

## Types of questions the projects can answer

- Am I entitled to a retirement benefit?
- What happens to my pension when I change employers?
- Can I get retirement 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?



“

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.

-CHARLES G., 64-YEAR-OLD RETIREE

## Why are the Pension Counseling Projects needed?

**Because pension help is hard to find**

Pension Counseling Projects fill a unique and unmet need. Retirement benefit plans and laws are complex and difficult to navigate without knowledgeable assistance. Very few resources exist that provide direct, specialized assistance, free of charge regardless of your age, income, or the value of the benefit involved.

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.

## Questions About Your Pension or Retirement Savings Plan?



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.

# What are the Pension Counseling Projects?

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

Pension counselors can help you make more informed decisions about your retirement benefits 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 Community Living. Legal training and support are provided by the National Pension Assistance Resource Center, an initiative of the Pension Rights Center in Washington, D.C.

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## **New England & Illinois Pension Assistance Project** *Serving Connecticut, Illinois, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont*

**Toll Free: (888) 425-6067**

## **Mid-Atlantic Pension Counseling Project**

*Serving New Jersey and New York*

**Toll Free: (800) 355-7714**

## **South Central Pension Rights Project**

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

**Toll Free: (800) 443-2528**

## **Trellis Pension and Retirement Rights Project: Mid-America Region**

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

**Toll Free: (866) 783-5021**

## **Trellis Pension and Retirement Rights Project: Upper Midwest Region**

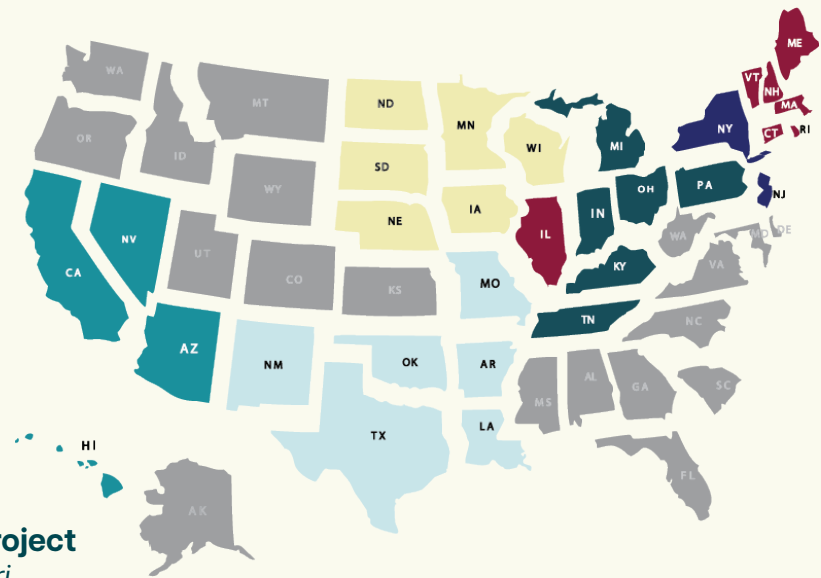
*Serving Iowa, Minnesota, Nebraska, North Dakota, South Dakota, and Wisconsin*

**Toll Free: (866) 783-5021**

## **Western States Pension Assistance Project**

*Serving Arizona, California, Hawaii, and Nevada*

**Toll Free: (866) 413-4911**



## **Am I eligible for assistance?**

The pension counseling projects will provide assistance free of charge to anyone with a retirement benefit question or problem, regardless of age, income, or value of the claim.

## **Which project should I contact?**

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.



[www.pensionrights.org](http://www.pensionrights.org)



[www.acl.gov](http://www.acl.gov)