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INTRODUCTION

This upgraded communications toolkit is a product of the Pension Rights Center's National Pension Assistance Resource Center (NPARC). This toolkit has been designed specifically for the Administration on Aging's Pension Counseling and Information Program and contains new tools and resources, as well as updated items from the original toolkit. This toolkit is intended to replace the original.

These tools and resources will help you promote the important work you're doing to develop and maintain a steady flow of appropriate pension assistance clients. The toolkit focuses on establishing and sustaining relationships with organizations and media that can build awareness of the services you provide. It also suggests ways to spread the word about your Project through online advertising and engagement, and radio PSAs.

We understand the outreach challenges that you face, so we've designed these tools, guides, and templates to make your outreach efforts as efficient and effective as possible. If you have any questions about its contents, how to use the materials, or suggestions for guides and templates, please contact Joellen Leavelle or Nancy Hwa at the Pension Rights Center, (202) 296-3776.

TOOLS AT YOUR DISPOSAL

We've created a range of resources to assist your outreach to organizations and media:

- **Message Platform:** This clearly spells out objectives, themes, and messages for supporting your work. All of the counseling projects (and NPARC) should communicate the same message of who you are and what you do. The Message Platform encourages consistency in the way you talk and write about the important work you do.

- **Q&A and Talking Points:** This provides you with succinct language to talk about your Project using consistent themes and ideas. These will be helpful for preparing to speak with the media as well as potential partners.

- **How-To Guides:** The toolkit includes five how-to guides to help you Prepare & Promote Case Studies, Develop Organizational Partnerships, Conduct Media Outreach, Engage in Online Advertising & Outreach, and Make & Market Radio PSAs.

- **Templates:** Within the how-to guides, we reference documents you can produce to enhance your communications to organizations and media. A sample outreach letter, newsletter article, media advisory, press release and op-ed, as well as an outreach script, questionnaire and other templates are contained within.

- **Materials:** We've created a uniform brochure, fact sheet, and mini poster that can help you to visually explain the range of services you provide workers, retirees and their families.

- **Quarterly Best Practices Calls:** NPARC will schedule quarterly check-in calls to discuss the progress of your outreach. Projects will be encouraged to share tactics that are and aren't working, and ask for needed assistance.

- **Media Lists:** NPARC will deliver a targeted list of reporters in each Project's coverage area. We encourage you to build and sustain relationships with these contacts according to the How-To: Conduct Media Outreach guide.

- **Media Calendar:** We've also created a calendar of observances and milestones that can be used as hooks for outreach to media and partner development efforts.

- **Pension Rights Center Social Media Properties:** Growing a social media presence takes time and effort. The Pension Rights Center has a Twitter feed (http://twitter.com/PensionRights), Facebook profile, and blog (http://www.pensionrights.org/news/perspectives/) through which it shares information and news about its work and retirement income issues, generally. You can leverage these assets by suggesting updates and blog posts, or linking to them from your website if you feel the content is appropriate for your organization or Project.

- **Outreach Tracker:** This will allow you to collect and report your progress on partner outreach more easily. It allows for you to input contact name, e-mail and phone, as well as outreach status and dates of contact.

MESSAGE PLATFORM

Following are the objective, themes and messages you should strive to communicate when describing your work to organizations and media:

<table>
<tr><th colspan="4">Objective
(the belief communications should create)</th></tr>
<tr><td colspan="4">The Administration on Aging’s Pension Counseling and Information Program is the trusted expert on retirement income benefits for workers, retirees and their families.</td></tr>
<tr><th colspan="4">Themes
(what we need audiences to know)</th></tr>
<tr><td colspan="2">We meet a unique and unmet need efficiently and effectively.</td><td colspan="2">We help individuals understand and exercise their retirement income rights.</td></tr>
<tr><th colspan="4">Messages
(key ways to illustrate and demonstrate the themes)</th></tr>
<tr><td>We have a track record of success. Our work has helped thousands of individuals, recovering more than $110M in benefits, which represents a return on federal investment of more than 5 to 1.</td><td>We effectively partner with agencies, community organizations and networks to ensure individuals know where to go to get the help they need.</td><td>We are a credible source of information and an effective advocate for consumers.</td><td>We provide free and useful personalized counseling and assistance to empower those in need regardless of age or income.</td></tr>
</table>

Q&A

What is the Pension Counseling and Information Program?

