



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 NEED?

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 PROJECT ACCOMPLISHED?

Currently, six regional pension counseling projects serve 27 states: **Arizona, Arkansas, California, Connecticut, Hawaii, Iowa, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Minnesota, Missouri, Nevada, New Hampshire, New Jersey, 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.



FOR MORE INFORMATION ABOUT AOA

U.S. Department of Health and Human Services, Administration on Aging, Washington DC 20201
PHONE 202.619.0724 / FAX 202.357.3523 / EMAIL aoainfo@aoa.gov / WEB www.aoa.gov



AOA PENSION COUNSELING AND INFORMATION PROJECT

MID-AMERICA PENSION RIGHTS PROJECT

Serving Kentucky, Michigan, Ohio, Pennsylvania and Tennessee

Michigan Pension Rights Project

Elder Law of Michigan

<http://elderlawofmi.org> Toll Free: (866) 735-7737

MID-ATLANTIC PENSION RIGHTS PROJECT

Serving New Jersey and New York

South Brooklyn Legal Services

<http://www.sbls.org> Toll Free: (800) 355-7714

NEW ENGLAND PENSION ASSISTANCE PROJECT

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

Pension Action Center

Gerontology Institute - University of Massachusetts, Boston

<http://www.pensionaction.org> New England:

(888) 425-6067

Local: (617) 287-7307

SOUTH CENTRAL PENSION RIGHTS PROJECT

Serving Arkansas, Louisiana, Missouri, Oklahoma, and Texas

Texas Legal Services Center

<http://www.southcentralpension.org>

Toll Free: (800) 443-2528

UPPER MIDWEST PENSION RIGHTS PROJECT

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

Iowa Legal Aid

<http://www.iowalegalaid.org> Toll Free in

Iowa: (800) 992-8161

Local in Des Moines: (515) 282-8161

Toll Free elsewhere: (866) 783-5021

Local in St. Paul, MN: (651) 251-5765

WESTERN STATES PENSION ASSISTANCE PROJECT

Serving Arizona, California, Hawaii, and Nevada

California Pension Assistance Project

Senior Legal Hotline/Legal Services of Northern California

<http://www.seniorlegalhotline.org> Toll Free: (866) 413-4911

Local: (916) 930-4911

PENSION HELP AMERICA

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

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



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