



Finding a Lost Pension



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The Pension Action Center at the Gerontology Institute, University of Massachusetts Boston, was a partner with the Pension Benefit Guaranty Corporation in the development of this booklet.

Introduction

Arthur Kelly, age 67, is retiring soon. Like many nearing retirement, he is trying to work out how to make his savings and retirement income last 20 years or more.

His current job has a pension plan, which will pay him a small monthly benefit, and he is eligible for Social Security. He has saved a modest nest-egg through 401(k) plans in the two jobs before his current job. But what about his jobs before that?

As a young man, Arthur had worked for 10 years for the Grand Valley Tool & Die Corporation in Millville, Ohio. Back then, he had paid little attention to retirement. Looking back, Arthur thinks he remembers being in the Grand Valley Tool & Die Pension Plan, but doesn't know whether he is entitled to a pension now.

Arthur sets out to track down his old employer, find out whether he is owed benefits, and apply for whatever pension benefits he is owed. But the company's old number is not in service. Millville directory assistance doesn't help — Grand Valley Tool & Die is not listed. Arthur tries an internet search, but he cannot find the company's current address or phone number. He is at a loss. If the company's gone, how can he find out if he is owed a pension? How can he apply for his benefits if he is?

Arthur Kelly is a fictitious person, but his problem is all too real. Thousands of people in the United States are entitled to pension payments that they may not have claimed because they do not know where to look. After all, a company may:

- move from one city or town to another;
- close down a particular plant or office to consolidate its operations elsewhere;
- be bought by another company and given a new name;
- merge with another company;
- divide into separate parts, none of which retains the old company name;
- go bankrupt;
- any combination of the above; or
- simply close its doors and disappear.

Do you have the same problem as Arthur? Don't write off your pension as "lost." Your pension money may be sitting safely in a pension plan or financial institution, waiting for you to come forward to claim it.

Whether you are the person who earned the benefit, or that person's surviving beneficiary, if you think you may be entitled to a pension benefit, it makes sense to see if you are.

This booklet presents advice on how to plan and conduct your search, based on the experience of pension counselors.

Things to Know Before You Start

Terminology in This Booklet

We have tried to stay away from jargon as much as possible, but you'll almost certainly run into some specialized language in the course of your search. Where it seems likely that certain terms will come up throughout your search, we've used some of this vocabulary. For example, in pension terminology, "beneficiary" generally means a person designated by a pension plan participant, or by the plan's terms, to receive some or all of the participant's pension benefits upon the participant's death.

If you see terms in this booklet you don't understand, you may find them in the glossary (Appendix A). A more extensive glossary is available at www.pbgc.gov. The glossary appears in the top right corner of the page, above the "Search" box.

Throughout this booklet, we use "pension" interchangeably with "defined benefit pension," as is most common in general usage. We do not use it to signify defined contribution plans, such as 401(k) or profit-sharing plans. (For the definition of "defined benefit," please see Appendix A.)

Using the Computer — Whether or Not You're Computer-Savvy

Throughout this booklet, we will mention computer searches, the Internet, and specific online links where you

can gather more information. That's because some of the most powerful search tools these days are on the Internet. In fact, if you **are** computer-savvy, you might even want to use the PDF version of this booklet, available at **www.pbgc.gov**, for easier access to linked information.

But if you're **not** a computer wiz, don't give up. You probably know people who can help with this part of the search, and the techniques described in this booklet are simple for computer users. Even if you don't have friends or family willing to help, most public library reference librarians will be happy to. (See "Your Potential Allies in the Search," page 10.)

So, when you see advice to search online or to go to a certain website, don't give up — gather your allies and press on!

What You Are Looking For

The object of your search is the pension plan — or its successor — that may owe you a benefit. Broadly speaking, here is what may have happened to your benefits:

- The plan may still be intact, in one form or another. That is, the original company may have reorganized, or been bought out, but the current owners have inherited the legal obligation to pay the benefits due under your old pension plan.
- The plan may have bought an annuity contract from an insurance company which, in return, took over the

obligation to pay people entitled to benefits under the plan.