In 1992, Congress established the Pension Counseling and Information Program under the Older Americans Act to provide free and fair access to retirement income benefits counseling. The Pension Counseling and Information Program assists with all employer-sponsored retirement income benefits, including traditional pensions and other retirement savings plans, such as 401(k) plans. The Pension Counseling and Information Program services are available to American workers and retirees (or their family members), and are available free of charge, regardless of age, income or the amount of the benefit in question.

Why is the Pension Counseling and Information Program important?

Pensions enable individuals to remain financially secure in retirement, helping them stay out of poverty. Unfortunately, complex pension laws and corporate red tape make it difficult for people to keep track of and obtain the retirement income they have earned. By guiding people through this confusing maze, the Pension Counseling and Information Program provides workers, retirees, and their families with a unique service that is increasingly needed as the population ages.

What services does the Pension Counseling and Information Program provide?

Personalized assistance to investigate and advance claims for earned retirement income benefits:

- Locating "lost" retirement income benefits from former employers
- Obtaining and evaluating governing plan documents and other relevant information
- Resolving disputes over benefit eligibility or amounts

Personalized answers to basic questions about retirement income benefits and the laws that govern them:

- Rights and remedies for spouses, former spouses and survivors of pension-earners
- Plan conversions and modifications
- Reductions or suspensions in benefits
- Plan terminations and related matters with the Pension Benefit Guaranty Corporation and private annuity providers

Is there a cost for the Pension Counseling and Information Program's services?

No. Pension Counseling and Information Program services are provided free of charge, thanks to a grant from the U.S. Administration on Aging, along with support from other sources.

Are there age or income restrictions to receiving help from the Pension Counseling and Information Program?

No. Pension Counseling and Information Program services are available to any American worker, retiree, or family members seeking help on their behalf, regardless of age or income.

What makes the Pension Counseling and Information Program unique?

There is no single government agency formally tasked with assisting workers and retirees as they encounter difficulties related to their employer-sponsored retirement income benefits. The Pension Counseling and Information Program has a proven track record of success in helping American workers, retirees and their families to understand and exercise their retirement income rights. Since 1993, Pension Counseling and Information Program Projects have recovered more than $110 million in benefits for individuals that otherwise would have gone unclaimed.

Do you help people who have questions about their 401(k) or 403(b) plans?

Yes. The Pension Counseling and Information Program assists with all employer-sponsored retirement income benefits, including traditional pensions and other retirement savings plans, such as 401(k) plans. Additionally, the counseling projects will assist individuals, regardless of whether the employer that offers the retirement benefit is a private company or union, or a government agency or office.

Can the Pension Counseling and Information Program help me if I have been unsuccessful in earlier efforts to obtain my pension benefits?

Many times they can! Pension Counseling and Information Program staff members are knowledgeable and effective advocates for their clients. They are well-versed in retirement income laws and can efficiently research the relevant matter to ensure that individuals receive the proper assistance with their inquiries.

Are the pension counseling projects government offices?

No, the regional pension counseling projects are primarily funded by the U.S. Administration on Aging and are run by independent local nonprofit organizations.

Does the Pension Counseling and Information Program cover the entire nation?

Currently, six regional pension counseling projects serve 29 states. Each Project's jurisdiction is broadly defined in order to serve more people. Projects serve:

- people who currently live or work in their region;
- people who used to live or work in the region while earning the pension;
- people whose employer or pension plan is headquartered or has operations now in the region; and
- people whose employers or pension plan had operations in the region when the pension was earned.

TALKING POINTS

- [Project name] has a long-standing, demonstrated track record of success.
  - Since its founding in [year], [Project name] has reconnected [number] people with their "lost" pension benefits – benefits that were earned by workers who left their company many years ago, but since the company has relocated, changed names, been purchased by another company, or gone out of business.
  - [Project name] has recovered more than [dollar amount] in benefits – for workers, retirees and their families – that they would likely not have received, but for the assistance of the counseling project.

