

## Government Agencies

### Social Security and Supplemental Security Income

#### **Social Security Administration**

6401 Security Boulevard

Baltimore, MD 21235

(800) 772-1213

web: [www.ssa.gov](http://www.ssa.gov)

The Social Security Administration provides services through local offices that can offer assistance with social security or supplemental security income (SSI). There are 1,300 offices around the country that can give you general information, help you file claims, help you obtain earnings records and benefit statements, and resolve related problems. Applications for social security benefits can be made by telephone or office visit. If you have a problem with the person assigned to your case, contact the office manager.

The Social Security Administration provides free, detailed individual financial statements to workers estimating their monthly benefits at retirement. "Personal Earnings and Benefit Estimate Statements" also show how much a worker and family would get in disability or survivors' benefits. Statements are available by mail, free on written request for anyone who has paid Social Security taxes, is under age 65, and is not yet drawing benefits. To get the disclosure form, SSA-7004, call toll-free (800) 772-1213.

To obtain a record of the Social Security covered earnings you have received from your employers call (800) 772-1213 between 7:00 a.m. and 7:00 p.m., weekdays (all time zones) and request Form SSA-7004-SM-OPI. The cost is \$15.00 for one year of Detailed Earnings Information and \$2.50 for each additional year.

#### **Publications:**

- A Guide For Representative Payees (# 05-10076)
- Disability Benefits (# 05-10029)
- Food Stamps And Other Nutrition Programs (# 05-10100)
- Government Pension Offset (# 05-10007)
- How Work Affects Your Benefits (# 05-10069)
- Medicare (# 05-10043)
- Retirement Benefits (# 05-10035)
- Supplemental Security Income (# 05-11000)
- Survivors Benefits (# 05-10084)
- The Appeals Process (# 05-10041)
- Understanding The Benefits (# 05-10024)
- What Every Woman Should Know (# 05-10127)
- What You Need To Know When You Get Retirement Or Survivors Benefits (# 05-10077)
- Your Payments While You Are Outside The United States (# 05-10137)
- Your Right to Representation (# 05-10075)

## Private Pensions

### **U.S. Department of Labor (DOL)**

200 Constitution Avenue, NW

Washington, DC 20210

(866) 444-3272

web: [www.dol.gov](http://www.dol.gov)

DOL is the federal agency responsible for administering and enforcing federal labor laws. EBSA specifically focuses on laws regulating disclosure of plan information and management of plan funds.

#### **Publications:**

- A Look at 401(k) Plan Fees for Employees
- Frequently Asked Questions about Cash Balance Plans
- How to Obtain Employee Benefit Documents from DOL
- Pension and Health Care Coverage...Q&As for Dislocated Workers
- Protect Your Pension: A Quick Reference Guide
- Protecting Pension and Health Care Benefits after Job Loss
- QDROs-Qualified Domestic Relations Orders
- Savings Fitness: A Guide to Your Money and Your Financial Future
- Top 10 Ways to Prepare for Retirement
- What You Should Know About Your Retirement Plan
- Women and Retirement Savings
- Your Employer's Bankruptcy: How Will it Affect Your Employee Benefits?

### **Internal Revenue Service (IRS)**

P.O. Box 2508

Cincinnati, OH 45201

(202) 283-2500

web: [www.irs.gov](http://www.irs.gov)

The Internal Revenue Service is responsible for making sure that company and union pension rules comply with federal pension and tax laws. Call if you have questions about interpretation of specific provisions of the internal revenue taxation code as it relates to employee benefit or savings plans. If you describe your situation, the IRS will explain the relevant sections of the law but will not interpret the provisions of your pension plan.

#### **Publications:**

- Credit for the Elderly or the Disabled
- Divorced or Separated Individuals (# 504)
- Individual Retirement Arrangements (IRAs) (# 590)
- Mutual Fund Distributions (# 564)
- Older Americans' Tax Guide (# 554)
- Pension and Annuity Income (# 575)
- Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans) (# 560)
- Social Security and Equivalent Railroad Retirement Benefits (# 915)
- Tax Guide for U.S. Civil Service Retirement Benefits
- Tax-Sheltered Annuity Plans (403(b) Plans) For Employees of Public Schools and Certain Tax-Exempt Organizations

**Pension Benefit Guaranty Corporation (PBGC)**

1200 K Street, NW  
Washington, DC 20005-4026  
(800) 400-7242

web: [www.pbgc.gov](http://www.pbgc.gov) email: [mypension@pbgc.gov](mailto:mypension@pbgc.gov)

The Pension Benefit Guaranty Corporation (PBGC) is the federal government agency that insures private company- and union-sponsored "defined benefit" pension plans. Defined benefit pension plans promise to pay a specified monthly benefit at retirement, commonly based on salary and years on the job. If your plan ends without sufficient money to pay all benefits, PBGC's insurance program will pay you the benefit provided by your pension plan up to the limits set by law.

