

Breaking the 7-Year Wall

When a recordkeeper says “we only keep 7 years”: what that actually means, and where older data may still exist.

What “7 Years” Usually Means

When a plan or recordkeeper says they only keep 7 years of records, they are almost always referring to formatted PDF statements available through the online portal. That is the easiest data to pull, but it is not the only data the plan has.

What May Still Exist

- **Transaction-level data.** The raw record of every contribution, distribution, loan, and transfer, often dating back to account opening. This is stored in the recordkeeper's system, not in PDF format.
- **Contribution history.** Payroll-driven contribution records tied to the employer's reporting, which may go back decades.
- **Conversion files.** When a plan moves from one recordkeeper to another (e.g., Fidelity to Empower), a data mapping file is created that documents every balance and money source at the moment of transfer.
- **Employer payroll records.** The employer's own payroll and benefits administration files, which may contain contribution data the recordkeeper no longer surfaces online.
- **Form 5500 filings.** Annual plan filings with the Department of Labor, available through the public EFAST system, which can confirm plan details and administrator identity going back years.
- **IRS wage transcripts.** Available from the IRS for prior tax years, which can confirm compensation and, in some cases, retirement contributions.
- **Prior mortgage files.** If either party applied for a mortgage during the marriage, the lender likely required retirement account statements, and those records may still be in the lender's archive.

Why This Matters

In a long marriage, the difference between a traced pre-marriage balance and a rough estimate can be tens of thousands of dollars. When significant money is at stake, the question is not whether old records exist. It is whether the right request was sent to the right place.

A Note of Caution

Not every recordkeeper retains older data. Availability varies by plan, recordkeeper, and the specific type of data requested. There are no guarantees. But the standard “7-year” response is a starting point, not a final answer.

TOVA's forensic tracing team knows what to ask for, where to look, and how to reconstruct account timelines.

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