- [Project name] fills an unmet need.
  - Problems such as miscalculated benefits and incorrectly denied benefits are common.
  - The inherent complexities of government and private pension and retirement savings plans make it difficult for individuals to navigate the system without assistance.
  - There is no single government agency formally tasked with assisting workers and retirees as they encounter difficulties related to their retirement income benefits.

- [Project name]'s free counseling services have helped thousands of Americans secure the retirement income benefits they earned.
  - We offer personalized assistance to our clients, helping them to make effective claims for their earned retirement income.
  - We also offer answers to basic questions regarding retirement income, and make referrals to trusted partners when individuals require services beyond those offered by our Project, such as disability benefit claims or litigation services.

- [Project name] staff members are committed, compassionate and fair.
  - [Project name] staff members are dedicated and knowledgeable advocates for their clients.
  - Personalized and friendly services are provided regardless of age or income.

- [Project name] advocates effectively and efficiently for its clients.
  - For example, [case study].

- [Project name] is easily accessible.
  - [local contact information and hours]
  - [website]

- [Information about an upcoming event, milestone or the availability of helpful fact sheets and other information on the Project's website.]
  - [Provide details for interested parties to attend or find additional information]

HOW-TO: PREPARE & PROMOTE CASE STUDIES

As mentioned above, case studies can be useful in outreach to potential clients, community partners, and local media outlets. Potential clients will be impressed by the retirement income you've secured for clients in similar situations. For this reason, it is important that your case studies demonstrate the array of services your Project provides.

Start by asking your clients if you have their permission to share their story. Then, prepare your case studies in a consistent format and present them across a range of communications. If you don't receive their permission, you can still use the details of their case to demonstrate your Project's work. You would need to create a "blind" case study that does not include any personal identifiers about the client.

Preparing Case Studies

It's advisable to draft your case studies in a consistent format, so that they can be presented together. A case study template is included on p. 27 of this toolkit. To help you get started, we've drafted a sample case study using information provided by the Ohio Pension Rights Project. We encourage you to include more detail in your case studies, when the information will strengthen any one of three categories:

- **Background:** Robert Whitman worked at North American Aviation from 1962 to 1985, prior to his retirement from another company. He knew he earned a pension there, but was unable to recover it after a year of research.

- **Strategic Program:** Gail Webb, a managing attorney with the Ohio Project, discovered that North American Aviation had been sold to Boeing. Upon learning this, she connected Whitman with their pension administrator.

- **Results:** Ninety days after Webb connected Whitman with Boeing, he received his first pension check – and $853 more per month in income.

Remember, you must ask clients' permission to include their case study in your archives, materials and interviews. During the in-take process, ask if they would be willing to share their stories with a reporter if the opportunity arose. Remind them again when the case closes and make sure you have current contact information.

If clients are unwilling to share their stories, but theirs are particularly compelling cases, consider identifying them only by first name and last initial, referring to them blindly as a 70-year-old retiree or some other descriptor that maintains their anonymity. You can do so in collateral and media materials.

Promoting Case Studies

Incorporate one or more case studies into the following communications to potential clients and community partners:

- Project Website – consider creating a dedicated case studies section
- Newsletter Articles
- Direct Mailings
- Displays – at your Project, and at conferences or community presentations
- Paid Advertising – television, radio, print and online
- Social Media Updates – Twitter, Facebook and blog entries

Case studies are also appealing to the media, because they can help explain your expertise in navigating complex retirement benefits systems. Additionally, when retirement income rights are discussed in national news, case studies can provide media outlets a local angle for the story.

Incorporate one or more case studies into the following communications to local media:

- **Media Interviews:** When local media request interviews with staff at your Project, it's a good idea to also offer them an opportunity to speak with one or more clients who have benefited from your services.

- **Press Releases:** Your Project might proactively reach out to media when you celebrate an anniversary or reach a retirement income recovery milestone. See the template and examples of press releases on pp. 34-37.

- **Media Advisories:** If your Project is planning to hold an event, prepare a media advisory to announce the event to local media in advance. See the template on p. 33.

- **Letters to the Editor:** Your Project might want to respond to articles in local newspapers that relate to your issue. Letters to the editor are typically brief, but could be strengthened by a short case study. See template and examples of letters to the editor on pp.38-40.