"Defined contribution" plans include profit-sharing, 401(k), employee stock ownership plans (ESOP), stock bonus, money purchase, and target benefit plan are not insured by the PBGC.

Documents. You can make a "Freedom of Information Act Request" to the PBGC for documents about a terminated plan. State in your letter that you are requesting information under the "Freedom of Information Act" and send it to PBGC's "Freedom of Information Act Officer" at the above address. There may be a copying charge. The telephone number for the Freedom of Information Act officer is (202) 326-4040.

Problem Resolution Officer. Individuals that are having difficulty obtaining information from the PBGC should contact the Agency's Problem Resolution Officer at (202) 326-4006.

**Publications:**

- A Predictable, Secure Pension for Life
- Divorce Orders
- Finding a Lost Pension
- PBGC's Freedom of Information Act Guide
- Your Guaranteed Pension (# 1010)
- Your PBGC Benefit Options: Questions and Answers for Participants
- Your Right to Appeal

**Federal Bureau of Investigation (FBI)**

935 Pennsylvania Avenue, NW  
Washington, DC 20535-0001  
(202) 324-3000

web: [www.fbi.gov](http://www.fbi.gov)

The Federal Bureau of Investigation (FBI) investigates pension fund fraud. If you think your pension money may have been stolen through fraudulent activity, contact the FBI.

**U.S. Equal Employment Opportunity Commission (EEOC)**

1801 L Street, N.W.  
Washington, DC 20507  
(800) 669-4000

web: [www.eeoc.gov](http://www.eeoc.gov)

The Equal Employment Opportunity Commission (EEOC) investigates and analyzes issues that arise in regard to discrimination in the workplace. If you have been discriminated against on the basis of age, sex, race or ethnic origin, contact the EEOC.

**National Labor Relations Board**

1099 14th St. N.W.  
Washington, DC 20570-0001  
(866) 667-6572

web: [www.nlr.gov](http://www.nlr.gov)

The National Labor Relations Board (NLRB) administers the National Labor Relations Act, the primary law governing relations between unions and employers in the private sector. If you have been discriminated against because of union or other concerted activities, contact the NLRB.

**National Association of Insurance Commissioners**

2301 McGee Street Suite 800

Kansas City, MO 64108

(816) 783-8500

web: [www.naic.org](http://www.naic.org)

The National Association of Insurance Commissioners (NAIC) is the organization of insurance regulators from the 50 states, the District of Columbia and the four U.S. territories. A state regulator's primary responsibility is to protect the interests of insurance consumers. That assistance is related to the regulators' shared objectives of financial and market conduct regulation.

**Publications:**

- A Shopper's Guide to Long-Term Care Insurance
- Buyer's Guides to Fixed Deferred Annuities

**U.S. Securities and Exchange Commission**

450 Fifth Street, NW

Washington, DC 20549-0213

(202) 942-8088

web: [www.sec.gov](http://www.sec.gov) email: [enforcement@sec.gov](mailto:enforcement@sec.gov)

The U.S. Securities and Exchange Commission (SEC) administers federal securities laws and conducts investigations into violations of these laws. If you think that the investment of your pension money may be in violation of federal securities laws, contact the SEC.

**U.S. Comptroller of the Currency**

250 E Street, SW

Washington, DC 20219

(202) 874-5000

web: [www.occ.treas.gov](http://www.occ.treas.gov) email: [Customer.Assistance@occ.treas.gov](mailto:Customer.Assistance@occ.treas.gov)

The Office of the Comptroller of the Currency (OCC) charters, regulates, and supervises all national banks. If your pension money is invested by a national bank and you believe that the investments may not be in compliance with federal laws regulating investments, contact the OCC.

## State Government Agencies that may Provide Assistance

### State Insurance Commissions

[www.naic.org](http://www.naic.org)

To learn the extent to which private pension money invested by an insurance company may be protected by the state's guaranty fund, contact the insurance commission where the insurance company is located.