- The plan may have arranged for a financial institution or other company to administer the plan, or transferred to a financial institution the money owed to workers whom they could not find.
- The plan may have been taken over by the Pension Benefit Guaranty Corporation. When defined benefit plans fail, PBGC pays the benefits up to certain limits (see page 12).
- The plan may have been terminated by the employer, with benefits paid to plan participants who could be found. If the plan was a defined benefit plan, benefits for people whom the employer could not find may have been turned over to PBGC. (See page 12.)
- Finally, the plan simply may be gone, along with the money it owed. This is usually illegal, but cannot be ruled out. **But there is no reason to assume that it happened.**

Your job is to find out who is now responsible for paying your pension benefit. To do this, you will need to know what happened to the pension plan after you left the job. This may be as simple as finding out where your old company has moved, or it may be as difficult as piecing together a complicated story of corporate mergers and bankruptcies. The sources of help described on pages 10 - 13 may well be necessary in your search.

Legal Protections

Before 1974, private pensions were almost entirely unregulated. Back then, a worker might reach retirement only to find that his or her nest egg, in the form of an ample pension, had completely disappeared. Then, in 1974, Congress passed the Employee Retirement Income Security Act (ERISA) establishing broad protections for many workers.

Under ERISA, the Department of Labor monitors pension plans to make sure they are responsibly managed. The Internal Revenue Service (IRS) regulates pension plans for tax purposes. Finally, the Pension Benefit Guaranty Corporation insures private defined benefit pension plans, to make sure that workers are not deprived of their accumulated benefits when a plan terminates (see page 12 for more information on PBGC).

However, not all pension plans are protected by this federal law. Here are the major exceptions to ERISA's safeguards:

- Only private-sector workers are protected, not employees of the federal government or state or local governments.
- These protections do not apply if you left the company before the effective date of ERISA. For most plans the effective date is 1976. But for some plans, the effective date might be as early as 1974, and for multiemployer plans, the effective date may be later than 1976. Nonetheless, you might still be owed a benefit, if you satisfied the provisions of the plan and were vested in the benefit when you left the job.
- PBGC only insures defined benefit pension plans (see "Pension Benefit Guaranty Corporation" on page 12 for more information on the types of plans that PBGC covers.)

Documents You May Need in Your Search

Documents showing the name of the company you worked for and its employer identification number, or EIN, can be helpful in tracking the company. Documents that show your period of employment and your earnings are useful to prove your eligibility after you have located the plan. Such documents include pay slips and W-2 forms.

Gather any documents you can find that may have a bearing on your pension eligibility and keep them in one place. Any or all of the following types of documents can be valuable:

- a notification that you are vested in the plan
- an individual benefit statement (which many larger plans provide automatically each year)
- an exit letter (which you should have received when you left an employer) noting your participation in a pension plan
- a summary plan description showing the plan's rules, including the rules for vesting
- a Notice of Potential Private Pension Benefit Information, if the Social Security Administration sent you such a notice

The SSA automatically sends a Notice of Potential Private Pension Benefit Information to people who may be due pensions when they apply for Social Security and Medicare benefits. The notice itself is only of a **potential** benefit — for

example, you may no longer be due a benefit because you received it in the past, in its entirety — so getting this notice is not a guarantee that you are due a benefit. But the notice should provide identifying information about your pension plan that can put you on the right track.

Your earnings record from the Social Security Administration shows how much you were paid each calendar year by each employer. From it, you may get the employer identification number, which may be helpful in tracking down the plan.

To get a copy of your earnings record, file Form SSA-7050, “Request for Social Security Earnings Information.” The form is available at www.socialsecurity.gov/online/ssa-7050.pdf, or by calling 1-800-772-1213. This form will show whatever fees you may need to pay for the information. The response from Social Security may take 120 days or more.

Your Potential Allies in the Search

Looking for a pension fund can be confusing. For that reason, once you have gathered as much of the information mentioned above as possible, it is important to look for guidance where you can find it. Here are some potentially helpful allies.

The U.S. Department of Labor

Within the Department, the Employee Benefits Security Administration (EBSA) and EBSA's regional and district offices provide assistance to individuals who are having difficulty with their pensions. (Addresses and phone numbers for the EBSA offices are listed in Appendix B.)