- **Op-Eds:** Your Project might consider submitting op-eds to local newspapers when retirement income is discussed in national news. These communications are longer and allow more space for a relevant case study. See the template on pp. 41-42.

- **Social Media:** If your Project has a social media presence, you may find it effective to use social media, particularly Twitter, to communicate with local media. These posts are very brief and should "tease" client wins or cases in progress.

HOW-TO: DEVELOP ORGANIZATIONAL PARTNERSHIPS

Educating state and local government agencies, social service organizations, and community groups about your services is critical to extending the reach of your Project. Representatives for most of these groups will understand the benefit of those services immediately, but organizations are approached every day about possible partnerships.

That's why it's important to articulate why supporting your Project is complementary to their mission. It is also important to demonstrate an understanding of each organization and its members. For example, state and local government agencies will appreciate learning that there are local experts they can refer clients to for free services, rather than referring their constituents to an online or fee-for-service resource.

At the same time, it's important to build and sustain relationships with organizational partners who can:

- Refer viable clients to your Project
- Endorse your Project and spread the word about your services to the population they serve
- Distribute your Project's outreach materials to their members
- Serve as legal resources after clients' appeal processes are exhausted
- Introduce you to other, related organizations and potential partners

Types of Organizational Partners

Consider engaging the following types of groups (NPARC can provide assistance):

Type	Organizations
Federal, State and Local Government Agencies	Department of Labor - Employee Benefits Security Administration; Internal Revenue Service, Social Security Administration; State Legal Services Developers State county and local pension plan offices.
Policymakers & Elected Officials	Federal, state and local elected officials, and special committee offices.
Legal Community	American Bar Association, National Employment Lawyers Association, National Academy of Elder Law Attorneys, National Association of Attorneys General, National Employment Lawyers Association, National Legal Resource Center, National Senior Citizens Law Center, legal services providers
Pension-Related Organizations	American Academy of Actuaries, National Association of Personal Financial Advisors, United Policyholders, National Center For Employee Ownership
Aging Groups	National Council on Aging, National Association of Area Agencies on Aging, AFSCME Retiree Chapters, National Active and Retired Federal Employees Association (NARFE) Retiree Chapters, The National Aging Information and Referral Support Center

Nonprofit Organizations	Organizations that advocate for consumer or employee rights, or the rights of seniors in general (Older Women's League, Women's Institute for Secure Retirement)
Educational Institutions	Lifelong learning institutes
Places of Worship	Churches, synagogues, temples and other places of worship

Four Steps

1. Identify Organizations & Establish Contacts
2. Personalize Your Asks
3. Facilitate Outreach
4. Follow Up

Step 1: Identify Organizations & Establish Contacts

Begin by researching national, statewide and appropriate local organizations in each category using on- and off-line resources. That research should feed into the Partner Database that has been provided with this toolkit to track the outreach process. The database includes space for reporting on the status of the relationship and the staff member whose responsibility it is to maintain the partnership. That person should also make sure he or she is aware of and in touch with the right person at the organization. When establishing new relationships, consider first reaching out to the communications or member services department.

As mentioned in the accompanying e-mail, NPARC might also pass along additional local contacts that are uncovered during their simultaneous outreach.

Once you have developed a list of potential partnership organizations, and the most appropriate contacts at each, you can prepare to reach out to the contacts on your list.

Step 2: Personalize Your Asks

When preparing to contact third-party organizations, consider the asks you'll make of them. They should be specific to the organization with which you're meeting and should fall within a range of participatory options that are appropriate to the organization's size and any relationship that may already exist. It's advisable to research in advance:

- What they do and who they serve
- Communications vehicles
- Dates of upcoming events

For example, here are the asks you should consider making of three different organizations. Consider starting with one or two of these asks and, if the organization demonstrates interest, you could suggest another idea or reserve several ideas for future follow up:

Organization	Asks
Local Social Security Office	• Refer beneficiaries interested in pension recovery • Co-host an internal training about the Project's work for the office's staff • Display or distribute materials • Place an article about your Project on their website or in one of their communications vehicles (see template) • Include fact sheet and business card in benefit packets • Co-host an informational event for seniors
State and Local Bar Associations	• Refer relevant cases • Serve as a referral source on cases for which the appeals process has been exhausted • Distribute materials to section heads and/ or members with a letter explaining how your Project can assist their clients • Link to your Project website • Place an article about your Project on their website, on their listserv or in one of their other communications vehicles • Co-host an internal training about the Project's work • Join our advisory committee • Consult on complex cases
Local Community Service Organizations	• Refer potential clients • Link to your Project website • Display or distribute materials • Place an article about your Project on their website or in one of their communications vehicles • Co-host an informational event for seniors • Exhibit at senior events • Offer onsite counseling on a regular schedule • Recruit and deploy peer ambassadors

Brochure Distribution

As indicated above, distributing your Project's brochure is an important step in gaining recognition and awareness of your services. Whether through an e-mail, letter, phone call or in-person meeting, you can offer one brochure or a larger supply of brochures. You may suggest that they distribute these at upcoming community events or reserve a supply for their office if they meet frequently with individuals who have retirement plans. The following summarizes appropriate venues for brochure distribution:

Partner Type	Partner Examples
Organizational Partners	Federal, state and local government agencies and policymakers; legal and aging services organizations, and the private Bar; aging and retiree groups and associations; women and consumer groups and organizations; educational institutions and industry groups; community organizations.
Senior Groups	Senior centers, community centers, area doctors' offices, hospitals
Community Events	Large financial planning or retirement event sponsored by a partner or other local organization and that is focused on the needs of workers and retirees

Step 3: Facilitate Outreach

Once your list is in place and you've organized your asks, you will want to think about your outreach approach and how it will vary depending upon your familiarity with the contact. At the start of your outreach, organize your list into two sections: acquaintance versus new contact.

Reaching Out to Acquaintances

In the case of a contact you've met previously or with whom you are somewhat acquainted, an e-mail or letter with one brochure, a copy of the mini poster and/or the fact sheet followed by a phone call would be appropriate. A template for an outreach letter/e-mail is provided on p. 30.

Using the outreach phone script provided in the toolkit, introduce yourself and your Project. As indicated in step 2, you'll have already made a list of personalized asks, so incorporate those into your script when you make a connection with the appropriate contact.

If you reach someone's voice-mail, and have already sent him or her an e-mail or letter, feel free to leave one message and request a call back. If you don't hear from them, you may continue to try to reach them by phone, but do not leave additional messages. That can become burdensome if the contact is busy.

Reaching Out to New Contacts

If you have never spoken with the contact, we recommend starting with a phone call to confirm that you have the right contact and introduce yourself. As with outreach to acquaintances, customize the script based on your asks.

If you're unable to reach your contact live, don't leave a message. Wait until you can introduce yourself by phone and explain your counseling Project's services. This will ensure that they hear a complete and thorough description of your Project's services and your proposed partnership before making a decision about whether or not to collaborate with you.

Tracking Your Results

As you're conducting outreach, it's important to make notes in the outreach tracker or other data collection system to ensure that you capture relevant next steps and follow-up items. Be as specific as you can to make it easier to recall past outreach attempts. For example, include the date on which you left a voice-mail message or the initial date on which you were redirected to another contact within the organization. Note additional contact names and numbers by creating a new line or entry for the organization in the outreach database. Maintaining the old contact with specific notes that they aren't the appropriate contact will ensure that future team members don't mistakenly reach out to them. Be sure to update the database on a continual basis since contacts may switch departments or leave the organization.

Step 4: Follow Up

Chances are, at least some of the organizations you're reaching out to are subject to frequent requests for partnership. It's important that your Project remain firmly in the minds of both current and potential partner organizations between outreach activities. You might consider reaching out again to your contacts on the following occasions and for the following reasons:

- Send an occasional e-mail about a successful recovery in a particularly complex case, or a significant development in the law or new fact sheet you developed
- Alert partners to meetings, events and activities they may have interest in attending
- Cultivate personal relationships with your contacts
- Continue making asks, as appropriate
- If they're not interested in setting up a meeting, send them a follow-up letter with one brochure for their reference or a stack of brochures for them to display in their location, or an e-mail with a link to the PensionHelp America website and online brochure.

Also be sure to demonstrate your commitment to the partnership by recognizing their support, whether on your website or in direct follow-up with each organization.