<b>Alaska</b> (907) 269-7900	<b>Iowa</b> (877) 955-1212	<b>New Jersey</b> (877) 553-7283	<b>Vermont</b> (802) 828-3301
<b>Alabama</b> (334) 269-3550	<b>Kansas</b> (785) 296-3071	<b>New Mexico</b> (877) 807-4010	<b>Virginia</b> (877) 310-6560
<b>Arizona</b> (800) 325-2548	<b>Kentucky</b> (800) 595-6053	<b>New York</b> (800) 342-3736	<b>Washington</b> (800) 562-6900
<b>Arkansas</b> (501) 371-2640	<b>Louisiana</b> (800) 259-5300	<b>North Carolina</b> (800) 546-5664	<b>West Virginia</b> (888) 879-9842
<b>California</b> (800) 927-4357	<b>Maine</b> (207) 624-8475	<b>North Dakota</b> (800) 247-0560	<b>Wisconsin</b> (608) 266-3585
<b>Colorado</b> (303) 894-7490	<b>Maryland</b> (800) 492-6116	<b>Ohio</b> (800) 686-1526	<b>Wyoming</b> (800) 438-5768
<b>Connecticut</b> (800) 203-3447	<b>Massachusetts</b> (617) 521-7794	<b>Oklahoma</b> (800) 522-0071	(011) 684-6334
<b>Delaware</b> (302) 739-6775	<b>Michigan</b> (877) 999-6442	<b>Oregon</b> (503) 947-7980	(011) 671-4751
<b>Washington, DC</b> (202) 727-8000	<b>Minnesota</b> (651) 296-2488	<b>Pennsylvania</b> (877) 881-6388	(340) 773-6459
<b>Florida</b> (800) 342-2762	<b>Mississippi</b> (800) 562-2957	(888) 722-8686	
<b>Georgia</b> (800) 656-2298	<b>Missouri</b> (800) 726-7390	<b>Rhode Island</b> (401) 222-2246	
<b>Hawaii</b> (808) 586-2790	<b>Montana</b> (800) 332-6148	<b>South Carolina</b> (800) 768-3467	
<b>Idaho</b> (208) 334-4250	<b>Nebraska</b> (877) 564-7323	<b>South Dakota</b> (605) 773-3563	
<b>Illinois</b> (217) 782-4515	<b>Nevada</b> (800) 992-0900	<b>Tennessee</b> (615) 741-2241	
<b>Indiana</b> (800) 622-4461	<b>New Hampshire</b> (800) 852-3416	<b>Texas</b> (800) 252-3439	
		<b>Utah</b> (800) 439-3805	

## Civil Service Retirement System and Federal Employees Retirement System Pensions

### **Office of Personnel Management (OPM)**

1900 E Street, NW

Washington, DC 20014

(888) 767-6738

web: [www.opm.gov](http://www.opm.gov) email: [retire@opm.gov](mailto:retire@opm.gov)

OPM's Retirement Information Office provides general benefit information to federal employees about Civil Service Retirement and Federal Employees Retirement System pensions. Information relating to a specific problem must be requested in writing. Include your civil service claim number in all correspondence.

#### **Publications:**

- Applying for Deferred or Postponed Retirement Under the FERS (Federal Employees Retirement System) (# RI-92-19A)
- Applying for Immediate Retirement Under the FERS (Federal Employees Retirement System)
- Federal Employees Retirement System (An Overview of Your Benefits)
- Information About Disability Retirement - FERS
- Information About Disability Retirement: CSRS
- Information About Reemployment for CSRS Annuitants
- Information About Reemployment for FERS Annuitants
- Information for Annuitants (CSRS)
- Information for FERS Annuitants (# RI 90-8)
- Information for FERS Survivor Annuitants (# RI 90-12)
- Information for Survivor Annuitants

### **Federal Retirement Thrift Investment Board**

1250 H Street, NW, Suite 200

Washington, DC 20005-3952

(877) 968-3778

web: [www.frtib.gov](http://www.frtib.gov)

The Federal Retirement Thrift Investment Board administers retirement benefits for current federal employees participating in the Thrift Savings Plan.

Federal employees participating in the Federal Thrift Plan should contact the Federal Retirement Thrift Investment Board for information about their accounts.

#### **Publications:**

- Information About Court Orders
- Summary of the Thrift Savings Plan for Federal Employees

## Railroad Retirement Pensions

### **Office of the U.S. Railroad Retirement Board (RRB)**

844 North Rush Street, Ninth Floor

Chicago, IL 60611-2092

(312) 751-4500

web: [www.rrb.gov](http://www.rrb.gov)

The RRB provides retirement and disability benefits to qualified railroad employees covered under the Railroad Retirement Act, as well as spousal and survivor benefits for family members of qualified railroaders.

#### **Publications:**

- Conditions Under Which a Person is Entitled to a Railroad Retirement Employee Annuity (# Form G-177(4-04); \$0)

## State, County, City, and Town Pensions

### **American Federation of State, County, and Municipal Employees (AFSCME)**

1625 L Street, NW

Washington, DC 20036

(202) 429-1215

web: [www.afscme.org](http://www.afscme.org) email: [retirees@afscme.org](mailto:retirees@afscme.org)

The American Federation of State, County and Municipal Employees (AFSCME), is the nation's largest public service employees union. AFSCME organizes for social and economic justice in the workplace and through political action and legislative advocacy.

AFSCME Retirees' Program helps members with pension problems. Workers may also call a Local or District Council. Retirees may call their Retirees' Chapter.

## Veterans and Military Pensions

### **Defense Finance and Accounting Service (DFAS) Cleveland Center**

P.O. Box 99191

Cleveland, OH 44199-1126

(800) 321-1080

web: [www.dod.mil](http://www.dod.mil) email: [CCL-MB-DFAS-CLEVELAND@dfas.mil](mailto:CCL-MB-DFAS-CLEVELAND@dfas.mil)

The Military Retired Pay Center administers retirement benefits for most retired military personnel. To apply for retired pay, contact your respective service component for application procedures. For questions regarding your military pay or survivor's benefits write or call the DFAS-Cleveland Center.

**Administration on Aging (AoA)**

330 Independence Avenue, SW, Room 4760

Dept Hew Offs At Hq, DC 20201

(202) 619-0724

web: [www.aoa.gov](http://www.aoa.gov) email: [aoainfo@aoa.gov](mailto:aoainfo@aoa.gov)

If you are age 60 or older and need help finding information or legal help on a social security, supplemental security income, pension or related matter, contact your state or area agency on aging. The 57 State and 670 Area Agencies on Aging are funded by the U.S. Administration on Aging and the states to focus on the needs of the elderly. The agencies on aging are listed in the government section of the telephone book under such headings as "Department of Aging", "Commission on Aging", "Administration on Aging", "Department of Human Services", "State Agency on Aging", and "Area Agency on Aging."

The U.S. Administration on Aging has established nine pension information and counseling demonstration projects to provide pension assistance to individuals. The addresses and phone numbers of these projects are as follows:

**Great Lakes**

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**Legal Hotline for Michigan Seniors**

3815 West Saint Joseph's Street, Suite C200

Lansing, MI

(800) 347-5297

web: [www.elderslaw.org](http://www.elderslaw.org) email: [info@elderslaw.org](mailto:info@elderslaw.org)

Serves Michigan

**Chicago Department of Aging**

121 North LaSalle Street, Room 100

Chicago, IL

(312) 745-4430

web: [egov.cityofchicago.org](http://egov.cityofchicago.org)

Serves Chicago

**Coalition of Wisconsin Aging Groups**

2850 Dairy Drive, Suite 100

Madison, WI 53718

(800) 488-2596

web: [www.cwag.org](http://www.cwag.org) email: [dhayes@cwag.org](mailto:dhayes@cwag.org)

Serves Wisconsin

**Pro Seniors, Inc.**

7162 Reading Road, Suite 1150

Cincinnati, OH

(800) 488-6070

web: [www.proseniors.org](http://www.proseniors.org)

Serves Ohio

**Minnesota Senior Federation**

1885 University Avenue West, Suite 190

St. Paul, MN

(877) 645-0261

web: [front.mnseniors.org](http://front.mnseniors.org) email: [info@mnseniors.org](mailto:info@mnseniors.org)

Serves Minnesota

**NEPAP**

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**New England Pension Rights Project**

Gerontology Institute - University of MA, Boston, 100

Morrissey Blvd

Boston, MA

(888) 425-6067

web: [www.pensionaction.org](http://www.pensionaction.org) email: [npln@umb.edu](mailto:npln@umb.edu)

Serves Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont



**Mid Atlantic**

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New York Legal Services for the Elderly  
130 W. 42nd Street, 17th Floor  
New York, NY  
(800) 355-7714  
web: [www.lawhelp.org](http://www.lawhelp.org)

Serves New York

**Upper Midwest**

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OWL Gateway Chapter  
216 Hampton Avenue  
St. Louis, MI  
(877) 725-1516  
web: [www.owlstlouis.com](http://www.owlstlouis.com) email: [OWLStLouis@aol.com](mailto:OWLStLouis@aol.com)

Serves Arkansas, Illinois excluding Chicago, Kansas,  
Missouri, and Nebraska

**Texas**

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Texas Legal Services Center  
815 Brazos, Suite 1100  
Austin, TX  
(888) 343-4414  
web: [www.tlsc.org](http://www.tlsc.org)

Serves Oklahoma, New Mexico, or Texas

## U.S. Congress

### **U.S. Congress**

U.S. Capitol

Washington, DC 20515

(202) 224-3121

web: [thomas.loc.gov](http://thomas.loc.gov)

If a government agency does not respond to your request for information or assistance, contact your U.S. Senators or Representative. Agencies give priority to inquiries from Congress. Also, Members of Congress have access to congressional committees that specialize in pension issues and to the Social Security Congressional Liaison Office.

Write to your Senators at: U.S. Senate, Washington, D.C. 20510.

Write to your Representative at: U.S. House of Representatives, Washington, D.C. 20515.

If you do not know the names of your senators or representative or would like to telephone their offices, call the U.S. Capitol.