

How to Search for "Old" ORP Funds

Here are some suggested steps to search for “old” Texas Optional Retirement Program (ORP) funds that a participant may have lost track of. This can come up when a participant is ready to retire and has worked for more than one ORP employer in the past or when a surviving spouse or executor is trying to locate ORP funds of a deceased participant.

The voluntary supplemental Tax-Sheltered Annuity (TSA) Program offered by Texas public institutions of higher education to both ORP participants and members of the Teacher Retirement System (TRS) uses the same type of account as ORP, so the process for tracking down “old” TSA funds is the same as for ORP.

Possibilities for the status of the funds include:

- still on account with the employer's plan
- withdrawn as “cash” (closing the account)
- rolled over to another retirement account such as an IRA
- sent to the state’s unclaimed property division

Suggested Steps:

1. **Contact the Human Resources Department** or Payroll Department of the participant’s ORP employer(s). ORP is an alternative to TRS for eligible employees at all Texas public institutions of higher education. Contact information is available at Texas Higher Education Data (txhighereddata.org/interactive/institutions/cfm).

Ask the ORP employer for the participant’s:

- selected ORP company(ies) and contact information
- dates of employment and termination date (to identify the search time frame)

2. **Contact the ORP company** to check for records of contributions to the account during the participant’s employment period. Ask the company what happened to the funds (e.g., still on account, withdrawn, rolled over to an IRA, etc.).
3. **Review tax returns** for the year of the participant’s termination date (and several years after) for amounts reported on a Form 1099-R. A reported distribution could be a complete or partial withdrawal of funds from the account.

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4. **Review bank statements** for the year of the participant’s termination date (and several years after) for deposits from the ORP company (or successor custodian) that could be a complete or partial withdrawal of funds from the account.
5. **Check the Texas Unclaimed Property Program** and the National Registry of Unclaimed Retirement Benefits. The funds may have been sent to the state’s program for unclaimed funds or reported to the national registry.
 - Texas: <https://www.claimtexas.gov>
 - National: <https://unclaimedretirementbenefits.com>