HOW-TO: CONDUCT MEDIA OUTREACH

It's important to build and sustain relationships with media who can:

- Profile your Project and clients whose pensions you have recovered
- Consult and quote Project staff on relevant stories
- Include your Project in on- and off-line resource lists

Consider engaging the following types of media (specific Detroit media outlets are used as a sample):

Type	Outlets	Example Targets
Print	Community, daily, magazine, news service/syndicate	Associated Press, Detroit Free Press, Detroit News, Real Detroit Weekly
Radio	AM, FM, regional radio networks	WWJ-AM, WCSX-FM, WJR-AM, WMXD-FM,
Online	Blogs, Internet magazines and weeklies	For Immediate Release, Daniel How's blog
TV	Regional cable and TV networks, TV stations	WJBK-TV (FOX), WDIV-TV (NBC), WXYZ-TV (ABC), Michigan Matters
Newsletters	See organizational partners	

Four Steps

1. Identify Outlets & Establish Contacts
2. When You Have News…
3. When You Don't Have News…
4. Preparing For The Conversation

Step 1: Identify Outlets & Establish Contacts

As referenced above, NPARC will create a media list for each Project. The list will include 10 or more state and local reporters covering business, personal finance or senior issues within your Project's region.

Upon receiving the list, introduce yourself by phone, e-mail, or letter. See p. 32 for a sample e-mail pitch. Keep in mind:

- You aren't going into this initial phase of outreach with the expectation of coverage
- You're taking advantage of an opportunity to educate the reporter about your Project's work
- The meeting will make follow-up – when you do and do not have news – much easier

Step 2: When You Have News…

The following announcements might be of interest to media:

- Large or unique recoveries
- Recovery milestones
- Changes in the laws or regulations; important case decisions
- New and substantial partnerships
- Events or openings
- Anniversary celebration
- Changes in leadership

When your Project has a story to tell, it's important that you be prepared and follow a strategic media outreach program. To prepare your Project for outreach, you should first identify spokespeople. These are individuals within your Project – and clients who have been helped by your Project – who are well-respected, well-spoken, and well-versed on the issue of retirement income. For tips on training spokespeople, refer to the Preparing for the Conversation section of this document (p. 19).

You can train spokespeople to be media-savvy by providing them a bulleted list of talking points. These points concisely explain the newsworthy item as well as your Project's mission and services. Refer to the Q&A and Talking Points section of this document starting on p. 6.

Proactive Media Outreach

Once you've identified and trained the appropriate spokesperson, conduct outreach to your targeted media list as follows:

- **Write an e-mail pitch, media advisory and/or press release:** An e-mail pitch is best for announcements that are less timely or significant, a media advisory is used to announce an upcoming event, and a press release provides reporters with the background needed to write a story. See the templates and examples for each on pp. 32-37.

- **Distribute your media materials:** If your news is built around a foreseeable event (such as a press conference), e-mail a media advisory to your list one week in advance. Send a press release on the day of the event or announcement. For "evergreen" stories – ones that are relevant for a long time (such as a successful case) – you don't need to send out an advisory, just send a press release to get the reporter's attention.

- **Follow up with a phone call to gauge reporters' interest:** Reporters receive multiple media advisories and press releases daily. To ensure that yours is seen, place a follow-up call. Ask your contact if he or she received your e-mail and offer to briefly explain its contents.

Reactive Media Outreach

Other occasions for outreach arise in response to local or national coverage of retirement income issues:

- **Letter to the Editor:** These are written in response to newspaper or magazine articles. They are less than 150 words in length and must refer to a recently published article. For submission instructions, consult the publication's website. Be sure to sign the letter with your name, your Project's name, and contact information. See the letter to the editor template and examples on pp. 38-40.

- **Op-Ed:** Like letters to the editor, these appear in publications' opinion sections. However, they aren't written in response to a published article. They should be crafted when retirement income becomes a hot issue nationally or locally – and you can offer an informed opinion. Op-eds can run up to 650 words. See the op-ed template on pp. 41-42.

