



## 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?

### **UPPER MIDWEST PENSION RIGHTS PROJECT**

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

#### **FOR ASSISTANCE – CONTACT**

Metropolitan Area Agency on Aging  
2365 McKnight Road | North St. Paul, Minnesota 55109

**Toll Free: (866) 783-5021; Local (651) 252-5765**  
[www.midwestpensions.org](http://www.midwestpensions.org) | [www.metroaging.org](http://www.metroaging.org)

#### **IOWA RESIDENTS CAN ALSO CONTACT**

Iowa Legal Aid

1111 Ninth Street | Suite 230 | Des Moines, Iowa 50314

**Toll Free: (800) 992-8161 | Local (515) 282-8161**  
[www.iowalegalaid.org](http://www.iowalegalaid.org)

#### **WISCONSIN RESIDENTS CAN ALSO CONTACT**

Greater Wisconsin Agency on Aging Resources  
Elder Law & Advocacy Center

1414 MacArthur Road | Suite A | Wisconsin, WI 53714  
**(608) 243-2881** | [www.gwaar.org](http://www.gwaar.org)

### **AM I ELIGIBLE FOR ASSISTANCE?**

The Upper Midwest Pension Rights Project provides free assistance to individuals in its service area who have retirement-related questions or problems, regardless of age, income, or value of the claim.

**If none of the above conditions apply to you, visit  
[www.pensionhelp.org](http://www.pensionhelp.org) for assistance.**



This project is supported, in part, under cooperative agreement 90AM 3151 from the U.S. Department of Health and Human Services, Administration on Aging. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. These contents, however, do not necessarily represent the policy of the U.S. Department of Health and Human Services, and you should not assume endorsement by the Federal Government.



## 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.**

## 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.

**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?

*"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