Where to Look for Help with a Pension Problem

Private Organizations

Employee Organizations

**AFL-CIO**
815 16th St, NW
Washington, DC  20006
(202) 637-5000
web: www.aflcio.org
The AFL-CIO coordinates pension policy and collective bargaining issues among 58 national unions. The union helps affiliates develop federal legislative policy and related state legislative initiatives and works with national unions on pension trustee investment and shareholder activities. It also has resources and publications on proxy voting and investment guidelines, shareholder resolutions and pension coverage issues.

**Institute of Electrical and Electronics Engineers, Inc.**
1828 L Street, N.W., Suite 1202
Washington, DC  20036
(202) 785-0017
web: www.ieee.org   email: ieeeusa@ieee.org
The Institute of Electrical and Electronics Engineers, Inc. (IEEE) is a transnational technical professional association of electrical, electronics, computer, aerospace, biomedical and telecommunications engineers.

**Teamsters for a Democratic Union**
P.O. Box 10128
Detroit, MI  48210
(313) 842-2600
web: www.tdu.org   email: tdudetroit@igc.org
Teamsters for a Democratic Union (TDU) is a nonprofit, membership organization that provides information to all Teamsters, their spouses, and related retirees.

**Marriage, Separation, and Divorce**

**Displaced Foreign Service Partners**
604 Abbott Lane
Falls Church, VA  22046

Displaced Foreign Service Partners is a nonprofit organization that provides information about pensions and survivor benefits for former spouses of foreign service workers who were divorced before February 15, 1981.

**Ex-Partners of Service Men/Women for Equality (EX-POSE)**
P.O. Box 11191
Alexandria, VA  22312
(703) 941-5844
email: ex-pose@concentric.net
EX-POSE is a nonprofit organization that provides pension and benefit information and attorney referrals to former military spouses. EX-POSE also lobbies Congress to pass laws to protect former military spouses at divorce.

**Publications:**
- Guide for Military Wives Facing Separation and Divorce ($5)
The Institute for Equality in Marriage
250 West 57th Street, Suite 2404
New York, NY  10107
(212) 489-5590
web: www.equalityinmarriage.org  email: info@equalityinmarriage.org
The Institute for Equality in Marriage is a nonprofit organization that provides information and support to men and women who are entering a marriage, are longtime married, or are divorcing. The Institute offers advice on key questions that should be asked when approaching pension issues related to a current or former spouse.

Pension Organizations

Pension Rights Center
1350 Connecticut Avenue, NW, Suite 206
Washington, DC  20036-1722
(202) 296-3776
web: www.pensionrights.org  email: PnsnRights@aol.com

American Academy of Actuaries
1100 Seventeenth Street NW, Seventh Floor
Washington, DC  20036
(202) 223-8196
web: www.actuary.org
The Pension Assistance List (PAL) is an American Academy of Actuaries program that serves the public. It is intended to provide professional services to consumers who have questions about their pension plans. When a request is received, the PAL coordinator selects an actuary from the PAL volunteer list who has appropriate expertise. The PAL actuary contacts the consumer and offers up to four hours of free help.

American Benefits Council
1212 New York Avenue NW, Suite 1250
Washington, DC  20005
(202) 289-6700
web: www.americanbenefitscouncil.org  email: info@abcstaff.org
The American Benefits Council is an advocate of employer-sponsored benefit programs.

American Council of Life Insurers
101 Constitution Avenue, NW
Washington, DC  20001
(202) 624-2000
web: www.acli.org
The American Council of Life Insurers (ACLI) is a unified voice on issues from retirement security to tax policy to international trade. We are backed by an industry with more than 200 years of experience protecting American families and businesses. ACLI shapes public debate, stays ahead of trends, and helps its members compete in changing times.

Publications:
• Annuities: The Key to a Secure Retirement
• What You Should Know About Buying Life Insurance

American Society of Pension Professionals & Actuaries
4245 North Fairfax Drive, Suite 750
Arlington, VA  22203
(703) 516-9300
web: www.asppa.org  email: asppa@asppa.org
ASPPA is a non-profit professional organization acting on behalf of its 5,400+ members to improve retirement income policy.
Employee Benefits Research Institute
2121 K Street, NW, Suite 600
Washington, DC 20037
(202) 659-0670
web: www.ebri.org  email: info@ebri.org
The Employee Benefit Research Institute (EBRI) is a nonprofit organization that is committed to data dissemination, policy research, and education on economic security and employee benefits.