Step 3: When You Don't Have News…

In today's crowded media landscape, it can be difficult to keep your Project prominent in the minds of the reporters you have targeted. You might consider the following:

- Send an occasional e-mail about a successful recovery
- Cultivate personal relationships with your contacts
- Try to find creative ways to connect the national observances on the media calendar below to your work

Observances Related to Retirement Income

- Financial Literacy Month – April
- National Employee Benefits Day – April 2, 2011
- Anniversary of the Civil Service Retirement Act – May 22
- Baby Boomer Recognition Day – June 21, 2011
- Anniversary of the Army and Air Force Vitalization and Retirement Equalization Act (modern Military Retirement System) – June 29
- National Retirement Planning Month – July
- Anniversary of the Older Americans Act – July 14
- Anniversary of Social Security – August 14
- Anniversary of Pension Protection Act – August 17
- National Senior Citizens Day – August 21, 2011
- Anniversary of the Retirement Equity Act – August 23
- Anniversary of the Railroad Retirement Act – August 29
- Anniversary of ERISA – September 2
- 401(k) Day – no date for 2011, was September 10, 2010
- National Save for Retirement Week – October
- Financial Planning Week – October
- International Day of Older Persons – October 1, 2011

- Anniversary of the Uniformed Services Employment and Reemployment Rights Act – October 13
- Anniversary of the Civil Service Spouse Retirement Equity Act – November 9

Other National Observances

- National Get Organized Month – January
- Fathers Day – June 19, 2011
- Mothers Day – May 8 , 2011
- National Senior Health and Fitness Day – May 25
- Labor Day – September 5, 2011
- National Grandparents Day – September 11, 2011
- Veterans Day – November 11

Step 4: Preparing for the Conversation

When your proactive media outreach piques a reporter's interest, you should be prepared to fulfill their requests for information and spokespeople. It's advisable to share with them a one-page fact sheet that contains your talking points, as discussed above, and the uniform brochure, which may be ordered from your NPARC contact. The fact sheet can supplement your media advisory and/or press release and provide additional background and statistics about your Project.

You should also be prepared to refer the reporter to at least one staffer from your Project and one current or former client. Training these spokespeople in advance of interview requests will increase the likelihood that they will be able to portray your Project in a positive light. Use the following series of tips to train your spokespeople or prepare yourself for an interview, as well as the Q&A and Talking Points provided earlier in the document:

Keys to Success

- Confidence – Be firm, decisive
- Clarity – Talk in terms most adults will understand
  - Examples – Use "worker" or "retiree" instead of "participant;" use "traditional pension plan" instead of "defined benefit plan;" use "income for life" instead of "annuity"
- Conviction – Put your heart and mind into the interview
- Control – Say only what you want

Media-Friendly Talking Points

- Clear – Brief, use strong language
- Credible – Derived from facts, experience and common sense
  - Citing statistics and successful cases helps your credibility
- Persuasive – Convey emotion or third-party validation
- Actionable – Clear request to do something that is easy, good

- "If you or someone you know has a question about a pension or 401(k) plan, call us at [phone number] or visit our website at [URL]."

Interview "Dos"

- Make two or three points – and make them often
  - We provide a vital and unique service
  - Our services are free of charge
  - We are effective
- Deliver those points clearly and succinctly
- Be assertive and positive
- Put things in context
  - In an uncertain economy, it's not unusual for employers to make changes to their employee benefits to save money. That's why it's important for workers and retirees to know what their legal rights are when it comes to retirement plans.
- Support your claims with data
  - Select three statistics that best support your arguments and use them, such as the number of cases handled in a year, total amount of benefits recovered, ratio of dollars recovered to dollars received in AoA funding (return on investment).
- Connect the facts in your answer to your broader themes
  - The statistics and cases that you cite show the audience why there is a need for the pension counseling projects and how effective they are.
- Stick to what you know
  - Example: You discuss a case in which you helped a client get her benefit from a public pension plan. The reporter asks, "What are the chances that the state legislature will switch all state employees to a 401(k) plan?" You can respond, "You would have to ask lawmakers that. However I can tell you that whenever an employer decides to freeze or terminate its traditional pension plan, the change can often raise questions for both workers and retirees, who are concerned about how it will affect their benefits. We can help people understand their legal rights and the potential impact that the freeze/termination can have."
- Do your homework
  - Research the media outlet and reporter: What stories or editorials have they published or broadcast on pensions within the past 18 months? Does the reporter or outlet seem to take a particular point of view on retirement income? The Pension Rights Center can help you with this type of research.
  - Keeping up to date on the latest news will help you anticipate some of the questions you might be asked.
- Practice (the Pension Rights Center can help with this)
  - Come up with a 30-second "stump speech" or "elevator speech" – three or four sentences that encapsulate your core message
    - Your stump speech is something that you can open an interview with, fall back on whenever you're stuck for something to say, or answer an

