



## Pension Counseling and Information Projects

### WHAT ARE PENSION COUNSELING PROJECTS?

The Pension Counseling and Information Projects provide free, personalized pension counseling and assistance to individuals throughout their regional service area, regardless of age or income. Project counselors deal with the most complex issues across the full spectrum of private and government-sponsored pension and retirement savings plans.

Recognizing that pensions are vital to the retirement security of older Americans, Congress established the Pension Counseling and Information Program in 1992 under the Older Americans Act. Initially a demonstration project, pension counseling is now a permanent part of the Act, and is primarily funded through a grant program of the U.S. Administration on Aging.

The projects are supported by the National Pension Assistance Resource Center (National PARC), an initiative of the Pension Rights Center in Washington, D.C. National PARC provides the training and legal back-up necessary to practice in the complex field of pension law.

### WHY ARE THE PENSION COUNSELING PROJECTS NEEDED?

More than 50 million American workers are covered by government and private pension and retirement savings plans. The inherent

complexities of these plans and the laws that govern them make it extremely difficult for individuals to navigate the system without assistance, and problems are not uncommon. Benefits can be miscalculated, resulting in over- or under-payments and, in the worst of cases, denied altogether. The Pension Counseling and Information Projects provide much-needed assistance to thousands of individuals each year, helping them to understand and exercise their retirement income rights.

### WHAT HAVE THE PENSION COUNSELING PROJECTS ACCOMPLISHED?

Currently, six regional pension counseling projects serve 29 states: **Arizona, Arkansas, California, Connecticut, Hawaii, Indiana, Iowa, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Minnesota, Missouri, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas, Vermont, and Wisconsin.**

The projects have helped thousands of individuals, recovering nearly \$100 million in benefits that otherwise would have gone unclaimed. These recoveries represent a return on federal investment of more than 5 to 1 proving that pension counseling is not only necessary, but that it can be provided efficiently and effectively.



## REGIONAL PENSION COUNSELING AND INFORMATION PROJECTS

### MID-AMERICA PENSION RIGHTS PROJECT

#### Michigan Pension Rights Office

*Serving MI, IN, and TN*

Elder Law of Michigan, Inc.

Toll Free (866) 735-7737

[http://www.elderlawofmi.org/pension\\_rights\\_project](http://www.elderlawofmi.org/pension_rights_project)

#### Ohio Pension Rights Office

*Serving OH, KY, and PA*

Pro Seniors, Inc.

Toll Free (866) 735-7737

[http://www.proseniors.org/oh\\_pension.html](http://www.proseniors.org/oh_pension.html)

### MID-ATLANTIC PENSION RIGHTS PROJECT

#### New York Pension Rights Office

*Serving NY and NJ*

South Brooklyn Legal Services

Local (718) 237-5500

Toll Free (800) 355-7714

<http://www.sbls.org/index.php?id=253>

### NEW ENGLAND PENSION ASSISTANCE PROJECT

#### New England Pension Assistance Project

*Serving CT, ME, MA, NH, RI and VT*

Gerontology Institute, Univ. of Mass. Boston

Local (617) 287-7307

Toll Free (888) 425-6067

<http://www.pensionaction.org/nepap.htm>

### SOUTH CENTRAL PENSION RIGHTS PROJECT

#### Texas Pension Rights Office

*Serving TX, AR, LA, MO, NM, and OK*

Texas Legal Services Center

Toll Free (800) 443-2528

<http://www.southcentralpension.org/>

### UPPER MIDWEST PENSION RIGHTS PROJECT

#### Minnesota Pension Rights Office

*Serving MN, ND, SD, and WI*

Metropolitan Area Agency on Aging

Toll Free (866) 783-5021

<http://www.tcaging.org/>

#### Iowa Pension Rights Office

*Serving IA*

Iowa Legal Aid

Local (515) 282-8161

Toll Free (800) 992-8161

<http://www.iowalegalaid.org/ia/homepage.html>

### WESTERN STATES PENSION ASSISTANCE PROJECT

#### California Pension Rights Office

*Serving CA, NV, AZ, and HI*

Local (916) 930-4911

Toll Free (866) 413-4911

<http://www.seniorlegalhotline.org/>

## ADDITIONAL PENSION COUNSELING RESOURCES

### PENSION HELP AMERICA

*Serving other parts of the country with referrals to government agencies and other no-cost service providers*

<http://www.pensionhelp.net/>

### NATIONAL PENSION ASSISTANCE RESOURCE CENTER

*Training and technical assistance*

Pension Rights Center

Washington, D.C.

<http://www.pensionrights.org/>

(202) 296-3776

FOR MORE INFORMATION ABOUT AOA

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES, ADMINISTRATION ON AGING, WASHINGTON DC 20201

PHONE: 202.619.0724 | FAX: 202.357.3555 | EMAIL: [AOAINFO@AOA.GOV](mailto:AOAINFO@AOA.GOV) | WEB: [HTTP://WWW.AOA.GOV](http://WWW.AOA.GOV)

FACEBOOK: [HTTP://WWW.FACEBOOK.COM/AOA.GOV](http://WWW.FACEBOOK.COM/AOA.GOV)