EBSA's benefit advisors are experienced in all aspects of the federal pension law. They can provide you general information about your rights and will intervene with administrators of the fund on your behalf if necessary. They can also assist you in your search for a "missing plan."

The Pension Benefit Guaranty Corporation

At www.pbgc.gov/search/default.htm, PBGC maintains an online listing of people who are entitled to benefits from certain pension plans but have not claimed them. The PBGC list may be a shortcut for some workers or their beneficiaries looking for a lost pension. Other tools on www.PBGC.gov may be helpful in your search as well. (See page 12.)

The Pension Rights Center

The Pension Rights Center maintains an online clearinghouse called Pension Help America (pensionhelp.org). The Pension Help site walks you through a step-by-step process for getting information about your retirement benefits, including referrals to legal professionals.

Or, you can e-mail PRC through their website at [**www.pensionrights.org/contact**](http://www.pensionrights.org/contact).

Pension Counseling Projects

You can call one of the free pension counseling projects listed in Appendix C of this booklet if you live in one of the areas served. They provide free pension counseling, and many specialize in difficult situations, including those in which people cannot locate their pension plans.

Public Libraries

Most libraries have resources — printed directories and online databases — that can help in your search. The directories may be helpful in tracing a company: For example, the library may have directories listing acquisitions and mergers going back a number of years. Workers at the reference desk can help you use these sources, and they can help you find free or low-cost private clearinghouses for unclaimed retirement benefits. In most cases, they can also help you use one of the library's computers in your search.

The Pension Benefit Guaranty Corporation

PBGC insures defined benefit plans offered by private-sector employers. PBGC does not insure defined contribution plans, such as 401(k) or profit-sharing plans.

PBGC usually does **not** insure plans offered by:

- “professional service employers” (such as doctors and lawyers) with fewer than 26 employees,
- church groups, or
- federal, state, or local government.

As of 2013, PBGC had identified about 38,000 people who had pensions waiting for them when their plans were terminated. If your plan has been terminated, your search may be as simple as a visit to our **Unclaimed Pensions** page. Just visit **www.pbgc.gov** and click on “Looking for an Unclaimed Pension?” in the top right corner of the page.

At **www.pbgc.gov/res/search.html**, you will find links to

- searchable lists of single-employer and multiemployer pension plans which are insured by PBGC,
- a searchable list of plans taken over (trusteed) by PBGC, and
- the list of unclaimed pensions described above.

This is also where you will find any tools we add in the future. Follow the simple instructions on each search page to find out if your plan is insured by PBGC (and therefore is likely still ongoing) or if it's been taken over by PBGC. Finding your plan on either of these lists can be valuable. If it is on the list of insured plans, for example, you can get information such as the employer identification number and a current phone number, and your search may be over.

If PBGC has taken over administration of the plan and you are owed a pension, you should be able to find your name on the Unclaimed Pensions page. If so, you can follow the instructions on the page to follow up with PBGC.

If your plan is still ongoing under a new name and is associated with a new company and location, it may be trickier. PBGC does not yet have a tool for linking a currently insured plan to a former plan name or company name. But, see page 17 for information on a tool called **www.freeERISA.com**.

Finally, If you do not have computer access you may write to the PBGC Pension Search Program, P.O. Box 151750, Alexandria, VA 22315-1750.

Searching

First and foremost, keep in mind the “Allies” discussed in the previous section. Start with a search of PBGC’s Unclaimed Pensions database, which covers all participants in terminated defined benefit plans who could not be located by PBGC or by their former employer.

Also keep in mind the other PBGC databases listed on the previous page, which can give you valuable clues about your pension plan. If this fails, contact the Department of Labor and pension counseling projects for assistance with your search.

Even if these sources do not lead you directly to your pension, small steps can be enormously helpful. If you find out the **name** of a company that bought your old employer, for example, then you can use the sources to look for information about that second company.

To find a pension plan, you will normally need to find the company that sponsored it, even though the plan and the company are not the same thing. The steps below can be very valuable in finding the company you are looking for.

1. An Internet search for information may be helpful. Using a search engine such as Google or Bing, type in the company’s last known name, the word “pension,” and any other pertinent keywords. The more keywords you add to your search, the more targeted it becomes. For example,

if you know the company went out of business in January 2000, you may want to add “January 2000” to your search terms.