Publications:
- Choose to Save
- HOW DO I GET THERE FROM HERE?
- How to Save for your Future - English
- How to Save for your Future - Spanish
- It's Never Too Late to Save
- Just Starting Out
- Maximizing Your Company Savings Plan
- The Magic of Compounding
- THE POWER TO CHOOSE
- TOP TEN WAYS TO BEAT THE CLOCK AND PREPARE FOR RETIREMENT
- Why Open an IRA?
- WOMEN AND PENSIONS - WHAT WOMEN NEED TO KNOW AND DO

Employee Stock Ownership Plan Association
1726 M Street, NW, Suite 501
Washington, DC 20036
(866) 366-3832
web: www.esopassociation.org  email: esop@esopassociation.org
The Employee Stock Ownership Plan Association (ESOP) Association is a nonprofit organization dedicated to employee ownership with a focus on ESOPs (Employee Stock Ownership Plans). The Association is the prime source of educational materials and meetings necessary for the successful management of employee-owned companies.

Employers Council on Flexible Compensation
927 15th Street, NW, Suite 1000
Washington, DC 20005
web: www.ecfc.org  email: info@ecfc.org

ERISA Industry Committee
1400 L Street N.W., Suite 350
Washington, DC 20005
(202) 789-1400
web: www.eric.org
Since 1976, The ERISA Industry Committee (ERIC) has remained the only organization in Washington exclusively committed to the employee benefits interests of America’s major employers. ERIC represents only employer interests. Our action on legislation, regulations, and other matters is determined solely by our members who are directly responsible for benefits policy within their companies. As a result, ERIC has been extremely influential and successful in its efforts and its mission.

International Foundation of Employee Benefit Plans
18700 W. Bluemound Rd
Brookfield, WI 53045
(888) 334-3327
web: www.ifebp.org
The International Foundation of Employee Benefit Plans is an educational association that serves the employee benefits and compensation industry.
Profit Sharing/401k Council of America
20 N. Wacker Drive, Suite 3700
Chicago, IL 60606
(312) 419-1863
web: www.psca.org   email: psca@psca.org

Established in 1947, PSCA is a national, non-profit association of 1,200 companies and their 3 million employees. PSCA represents its members' interests to federal policymakers and offers practical, cost-effective assistance with profit sharing and 401(k) plan design, administration, investment, compliance and communication. PSCA's services are tailored to meet the needs of both large and small companies. Members range in size from Fortune 100 firms to small, entrepreneurial businesses.
Public Interest Groups

National Academy of Social Insurance
1776 Massachusetts Avenue, NW, Suite 615
Washington, DC  20036
(202) 452-8097
web: www.nasi.org   email: nasi@nasi.org
The National Academy of Social Insurance promotes research and education concerning social security and other income security programs.
Medicare (financing, administration, managed care, chronic care, public opinion, restructuring options). Other Health Coverage (employer-sponsored health insurance, individually-purchased health insurance, retiree health benefits, Medicaid). Long-Term Care (Medicare/Medicaid coverage, home/community-based resources, long-term care insurance, personal assistance services, reform options) See also “Disability.” Social Security (retirement and Survivor benefits, disability benefits for adults or children, private disability benefits) See also “Workers’ Compensation.” Workers’ Compensation (cash payments and medical care for work-related injuries and occupational illness) See also “Disability” Workforce Issues and Employee Benefits (health and disability coverage, pensions, retiree health benefits, aging workforce issues)
Unemployment Insurance
International Activities (comparative social insurance policy research, information-sharing, and capacity-building through training of new leaders in other countries’ social insurance systems)

National Center for Retirement Benefits, Inc.
666 Dundee Rd., Suite 1200
Northbrook, IL  60062
(800) 666-1000
email: info@ncrb.com
The National Center for Retirement Benefits, Inc. (NCRB) is a private company that will calculate an expected benefit from a defined benefit pension plan. If it discovers an error in a client's favor in the plan's pension distribution, it will pursue the plan administrator and attempt to obtain the correct sum. This is a for-fee service although fees are applied only if additional monies are obtained.

National Employee Rights Institute
44 Montgomery Street, Suite 2080
San Francisco, CA  94104
(415) 362-7373
web: www.nerinet.org   email: info@workplacefairness.org
The National Employee Rights Institute assists individuals in understanding, enforcing, and expanding their rights in the workplace.