open-ended question with ("Any last words?"). Repeating your Project's phone number and website is always a good idea.
    - Example: "People in the [geographic location] should be aware that they can get free legal advice about their retirement plans from [name of Project]. The experienced attorneys at [name of Project] will help anyone who has question about their pension or 401(k) plan. Call us at [phone number] or visit our website at [URL] for more information."
  - Have a colleague conduct a mock interview with you.

Interview "Don'ts"

- Don't do an interview until you're ready
- Don't speak for anyone else
- Don't pretend that you know an answer if you actually don't
  - It's okay to admit that you don't know the answer to a question, but use the question to bridge to your message. If the interview isn't live, i.e., you are talking to a print reporter, and you know how to find the answer to their question, you can tell the reporter that you will get back to him/her.
- Don't speculate
- Don't let falsehoods stand
- Don't give too much detail
  - Unless the story is about the case itself, you don't have to describe every step you took to help a client. You can summarize: "After sending [number]/multiple e-mails and making [number]/several phone calls over the course of six months, we were finally able to get our client his benefit."
- Don't ramble or use jargon
  - Instead of saying, "The couple should have had a QDRO," say, "As part of their divorce decree, the couple should have had a court order that divides retirement benefits."
- Don't be sarcastic/ironic

HOW-TO: ENGAGE IN ONLINE ADVERTISING & OUTREACH

We understand that the PensionHelp America website, and your individual Project sites, are increasingly significant sources of referrals. One way to increase traffic to these sites is to engage in online advertising and outreach.

Online Advertising

The Pension Rights Center manages a Google AdWords program, which has driven traffic to the PensionHelp America website. Google's model is such that organizations with 501(c)(3) status are eligible for free advertisements valued at up to $10,000 per month. We recommend you apply for and build out your own program, targeting the ads by geography so as to distinguish them from the national program. To do this, you may need to coordinate with staff of the organization that houses your Project to set up an AdWords program. The online application for Google's grant programs can be found at http://services.google.com/googlegrants/application.

The ad copy should focus on short summaries of information that explain what the counseling projects do and how to access additional information. See the list of sample Google AdWords on p. 46.

Social Media Outreach

Online outreach can build awareness of your Project and services to help you:

- Generate viable pension counseling clients
- Build and sustain relationships with partners and media
- Increase your share of voice on pension-related issues

One example of utilizing social media to raise awareness of your Project's services would be to guest author a post for the Pension Rights Center's Perspectives blog. Compelling blog posts have a clear point of view, are related to timely events and serve as a call to action. See below for a list of additional times at which a blog post would be appropriate:

- Large or unique recoveries
- Recovery milestones
- New and substantial partnerships
- Events or openings

The sample blog posts on pp. 43-44 can be a helpful guide as well as the following guidelines for drafting compelling blog posts:

Blogging Tips

- Write with the reader in mind
- Make it valuable and worthwhile
- Keep it simple and accessible

  - Blog readers skim
  - Try to keep your word-count to within the 100-400 range
  - An entire blog post could be a short reaction to an interesting article, study or embedded video
  - Pose a question to drive discussion
- Aim for an attention-grabbing headline
- Keep paragraphs short (1-3 sentences) to make it easier to read on a screen
- Make sure to cite third-party sources when relevant
- Provide definitions of specialized terminology
- To complement the writing, include visual aids when possible — this gives readers an activity and helps keep them learning more about the point you are making in the blog post.
- Embrace feedback. Social media provides real-time feedback from your followers. Use that feedback to improve your published content and deliver what your followers will find useful. Replying to comments left on your blog is an important step in modeling transparency.
- Market yourself. Make sure to tweet and write a Facebook update about your blog post.
- Avoid content not created for the Internet. Try not to link people to press releases or other material not prepared expressly for online readers.
- