial Court Case Access (www.masscourts.org) – FREE

- Access Probate and Family Court records by county
- Search by *decedent* or *executor/heir*
- Accessibility varies by state ... to find a specific site, Google the state name + phrases like *probate court records search* and avoid the sponsored results at the top!

Sponsored results are usually ads
that lead to paywalls ...



Ancestry (www.ancestry.com) – FREE/Restricted

- Birth, Marriage & Death
- Limited information without subscription (\$21.99+ per month)

Michael John Smith, Sr. found in 6 trees

[View all](#)

Michael John Smith, Sr. from tree  Coombs Family Tree

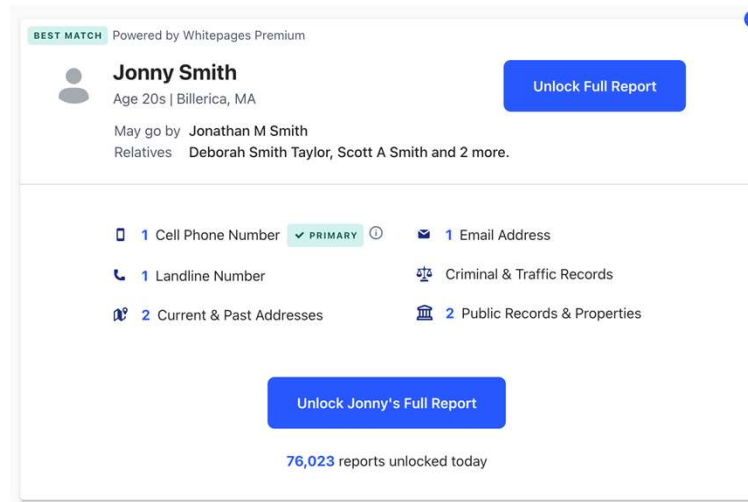
Birth	27 Jul 1945 Quincy, Norfolk, Massachusetts, USA	Father	John Edward SMITH (Born 1910)
Marriage	1969 Quincy, Norfolk, Massachusetts, USA	Mother	Elizabeth Esther MCDERMOTT (1924-1995)
Residence	Quincy, Norfolk, Massachusetts, USA		
Death	30 Nov 2006		

 854 People 4 Records 5 Sources

Family trees can be a good source of bio data – looking into close family members can uncover more helpful information!

Free and Paid Subscription Search Tool

- **Whitepages (www.whitepages.com) – FREE/Restricted**
- Name, address, phone number, email, age, etc.
- Extremely limited results without subscription (\$9.99+ per month)



LexisNexis Development Pro – SUBSCRIPTION (\$\$\$)

- SmartLinx® Comprehensive Person Report
- Locate a Person (Nationwide)
- Statewide Person Search
- Death Records
- Many colleges and universities have a library version that can be accessed by staff with borrowing privileges

Generative AI – Friend or Foe?

- Generative AI (e.g., ChatGPT) can be misleading – it is heavily influenced by prompts and can “hallucinate” false information
- It can also comb through massive amounts of information in a fraction of the time it would take a human
- Always *request* and *verify* the source of the information provided

What is the address of the president of the United States?

The official address of the President of the United States is:

The White House
1600 Pennsylvania Avenue NW
Washington, D.C. 20500
USA

This is the official residence and workplace of the sitting president.

📄 🌟 📌 🔄 ⋮

Could you please verify this information?

I checked — yes, the address you gave is correct. [bidenwhitehouse... +3](#)

Official address of the White House (President of the United States):

The White House
1600 Pennsylvania Avenue NW
Washington, DC 20500

📄 🌟 📌 🔄 ⋮ Sources

Does this information pertain to the current administration?

Yes — it does pertain to the *current* administration listed on the White House contact page. [whitehouse.gov +1](#)

That said, be aware that the occupant of the White House can change due to elections or transitions. If you want, I can check *which president* is in office *right now* and verify the address is still valid under them.

📄 🌟 📌 🔄 ⋮ Sources

Escheating is Not a Dirty Word

If you have uncashed checks, after one to five years you have to escheat them to the appropriate department of the annuitant's last known state of residence.

- 1 year: Alabama
- 2 years: Kansas, North Dakota
- 3 years: Arizona, Arkansas, California, District of Columbia, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Nevada, New Jersey, New York, Oregon, Pennsylvania, Rhode Island, South Dakota, Texas, Utah, Vermont, Washington, Connecticut
- 5 years: Alaska, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Louisiana, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, South Carolina, Tennessee, Virginia, West Virginia, Wisconsin, Wyoming, Colorado, North Carolina



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- Name of the department differs, but all essentially perform the same function



Arizona Department of Economic Security
Your Partner for a Stronger Arizona



COLORADO

Department of the Treasury

Dave Young, Colorado State Treasurer

 **COMPTROLLER.TEXAS.GOV**

Kelly Hancock

Acting Texas Comptroller of Public Accounts

Escheating is Not a Dirty Word

- Once it has been escheated, it will be added to the nationwide clearing house for these departments
- **Missingmoney.com (Free Search)**



Search for Unclaimed Property

SEARCH ?

* Last or Business Name	First Name	City	* State/Province	SEARCH
Dana Farber			Search All States	

To begin your search, enter your last name, or the name of your business. To better refine your results, you may also enter your first name. Exact name matches will be shown first. Property for individuals with similar names to the names you entered will follow. When you are ready to submit your claim, select "View Claimed Properties" and follow the instructions provided.

Escheating is Not a Dirty Word

- At least once a year, check to see if IRAs, insurance pay outs, or other funds have been escheated

[← HOME](#)

CLAIM UNCLAIMED
PROPERTY



Search for Unclaimed Property

SEARCH ?

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Dana Farber			Search All States	

To begin your search, enter your last name, or the name of your business. To better refine your results, you may also enter your first name. Exact name matches will be shown first. Property for individuals with similar names to the names you entered will follow. When you are ready to submit your claim, select "View Claimed Properties" and follow the instructions provided.



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Escheating is Not a Dirty Word

Owner Name: DANA FARBER CANCER

Co-Owner Name:

Reporting Business Name: IQOR HOLDINGS US LLC

Address:

City:

State: OH

ZIP Code: 00000

Held In: OH

Amount: OVER \$100

Questions?



Click the Q&A icon at the bottom of your screen.





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Still Have a Question?

Contact: Morgan Heck

E-mail: morgan@morganheck.com

Contact: Kara Morin

E-mail: kmorin@pgcalc.com