Publications:
• Federal Employee Legal Survival Guide ($49.95)

National Center For Employee Ownership (NCEO)
1736 Franklin St 8th Flr.
Oakland, CA  94612
web: www.nceo.org   email: nceo@nceo.org
NCEO is a private, nonprofit membership and research organization. NCEO conducts research and workshops, publishes a journal and operates a members-only referral service.
Retiree Organizations

**American Association of Retired Persons (AARP)**
601 E. Street NW
Washington, DC 20049
(888) 687-2277
web: www.aarp.org  email: member@aarp.org

American Association of Retired Persons (AARP) gives information on federal private pension laws. Requests for general information may be made by telephone. Requests for individual assistance concerning a specific problem must be made in writing.

**Publications:**
- 7 Costly Pension Pitfalls
- A Woman's Guide to Pension Rights (# D12258)
- Financial Planning and Retirement
- Pensions: Keeping Track of Them
- Where to Get a Pension Tune-Up
- Your 401(k) Plan: Building Toward Your Retirement Security (# D12258)
- Your Pension Plan: A Guide To Getting Through the Maze (# D13533)

**National Committee to Preserve Social Security and Medicare**
10 G Street NE, Suite 600
Washington, DC 20004
(800) 966-1935
web: www.ncpssm.org  email: general@ncpssm.org

National Committee to Preserve Social Security and Medicare (NCPSSM) will answer general questions about social security and Medicare benefits.

**The Military Coalition (TMC)**
125 N. West St.
Alexandria, VA 22314
web: www.themilitarycoalition.org
Women's Organizations

**Navy Family Service Centers**
Bldg. 214 School House Lane
Dahlgren, VA 22448
(800) 500-4947

Navy Family Service Centers provide a wide range of educational and preventive programs and services. These services contribute to personal and family member readiness and are crucial to overall military readiness.

**Older Women's League (OWL)**
1750 New York Ave. NW, Suite 350
Washington, DC 20006
(800) 825-3695
web: www.owl-national.org   email: owlinfo@owl-national.org

OWL is a national nonprofit advocacy group working for public policy and legislation to address problems confronted by older women. It also has an initiative called "The Color of Money: Retirement for Women of Diverse Communities" emphasizing African American, Asian American, and Hispanic women. OWL has 20,000 members and supporters in 103 chapters nationally. To find your local chapter, call OWL Field Services at 800-825-3695.
Women's Institute for a Secure Retirement (WISER)
1920 N Street, N.W., Suite 300
Washington, DC 20036
(202) 393-5452
web: www.wiser.heinz.org  email: info@wiserwomen.org
WISER is a nonprofit organization that provides women with information about long-term economic security and can help women plan for a financially sound retirement

Publications:

- Simple Guide to What Everyone Needs to Know About
- 10 Ways to Avoid Losing the Pension During a Divorce
- 401(k) Fees Checklist
- 5 Questions to Ask Your Mother or Grandmother
- Annuities: Why You Need to Know How They Work
- Divorce, a Time for Caution
- Don't Spend Your 401(k) Money! (Or any other retirement funds)
- Finally! Your 401(k) ?’s answered!
- Financial Decisions for Caregivers
- Glossary of Pension & 401(k) Terms
- Government Pension Offset &
- IRAs and Divorce
- Lump Sum Pension Payment
- Making Your Money Last for a Lifetime: Why You Need to Know About Annuities ($3)
- Minority Women and Retirement Income ($5)
- Pension Basics
- Pension Integration
- Pension Plans for Small Businesses
- Pensions & Divorce
- Private Pensions and Their Importance
- Resources for Women Planning for Their Financial Security ($2)
- Rights of Surviving Spouses
- Seven Life-Defining Financial Decisions ($6)
- SPousAL PROTECTIONS IN PENSION AND OTHER RETIREMENT PLANS
- Tax Law Changes & Retirement Savings
- The ABC's of Social Security
- The Female Factor: Why women face greater retirement risk and what can be done to help beyond employer-based retirement programs
- The Pay Gap's Connected to the Retirement Gap!
- The Working Woman's Pension Checklist
- Types of Retirement Plans
- What Women Need to Know About Pay, Social Security, Pensions, Savings and Investments ($7)
- WISERWoman - Summer 2004
- WISERWoman - Winter 2005
- WISERWoman - Late Spring/Summer 2005
- WISERWoman Fall 2005
- Women & Pensions: What You Need to Know
- Money & Retirement ($3)
- Windfall Elimination Provision