If you find out that the company went bankrupt, the name and address of the trustee in bankruptcy is in the public record. You can find records from all bankruptcy court filings by signing up for an account at **www.pacer.gov**.

2. If you can easily get in touch with any former co-workers who stayed at the company longer than you did, they may be able to tell you what happened to the company. If the former co-worker is getting pension checks, ask where the checks are coming from.
3. A union that represented workers at the company (even if you yourself were not part of the bargaining unit) may have information. Other workers may have asked the union the same question.

If you don't know which union it was, or how to locate it, the state's labor federation (the state AFL-CIO) may be able to help you identify and find it. The labor federation is likely to have its office in the state's largest city or its capital city, or you may be able to find its contact information on the Internet.

4. The Chamber of Commerce of the city or town where the company was located may know where the company moved, or who bought it out. If the first person you talk to doesn't know, ask if they can refer you to someone who has been active in the Chamber for a long time.
5. In some cases, the name and address of the pension plan administrator, as listed in the most recent document you can find, may lead you directly to your answers. If the address is different from the company's old address, there is a chance that this person will still be reachable there and can either end your search or help you with it.

Every pension plan has someone — or some department — officially designated as the plan administrator. In a very small company, it is likely to be the owner. In a bigger company, it is usually another executive or a pension benefits committee. It could also be someone from an independent firm that specializes in handling pension plans. In any case, the plan administrator keeps the employment and pension records for each participant in the pension plan. **If the pension plan is still intact, then the plan administrator is the object of your search.**

6. The plan's annual financial reports may identify the plan's accountant, actuary, trustee, or attorney. One of these parties should be able to tell you who can provide up-to-date information on the plan. These reports are contained in federal **Form 5500**. For information, call a benefits advisor on EBSA's toll-free hot line (1-866-444-3272),

e-mail through www.askebsa.dol.gov/WebIntake/Home.aspx, or access the Form 5500 directly at www.efast.dol.gov/welcome.html.

But be advised that online access may not go back early enough to help you with your search. (Filings for plan years prior to 2009 are not displayed.) Another source of Form 5500 data is www.FreeERISA.com, which may help you find 5500s even if the plan sponsor's name has changed.

7. A specialized business library may be able to provide information about a corporate merger or buyout that affected your company. One in particular, the Kirstein Business Library (a branch of the Boston Public Library), has been very helpful and is not limited to Massachusetts companies or callers from Massachusetts. Its address is 20 City Hall Avenue, Boston, MA 02108 and its phone number is 617-859-2142 (8 a.m. - 5 p.m., Monday-Thursday; 9 a.m. - 5 p.m. Friday and Saturday.)
8. Your state government requires annual reports from corporations. These reports list the names and addresses of the corporate officers. The state agency where you can request the report varies. It may be the Secretary of State's office or it may have another name. A call to the main switchboard of your state capitol building should give you the name and phone number of the agency that collects these reports. In some cases, contacting one of the corporate officers listed in the report may be important in finding out what happened to the company.

In a great many cases, a lost pension plan can be located — and locating it can mean tangible benefits for the participant, spouse, or beneficiary who is owed money under the pension plan. However, it is hard to tell which of these sources will provide the necessary information, and sometimes none of them will work. Even experienced pension counselors sometimes cannot find a lost pension.

Obstacles (and Dead Ends) to be Aware of in Your Search

Over the years, workers (and their spouses) gained more rights under the federal pension law — but that means that the earlier you earned your benefit, the more likely it is that some legal protections that currently apply did not apply while you were working. In addition, there may be other factors that lead to a dead end in your search. But there is no reason to assume the worst. In many cases, you won't know whether you have a pension until you've found the pension plan. Nevertheless, here are some factors to be aware of once you **do** find your pension plan:

Vesting. Were you vested in the pension plan at the time that you left the job?

Being vested means that, no matter when you leave the job, you are eligible for a pension at retirement age. Even if the pension fund no longer exists, you may still be able to get your pension benefits. (See page 7, “Legal Protections.”)

