SPECIAL REPORT

THE UNCLAIMED BILLIONS NOBODY'S MISSING

What happens to the assets nobody knows are there?

Prepared August 2026 by:

MY ESTATE SORTED

Asset preservation begins with discoverability.



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What is unclaimed money?

In many jurisdictions, money or financial property held by banks, insurers, companies or other organisations can become legally "unclaimed" after prescribed periods of inactivity, failed contact or non-payment. Once the relevant legal conditions are met, the holder may be required to report and/or transfer the money to an official custodian or government-administered unclaimed-money system. The rules, time periods and asset types covered vary between jurisdictions.

Transfer into an official system does not necessarily mean the owner's entitlement disappears. Many systems retain a process through which an owner, beneficiary, executor or other entitled person can make a claim, subject to the rules and evidence requirements that apply in that jurisdiction.

There are really two stages of "missing":

Before an asset enters an official system: nobody else may know it exists or where it is held, so it may never become an obvious line of enquiry.

After an asset enters an official system: there may finally be a searchable record, but someone still has to know which system to search and establish entitlement.

What about unclaimed estates?

An unclaimed estate is different from an unclaimed bank balance or other financial asset. It can arise when a person dies and the people legally entitled to the estate have not yet been identified or located. Different jurisdictions administer these estates under different rules; the United Kingdom's Bona Vacantia system is one example.

This report asks an even earlier question: what about assets that never reach any official tracing system because nobody knows to look for them? That is why discoverability matters before recovery ever begins.

Billions are already lost or unclaimed

Can something be missing if nobody knows it exists?

We spend a lifetime building our financial security — bank accounts, property, pensions, investments, insurance and many other financial assets — expecting them to support us and, one day, pass to the people or causes we choose for them to go to.

But would the people you love know what you've built, where it is held and how to find it?

A Will records your wishes, but it does not necessarily provide a complete inventory of everything you own or where every asset is located. If that information link is incomplete, an executor may be left trying to reconstruct your financial life piece by piece — and, as the billions already sitting lost or unclaimed around the world demonstrate, some of those pieces may never be found.

Across major Western economies, enormous pools of money have become disconnected from the people entitled to them. Yet even the headline figures do not tell the whole story: countries define, report and administer unclaimed assets differently, and many assets never reach a searchable government register at all.

Country	Published figure	What the figure represents
United States	**≈ US$70 billion**	2023 NAUPA estimate of aggregate state-held unclaimed property, cited by the U.S. Senate in 2026.
United Kingdom	**£31.1 billion**	Estimated value of 3.3 million lost pension pots; 'lost' means the provider cannot contact the saver.
Australia	**A$24.2 billion+**	A$21.5B lost/unclaimed super + ≈A$2.7B in ASIC-held lost/unclaimed money. Separate categories; shown together only as an indicative combined scale.
Canada	**C$1.60 billion**	Unclaimed bank balances held by the Bank of Canada at 31 December 2025 (3.6 million balances).
New Zealand	**NZ$615.9 million**	Total unclaimed money held by Inland Revenue at 30 June 2025, disclosed in an official OIA response.

Note: These figures are not directly comparable. They cover different asset classes, dates and reporting regimes. They are presented to illustrate scale and complexity — not as a combined global total.

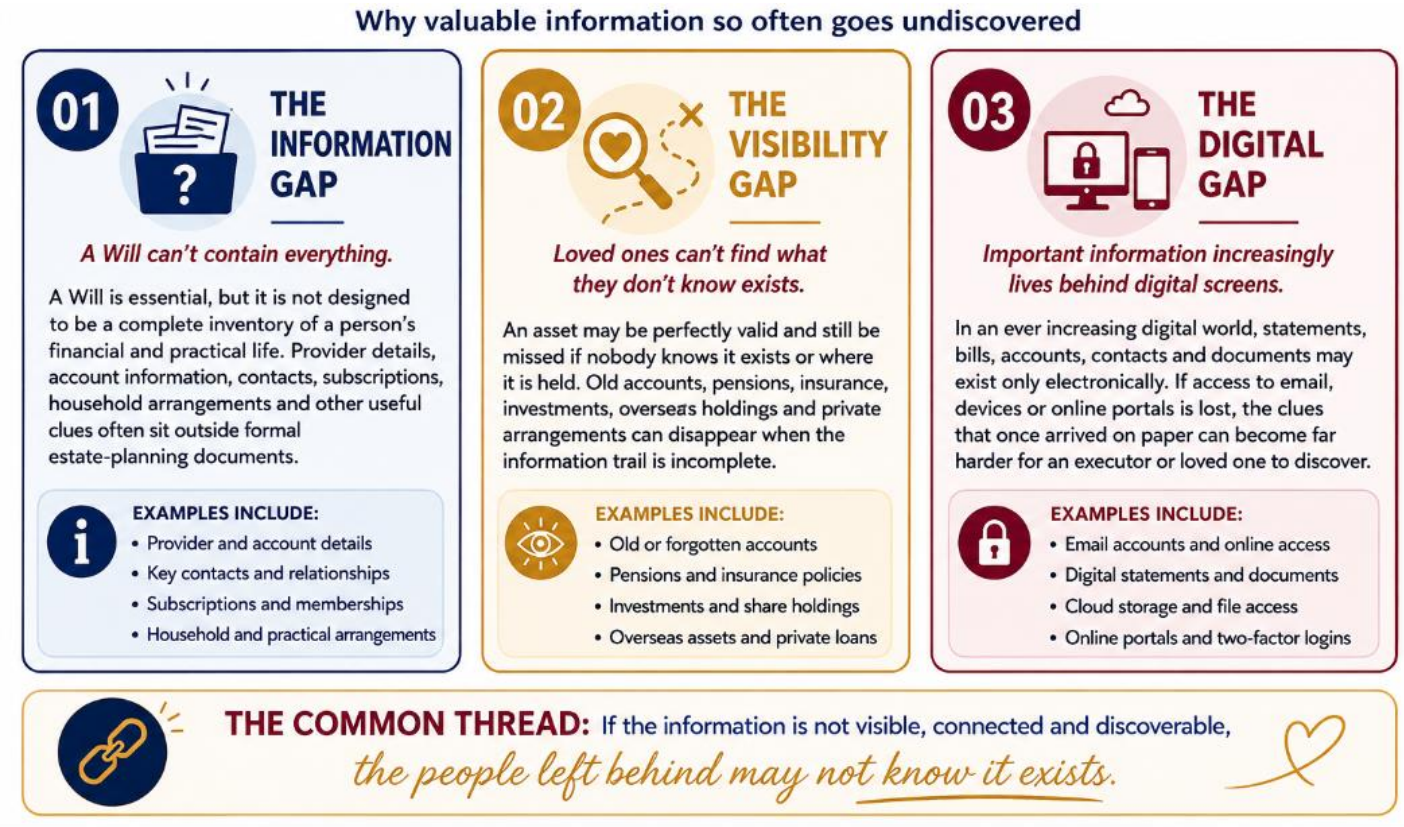
Key evidence: ASIC (Australia) | U.S. Senate / NAUPA | UK Parliament / DWP | Bank of Canada | NZ Inland Revenue

The pattern is clear

Assets are becoming more dispersed → many forms of value aren't obvious → official searches are fragmented → probate does not automatically identify unknown assets → therefore discoverability and documentation matter.

The 3 core gaps

The unclaimed billions are not simply a recovery challenge. They reveal three gaps that can develop long before probate begins — between what a person owns, what they have documented, and what somebody else would know how to find.



What counts as an asset may surprise you

Not everything of value looks like a traditional financial asset.

A person's financial life can include value held in places that family members or executors may never think to look — particularly if there is no paper statement, obvious physical clue or reason to know the account exists.

Not all financial value sits in a bank account, investment portfolio, property or pension.

Increasingly, people accumulate value across a growing number of accounts, apps, platforms and services. Individually, some balances may seem insignificant. Collectively, they can represent substantial value — yet they may be far less obvious to an executor or loved one who does not know they exist.



