

Resources for Participants in Multiemployer Pension Plans in “Critical and Declining” Status

The [Multiemployer Pension Reform Act of 2014](#) (MPRA) allows severely underfunded multiemployer pension plans that are in “critical and declining” status to seek Treasury Department approval to cut pension benefits. Retirees worried about future pension cuts have asked us what they can do to protect their pensions. This fact sheet suggests steps they can take and provides links to important information.

The [Central States Pension Fund](#) was the first and largest multiemployer pension plan to apply to reduce retiree pension benefits as a result of MPRA, but it is not the only plan to apply. [Four other plans](#) have applied for Treasury Department approval to make similar pension cuts and [more than 50 other plans are in eligible to do so](#).

If your plan is eligible to or has announced plans to cut benefits, we suggest the following activities:

- **Form a retiree group.** When groups of retirees come together they are able to achieve substantial change. There is strength in numbers. Most recently Central States Pension Fund retirees formed [more than 60 grassroots retiree committees](#) to take action to prevent their pensions from being cut. The more people who are engaged in the process of preventing pension cuts, the better.
- **Start a Facebook group.** Facebook emerged as a key component in communications for the Central States Pension Fund retiree groups as they worked together and shared information with one another.
- **Find important information.** If your plan has applied to make retiree pension cuts, read our fact sheets to learn important information about your plan’s application, the date comments on your plan’s application are due to the Treasury Department, the points you should make in your comments, and other important material.
- **Contact your members of Congress.** Urge your members of Congress to support legislation to prevent cuts from being made.
- **Start a letter-writing campaign.** Let important people know where you stand and how you would be affected by any pension benefit cuts. Sample targets include plan trustees, union representatives and others.
- **Contact local media.** Let local media know that this is an issue that affects retirees in your community.
- **Add your voice to our story bank.** Tell us how you would be affected by possible cuts to your pension benefits. Your story will help bring attention to the proposed pension cuts to members of Congress and the media.
- **Hold meetings and rallies.** Gather a large group of people who would be affected by any potential pension cuts. Invite your elected representatives and local media to attend.

Relevant Pension Rights Center fact sheets

- [Multiemployer pension plans that have filed critical and declining status notices with the U.S. Department of Labor](#)
- [Plans that have applied to cut benefits under the Multiemployer Pension Reform Act of 2014](#)
- [Facts About Multiemployer Pension Plan Funding](#)
- [Points to Consider when submitting comments to the Treasury Department](#)

Calculate your benefits

Use the Pension Rights Center [calculator](#) to determine how much your pension benefit could be cut as a result of the Multiemployer Pension Reform Act of 2014.

Pension Rights Center statements on retiree cutbacks

Read Pension Rights Center [news releases, statements, blog entries and comments](#) on the topic of the Central States Pension Fund application to reduce retiree benefits.

Media

[News articles about multiemployer pension plan cutbacks](#)