



What are Pension Counseling Projects?

The help you need to get the pension you've earned

Pension counselors can help you make more informed decisions about your pension or retirement savings plan by working with you to ensure that you understand and can exercise your legal rights. Since its founding in 1992, the program has enabled thousands of people to recover millions of dollars in retirement benefits.

Pension counseling projects are run by local nonprofit organizations and are funded under the Older Americans Act through a grant program of the U.S. Administration on Aging. Legal training and support are provided by the National Pension Assistance Resource Center, an initiative of the Pension Rights Center in Washington, D.C.

Secure retirement income improves your quality of life

A predictable and secure pension provides peace of mind and improves your life in many ways. Pension income increases your financial freedom and expands your choices for enhanced health, nutrition, living conditions, and overall independence well beyond retirement age.

Where can you find the help you need?

ILLINOIS PENSION ASSISTANCE PROJECT

Illinois Pension Assistance Project

TOLL FREE: (888) 425-6067

MID-AMERICA PENSION RIGHTS PROJECT

Serving Indiana, Kentucky, Michigan, Ohio, Pennsylvania, and Tennessee

TOLL FREE: (866) 735-7737

MID-ATLANTIC PENSION COUNSELING PROJECT

Serving New Jersey and New York

TOLL FREE: (800) 355-7714

NEW ENGLAND PENSION ASSISTANCE PROJECT

Serving Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont

NEW ENGLAND: (888) 425-6067 • LOCAL: (617) 287-7307

SOUTH CENTRAL PENSION RIGHTS PROJECT

Serving Arkansas, Louisiana, Missouri, New Mexico, Oklahoma, and Texas

TOLL FREE: (800) 443-2528

UPPER MIDWEST PENSION RIGHTS PROJECT

Serving Iowa, Minnesota, North Dakota, South Dakota, and Wisconsin

TOLL FREE, IOWA RESIDENTS: (800) 992-8161 • TOLL FREE: (866) 783-5021

WESTERN STATES PENSION ASSISTANCE PROJECT

Serving Arizona, California, Hawaii, and Nevada

TOLL FREE: (866) 413-4911 • LOCAL: (916) 930-4911

NATIONAL PENSION ASSISTANCE RESOURCE CENTER

Serving all other states

Pension Rights Center • Washington, D.C.

(202) 296-3776

Pension Help America—www.PensionHelp.org

Your one-stop source for pension information and assistance



**PENSION HELP
AMERICA**

Am I eligible for assistance? The pension counseling projects will provide assistance free of charge to anyone with a pension question or problem, regardless of age, income, or value of the claim.

Which project should I call? Contact the pension counseling project serving the state where you live or work, or where you lived or worked while earning the pension; or where the company or pension plan is based.

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Administration on Aging

www.aoa.gov



**PENSION RIGHTS
CENTER**

www.pensionrights.org



Questions about your pension

We can help.



*“The pension counseling project worked miracles to solve my pension mystery. They traced my work history all the way back to 1976 and found the money I had earned—
an extra \$104 per month!”*

—CHARLES G., 64-YEAR-OLD RETIREE



How can the pension counseling projects help you?

Pension counseling projects can help you understand your pension rights and claim the benefits you’ve earned, regardless of the type of company you worked for or the type of pension plan involved. **Services are provided free of charge.**

Pension counseling projects provide personalized assistance by:

- Answering questions about complicated pension laws and how they affect your retirement;
- Obtaining and explaining hard-to-find retirement plan forms, publications, and other documents;
- Correcting pension miscalculations and claiming retirement benefits that have been denied;
- Tracking down benefits from past employers; and
- Providing referrals to lawyers, actuaries, and other pension professionals as appropriate.

Pension counselors can assist with retirement income plans offered by private and government employers, including:

- Traditional “defined benefit” pension plans;
- Cash balance and other “hybrid” pension plans;
- 401(k), 403(b), and 457 “defined contribution” plans; and
- Money purchase and other profit-sharing plans.

Types of questions that the pension counseling projects can help answer:

- Am I entitled to a pension?
- What happens to my pension when I change employers?
- Can I get pension benefits from my ex-spouse?
- How can I claim my pension from a company that has merged with another or gone bankrupt?
- What happens to my pension when I die? What happens to my spouse’s pension?
- What if my pension is miscalculated or denied?

Why are the pension counseling projects needed?

Because pension help is hard to find.

Pension counseling projects fill a unique and unmet need.

- Pension plans and laws are complex and difficult to navigate without knowledgeable assistance.
- Corporate mergers and bankruptcies, and a volatile stock market, mean that more people than ever are in need of basic pension help.
- Very few resources exist that provide direct, specialized assistance,
 - free of charge;
 - regardless of your age, income, or the value of the pension involved; and
 - by professional, compassionate, and trustworthy staff.

“I had been receiving a monthly benefit from my late husband’s pension for 23 years. Then the pension plan suddenly decided I was no longer eligible for it. The pension counseling project helped me get my pension back. I don’t know what I would have done without their help.”

—DORIS D., 85-YEAR-OLD WIDOW