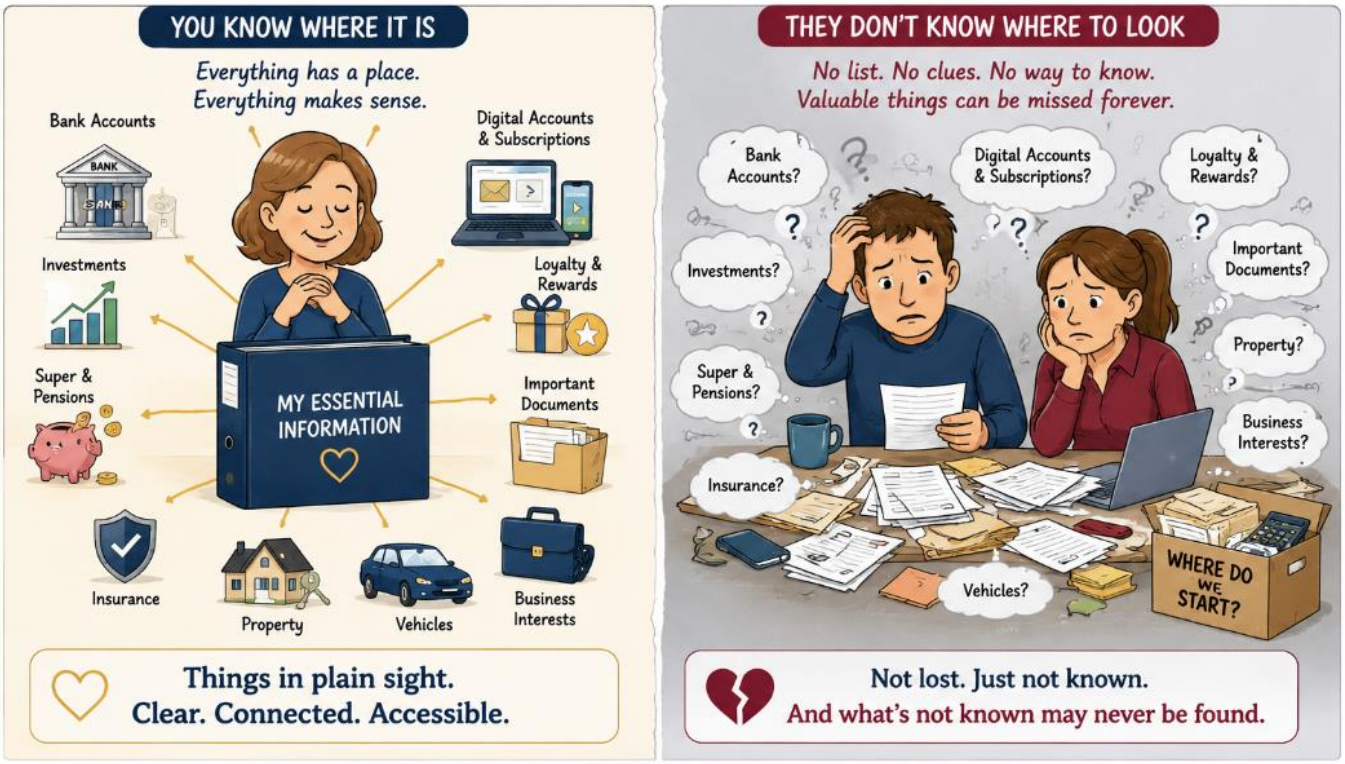
Not everything has to be online.

A storage unit, private vault or safe-deposit box may contain valuable property or documents. If nobody knows it exists, loved ones may never know what was held there.

A supermarket or loyalty account, for example, may hold hundreds or even thousands of dollars in accumulated value. To the account holder, that balance may be obvious — perhaps they are deliberately saving it toward a future purchase or to redeem at Christmas. To somebody administering their affairs, there may be no reason to even know the account exists.

Multiply that across years of apps, memberships, platforms, providers and accounts, and seemingly small amounts can become a significant pool of undiscovered value.

An asset doesn't have to be hidden to become undiscovered. Someone simply has to not know it exists.



Why finding unclaimed assets can be so difficult

There is no single search that finds everything.

There is no single international system — and often no single national system — that searches every asset class. The correct pathway can depend on the country, state or province, the type of asset, how long it has been inactive and which institution holds it.

The examples below are illustrative, not exhaustive. They are included to demonstrate how different asset types can fall under different authorities, registers and tracing services. Other search pathways may exist depending on the asset, jurisdiction and individual circumstances.

United States
Most unclaimed property is administered at state level. A person who has lived or done business in several states may need to search more than one jurisdiction.

United Kingdom
Lost pensions, dormant financial assets, NS&I holdings, court funds and Bona Vacantia estates sit within different systems. There is no single master search covering a person's complete financial life.

Canada
The Bank of Canada holds qualifying unclaimed balances transferred by federally regulated institutions, while some provinces also operate separate unclaimed-property registries.