Today, in most pension plans, you are vested after five years on the job. But before the mid-1980s, plans typically required 10 years and, before the mid-1970s, 20 years or even until the day you retired. If you were not vested in the pension plan, you are not entitled to a benefit. This is most likely if you only spent a few years on the job before the mid-1980s.

Rules of Eligibility. Were you eligible for a pension when you left the company?

Private-sector employers must outline their pension plan's rules of eligibility in a document called a summary plan description (SPD). You should have received an SPD when you joined the plan. As the rules changed, you should have received updated documents. The rules in effect at the time you left the company are the rules that determine whether you have a pension or not. Changes in the rules after you leave the company usually do not apply to you.

Summary plan descriptions were required only after Congress passed the Employee Retirement Income Security Act in 1974. In some cases, however, comparable company documents are available for earlier years, especially for pension plans that were developed in negotiations between management and a union.

When You Left the Job Matters. If you left a job with a pension after 1975, you have more rights under federal law than if you left earlier (page 7, "Legal Protections."). However, even if you left a job before ERISA became effective for your pension plan, you may still be able to collect your pension if you met the requirements for a benefit before you stopped working for the company.

Spouses' Rights. Today, defined benefit pension plans must provide married workers with a qualified joint and survivor annuity (QJSA). A QJSA entitles the worker's spouse to a

benefit if the worker dies after retiring. If the spouse has not waived the QJSA (see below) and the spouse survives the worker, he or she will continue to receive pension payments, usually at a reduced amount, for life. In addition, since August 23, 1984, defined benefit plans have been required to pay a benefit to the spouse if the worker dies before retiring.

Before 1985, many pension plans offered joint-and-survivor options but often a worker could choose a different benefit form without his or her spouse's consent. Beginning in 1985, defined benefit plans were required to pay married workers a joint and survivor benefit unless the worker waived this form of payment and the spouse consented to this waiver in writing. If you are a surviving spouse, it may be worth looking for a pension your husband or wife may have earned regardless of when he or she left the job.

Once You've Found the Pension: Securing Your Benefits

If you find the company (or its successor) you will then have to find out what happened to the plan. You are likely to end up in contact with one of these potential holders of your pension benefits:

- The plan administrator of your pension plan (or of another plan with which yours has been combined);
- An insurance company that pays annuities to eligible participants from funds transferred from a terminating pension plan;
- A financial institution that holds accounts for participants who could not be paid because they could not be located; or
- PBGC, if it took over your pension plan's obligations, or if your pension plan terminated and its plan administrator used PBGC's missing participants program when it couldn't find you.

Regardless of which of these has the pension money, your approach to them — your next step — should be similar.

Initial Contact

Contact the plan administrator, the insurance company, the financial institution, or PBGC, giving your dates of

employment and offering to provide a copy of the most recent individual benefit statement that you have. Ask if you were covered and what benefits you are entitled to. If the party you contact responds that you are not entitled to a pension, ask for a copy of the summary plan description. You can read the document to see whether you agree with that decision or not.

You should send any correspondence by a delivery method that provides confirmation of delivery (e.g., a return receipt).

If You Are Not Satisfied

Insurance company or financial institution. If an insurance company controls the funds transferred from the pension plan, then the first response you receive is likely to be final. When an insurance company takes responsibility for a plan, it relies on the employer's records about who is in the plan and what benefits they're entitled to. The same is true for financial institutions where accounts are established for participants who cannot be located. If you have documents or other evidence that the information in the records is wrong, you likely will have to go back to the employer to make your case.

PBGC. If PBGC has taken over the pension plan, it also accepts the employer's records. But, you may appeal PBGC's determination of your benefit.

Ongoing plan. If the pension plan is still ongoing (or has been combined with another employer–sponsored pension plan) you also have recourse. If the plan administrator says you are not eligible for a pension but you aren't convinced, or if the pension benefits do not seem to add up to what you are entitled to, then you should get advice. The best initial sources are:

- The Employee Benefits Security Administration of the U.S. Department of Labor (see Appendix B).
- A pension counseling project if there is one in your area (see Appendix C).

An EBSA benefit advisor or a pension counselor can look over your records and advise you as to whether you have been given fair treatment. If you haven't, they can give you free assistance in getting the benefits to which you are entitled. They may intervene on your behalf with the plan administrator and will advise you about, or assist you in following, the plan's appeals procedure if necessary.

Other Sources of Help

If you should decide you need a lawyer to represent you, the National Pension Lawyers Network maintains a list of attorneys, in all 50 states, that handle pension claims. For more information, visit www.umb.edu/pensionaction/npln or call the Network at (617) 287-7324. Before deciding

to take on the expense of a lawyer, however, you should satisfy yourself that the amount of money that is potentially involved is worth the cost.

The American Academy of Actuaries maintains a pension help registry consisting of actuaries willing to volunteer to help people check the accuracy of pension calculations. This list may be accessed through their Web site at **www.actuary.org/content/pension-assistance-list-pal**. The Academy is at 1850 M Street NW, Suite 300, Washington, D.C. 20036. They can be reached by phone at (202) 223-8196 or by email to **pal@actuary.org**.

A Final Word

In this booklet, we've tried to help you in your search for a lost pension, and to explain a few of the factors affecting whether you are legally owed one. There are no guarantees of success. Perhaps the only certainty is that, if you make no effort to locate the pension fund, whatever money may be owed to you will never be yours.

Glossary

Beneficiary: Generally, a person designated by a pension plan participant, or by the plan's terms, to receive some or all of the participant's pension benefits upon the participant's death. (An "Alternate Payee" under a "Qualified Domestic Relations Order" also is considered a beneficiary.)

Defined benefit plan: A type of pension plan that promises participants specified benefits at retirement. The benefits usually are based on the number of years worked for a company or in an industry, and they may also be based on salary during that time. The employer is responsible for maintaining enough money in the pension fund to meet the plan's obligations, usually the payment of a monthly annuity to the plan participant and survivor benefits to that participant's spouse.

Defined contribution plan: A plan in which the employer and/or the employee put money into the individual account for an employee, but in which no specified benefits are promised at retirement. The employee is entitled to the amount of money put into his or her account, adjusted for any income, expenses, gains or losses posted to the account. These plans have become increasingly common; examples include profit-sharing and 401(k) plans.

EBSA (Employee Benefits Security Administration): Agency within the U.S. Department of Labor whose responsibilities include the regulation of pension plans.

ERISA (Employee Retirement Income Security Act):

Federal law passed in 1974 that tightened the standards for the administration and funding of pension plans and gave regulatory powers to three federal agencies: the Department of Labor, the Internal Revenue Service, and the Pension Benefit Guaranty Corporation. A number of subsequent amendments and laws since 1974 have strengthened ERISA's protections.

Multiemployer plan: A collectively bargained plan maintained by more than one unrelated employer, usually within the same or related industries, and a labor union.

Pension Benefit Guaranty Corporation: A federal corporation established under ERISA to insure private-sector defined benefit pension plans. PBGC takes over the payment of pension benefits in cases where corporate sponsors of defined benefit pension plans have gone bankrupt, ceased operations, or proved to a bankruptcy court or to the PBGC that the plan sponsor cannot remain in business unless the plan is terminated.

Plan administrator: The person or persons who administer the plan. If no one is designated as the administrator in the plan document, the employer is considered to be the plan administrator. The plan administrator is responsible for maintaining the pension plan, keeping records on individual participants, overseeing the payment of benefits under the plan, and managing the plan assets.

Vesting: The point at which a participant becomes permanently entitled to a benefit at retirement age under the terms of the plan, whether or not he or she continues to work for the employer. A pension plan will specify the length of service required for vesting. A participant who has satisfied vesting requirements is said to be “vested” in his or her pension benefit.

Employee Benefits Security Administration (EBSA)

U.S. Department of Labor

EBSA Office of Outreach, Education and Assistance
200 Constitution Avenue NW, Room N5623
Washington, DC 20210

Toll-free hot line: 1-866-444-EBSA (3272)

Web site: www.dol.gov/ebsa/

District Offices

Detroit District Office

211 W. Fort Street, Suite 1310
Detroit, MI 48226-3211

(313) 226-7450

Miami District Office

1000 S Pine Island Road, Suite 100
Plantation, FL 33324

(954) 424-4022

St. Louis District Office

Robert A. Young Federal Bldg.
1222 Spruce Street, Room 6310
St. Louis, MO 63103

(314) 539-2693

Seattle District Office

300 Fifth Avenue, Suite 1110
Seattle, WA 98104

(206) 757-6781

Washington District Office

1335 East-West Highway, Suite 200
Silver Spring, MD 20910
(202) 693-8700

*Regional Offices***Atlanta Regional Office**

61 Forsyth Street, Suite 7B54
Atlanta, GA 30303
(404) 302-3900

Boston Regional Office

JFK Building, Room 575
15 New Sudbury Street
Boston, MA 02203
(617) 565-9600

Chicago Regional Office

John C. Kluczynski Federal Building
230 S. Dearborn Street, Suite 2160
Chicago, IL 60604
(312) 353-0900

Cincinnati Regional Office

1885 Dixie Highway, Suite 210
Ft. Wright, KY 41011-2664
(859) 578-4680

Dallas Regional Office

525 South Griffin Street, Room 900
Dallas, TX 75202-5025

(972) 850-4500

Kansas City Regional Office

2300 Main Street, Suite 1100
Kansas City, MO 64108

(816) 285-1800

Los Angeles Regional Office

1055 East Colorado Boulevard, Suite 200
Pasadena, CA 91106-2341

(626) 229-1000

New York Regional Office

33 Whitehall Street, Suite 1200
New York, NY 10004

(212) 607-8600

Philadelphia Regional Office

Curtis Center, Suite 870 West
170 S. Independence Mall West
Philadelphia, PA 19106-3317

(215) 861-5300

San Francisco Regional Office

90 7th Street, Suite 11-300
San Francisco, CA 94103

(415) 625-2481

Pension Counseling Projects

Mid-America Pension Rights Project (KY, MI, OH, PA, TN)

(866) 735-7737

<http://www.mid-americanpensions.org/>

Michigan Pension Rights Office

Legal Hotline for Michigan Seniors
3815 W. St. Joseph's Street, Suite C200
Lansing, MI 48915

http://elderlawofmi.org/pension_rights_project/index.html

Toll Free: (800) 347-5297

Local: (517) 485-9164

Ohio Pension Rights Office

Pro Seniors, Inc.
7162 Reading Road, Suite 1150
Cincinnati, OH 45237

www.proseniors.org/oh_pension.html

Toll Free: (800) 488-6070

Local: (513) 345-4160

Mid-Atlantic Pension Counseling Project (NJ, NY)

New York Pension Rights Office

South Brooklyn Legal Services
105 Court Street
3rd Floor
Brooklyn, NY 11201

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

Toll Free: (800) 355-7714

New England Pension Assistance Project (CT, MA, ME, NH, RI, VT)

New England Pension Assistance Project

Gerontology Institute
University of Massachusetts, Boston
100 Morrissey Boulevard
Boston, MA 02125-3393

www.pensionaction.org

Toll Free (New England): (888) 425-6067

Local: (617) 287-7307

South Central Pension Rights Project (AR, LA, MO, OK, TX)

Texas Pension Rights Office

Texas Legal Services Center
815 Brazos, Suite 1100
Austin, TX 78701

www.southcentralpension.org

Toll Free: (800) 443-2528

Upper Midwest Pension Rights Project (IA, MN, ND, SD, WI)

Iowa Pension Rights Office

Iowa Legal Aid
1111 Ninth Street, Suite 230
Des Moines, IA 50314

www.iowalegalaid.org

Toll Free: (800) 992-8161

Local: (515) 282-8161

Fax: (515) 244-5525

Minnesota Pension Rights Office

Minnesota Senior Federation
1885 University Avenue West, Suite 190
St. Paul, MN 55104

www.midwestpensions.org

Toll Free: (866) 783-5021

Local: (651) 783-5021

Fax: (651) 641-8969

**Western States Pension Assistance Project
(AZ, CA, HI, NV)**

California Pension Rights Project

California Senior Legal Hotline
444 North Third Street, Suite 312
Sacramento, CA 95811

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

Toll Free: (866) 413-4911

Local: (916) 930-4911



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