



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 over \$130 million in benefits that otherwise would have gone unclaimed. These recoveries represent a return on federal investment of nearly 7 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

Ohio Pension Rights Office

Serving OH, KY, and PA

Pro Seniors, Inc.

Toll Free (866) 735-7737

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

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