Australia
ASIC maintains a national register for certain lost bank, share and life-insurance money, while other categories may sit with the ATO or state and territory governments.

New Zealand
Inland Revenue administers many categories under the Unclaimed Money Act, while other ownerless or public-sector money can be administered by Public Trust or Treasury.

What the official figures tell us

Each figure represents only a defined slice of a much broader problem.

UNITED STATES ≈ US$70 BILLION

A 2026 U.S. Senate Banking Committee letter cited NAUPA's 2023 estimate of approximately US$70 billion in aggregate unclaimed property nationally. The same letter noted that states returned US$4.49 billion to rightful owners in 2024.

UNITED KINGDOM £31.1 BILLION

The Department for Work and Pensions cited Pensions Policy Institute research estimating 3.3 million lost pension pots worth £31.1 billion. The Government specifically notes that 'lost' is different in scope from 'unclaimed'.

AUSTRALIA A$24.2 BILLION+

Australian official sources identify more than A$21.5 billion in lost and unclaimed superannuation, alongside approximately A$2.7 billion in ASIC-held lost or unclaimed money such as old bank accounts, shares and life-insurance money. These are separate systems and categories, so the combined figure is illustrative rather than a single official published total. ASIC reported in May 2026 that approximately A$2.7 billion in lost or unclaimed money was waiting to be reunited with owners. ASIC also directs people to state and territory systems for categories such as wages, dividends, estates and trust money.

CANADA C$1.60 BILLION

The Bank of Canada's Unclaimed Properties Office reported C$1.60 billion across 3.6 million unclaimed bank balances at 31 December 2025. Federally regulated institutions transfer qualifying balances after 10 years of inactivity.

NEW ZEALAND NZ$615.9 MILLION

An Inland Revenue OIA response states that IR held NZ$615.882 million in unclaimed money at 30 June 2025. IR's published guidance says money is generally treated as unclaimed after five years.

Does probate automatically find everything?

It can be easy to assume that when someone dies, the probate or estate-administration process will uncover all of the deceased's financial assets. But assets that nobody knows exist can be much harder to identify.

Probate and estate-administration processes vary between countries and jurisdictions, and executors or personal representatives may obtain substantial assistance from solicitors, lawyers, accountants, trustees and other professionals. However, the deceased's assets still need to be identified and located.

Many executors are family members or friends rather than professional estate administrators. They may be taking on the role for the first time, often while grieving and managing other responsibilities. Official guidance recognizes that the role can be time-consuming and that executors must find, protect and list estate assets. If an asset leaves no obvious clue, however, it may never become an obvious line of enquiry.

In practice, that can involve reviewing records, contacting financial institutions and other organisations, making enquiries and following whatever information trail the deceased has left behind.

Professional advisers can investigate known or suspected assets — but someone still needs a clue about what may exist and where to look.

Government tracing services can help locate assets that have entered particular official systems. But they cannot find every asset, account or holding a person may have had.

The information trail has to begin somewhere — and the best person to create it is you.

Sources: NSW Government — Acting as an executor; NSW Government — Learn about Wills; Legal Aid NSW — What are assets and debts; GOV.UK — Identify assets and debts.

A growing challenge in an increasingly digital world

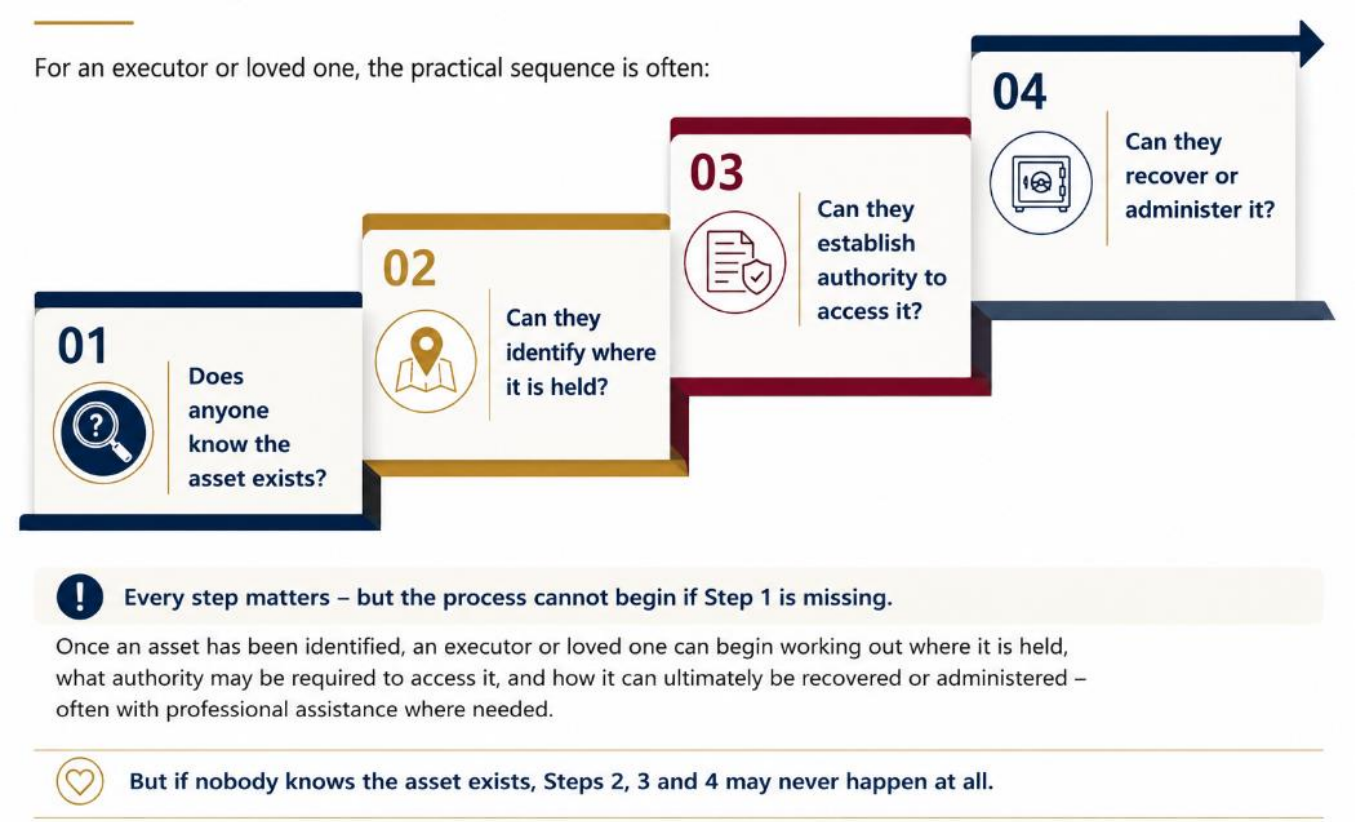
Our financial lives are increasingly digital. Statements, investments, insurance, pensions and other records may now exist with little or no physical paper trail.

Clues once found in a filing cabinet may now exist only inside an email account, app, online portal or password-protected device.

Digitalization does not mean assets will inevitably be lost, but it can make them less physically visible. Digital wallets, cryptocurrency and online balances may require someone to know both that the asset exists and where it is held.

The more fragmented our financial lives become, the more important the information trail becomes.

Discovery comes before recovery



Every step matters — but the process cannot begin if Step 1 is missing.

Once an asset has been identified, an executor or loved one can begin working out where it is held, what authority may be required to access it, and how it can ultimately be recovered or administered — often with professional assistance where needed.

But if nobody knows the asset exists, Steps 2, 3 and 4 may never happen at all.

Without better documentation and planning, the challenge has the potential to grow as financial lives become increasingly digital and dispersed.

Who could be left with missing pieces?

You don't need to have a complicated financial life for important information to become difficult for someone else to find.

Over a lifetime, accounts are opened and closed, people move, change jobs, change names, live overseas, change providers and increasingly manage their finances digitally. Sometimes one person in a household simply knows far more about the family's financial affairs than anyone else.



The common factor isn't wealth. It's knowledge.

The more pieces of a person's financial and practical life that are known only to them, the harder it may be for somebody else to piece together the full picture.

When the link between you and your assets breaks

The link between a person and an asset can weaken in many ways — a move, change of email address, closed account, change of provider, overseas relocation, lost paperwork or a change of name.

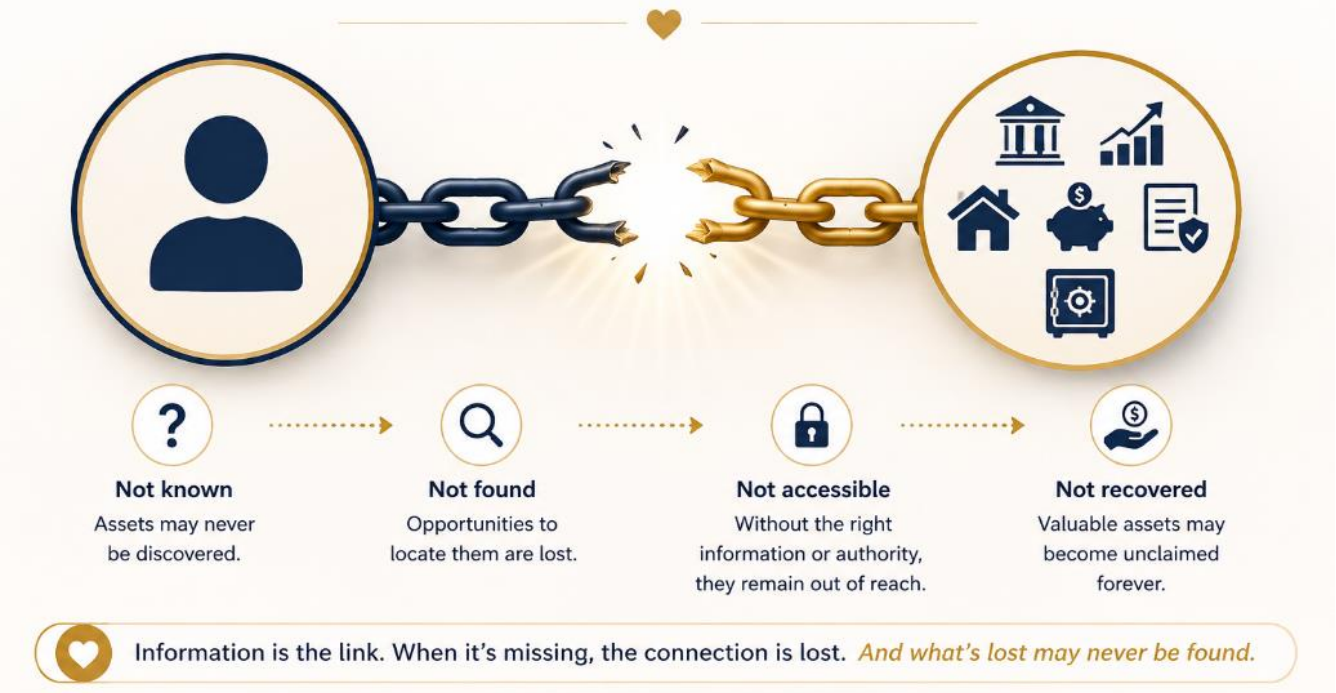
Name changes are a particularly useful example of how easily an information trail can become disconnected.

Marriage, divorce, remarriage or another legal name change can leave older accounts, investments, pensions or policies under a previous name.

A search under only a current name may therefore miss part of the historical trail.

A useful asset record should therefore preserve the identity trail as well as the asset trail. That may include previous names, approximate dates of name changes and the institutions or jurisdictions in which those names were used.

There is no reliable single figure for how many people change their names overall. In England and Wales, for example, a name can be changed without enrolling a deed poll, and taking a spouse's surname after marriage does not require a deed poll. The UK National Archives estimates that fewer than 1% of deed-poll name changes are enrolled, illustrating why official counts capture only a small part of the picture.



The bigger question: would anyone know what to look for?

Search tools solve only part of the problem. Someone still needs to know that an asset exists before they know where to look.

Your loved ones can't claim what they don't know exists.

Asset preservation begins with discoverability.
The aim is not simply to create more paperwork. It is to leave a clearer information trail — one that helps the people who may one day need to act understand what exists and where to start looking.

Official search resources — useful, but not the whole answer

These official services can help locate assets that have entered particular tracing or unclaimed-money systems. They are practical starting points, but they cannot replace a personal record of what you own and where it is held.

United States — USA.gov — Find Unclaimed Money Explains the main categories and routes users to state unclaimed-property offices.

Canada — Bank of Canada — Unclaimed Properties Office Search federally regulated unclaimed bank balances and certain other properties.

United Kingdom — GOV.UK — Pension Tracing Service Helps find contact details for workplace and personal pension schemes; it does not confirm whether a pension exists or its value.

Australia — Moneysmart / ASIC — Find Unclaimed Money Search ASIC's national register and find guidance about other Australian unclaimed-money sources.

New Zealand — Inland Revenue — Unclaimed Money Official information and search pathway for unclaimed money administered by Inland Revenue.

Remember: These services can help locate assets that are already in the system. They cannot find what is not reported — or what you have never recorded.

Next steps — don't leave missing pieces

Don’t leave missing pieces of your financial puzzle.

My Estate Sorted is designed to help bring a person’s Essential Life Information together in one clear, organized place, creating a practical roadmap alongside — not instead of — Wills, professional advice and formal estate-planning documents.

The unclaimed billions show what can happen when the link between people and their assets is lost. The most important thing you can do for your loved ones is to document what you have clearly and systematically, helping give your executor or loved ones a clearer roadmap when they need it.

How prepared are you?

If you weren’t here to answer your loved ones' questions tomorrow, how much would they actually know about your financial life? Would they know where your Will and important documents are kept, which banks, pension or super funds and investment providers you use, whether you have cryptocurrency accounts or assets held overseas, or whether older accounts and records might be held under a previous name?

And what about the assets that leave little or no paper trail? If statements, account notifications and correspondence exist only in your email or online, would your loved ones even know those assets or accounts exist? Could a storage unit, online account or other item of value simply be overlooked — potentially becoming another small part of the billions that remain unclaimed?

Start creating your roadmap today!

My Estate Sorted provides a clear and structured place to document the pieces of your financial and practical life — helping reduce the risk that important information becomes disconnected from the people who may one day need it.

What could one missing piece of your puzzle be worth?

A forgotten account, pension, insurance policy, reward balance or other asset could potentially be worth far more than the modest cost of organizing the information that helps someone locate it. My Estate Sorted cannot guarantee that an asset will never be missed, but a clearer information trail can reduce the risk that important pieces remain undiscovered.

A clearer roadmap with My Estate Sorted

Asset preservation isn't only for wealthy people.

You don't need several properties or a large investment portfolio to have something worth preserving. A rewards balance, trading account, storage unit, insurance policy, pension, collection, digital wallet or precious-metal holding may matter enormously to the people you intend to receive it.

The real risk is not necessarily that an asset has little value. It's that nobody else knows where the value is.

If it has financial value, someone needs to know it exists.

My Estate Sorted helps you record the information that connects the pieces — your assets, accounts, documents, contacts and wishes — in one organized place. It works alongside your Will and professional advice by helping leave a clearer roadmap to the practical information others may need.

Your loved ones can't claim what they don't know exists.

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www.myestatesorted.com

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Sources & further reading

United States U.S. Senate Banking Committee letter citing NAUPA data (April 2026)
United States USAGov: Find Unclaimed Money
United Kingdom UK Parliament / Department for Work and Pensions: Lost Pensions (June 2026)
United Kingdom GOV.UK: Pension Tracing Service
United Kingdom GOV.UK: Bona Vacantia Unclaimed Estates
Australia ASIC: A$2.7 billion unclaimed money (15 May 2026)
Australia Moneysmart: Find Unclaimed Money
Canada Bank of Canada: Unclaimed Bank Balances / Statistics
Canada Government of Canada: Unclaimed Bank Balances
New Zealand Inland Revenue: Unclaimed Money
New Zealand Inland Revenue OIA response: amount held at 30 June 2025
New Zealand Inland Revenue: Types of organizations and unclaimed money
Australia ATO: lost and unclaimed superannuation, March 2026
United States CFPB: credit-card rewards balances and forfeiture
UK Archives Changes of name: fewer than 1% of deed-poll changes are enrolled
GOV.UK Change your name by deed poll; marriage/civil partnership surname changes do not require a deed poll
UK Parliament No central register for all deed-poll name changes (historical confirmation)
Australia NSW Government: Guide for executors
Australia Legal Aid NSW: What are assets and debts?

Additional digital-assets sources

STEP - Digital Assets: A Call to Action: https://www.step.org/research-reports/digital-assets-call-action

Austrian Government - Digital Estate guidance: https://www.oesterreich.gv.at/de/themen/notfaelle_unfaelle_und_kriminalitaet/todesfall/2/Seite.190410

American Bar Association — Digital Property and Estate Planning: https://www.americanbar.org/groups/real_property_trust_estate/resources/estate-planning/digital-property/

Source information checked August 2026. Figures and rules may change. Please use the linked official sources for current information.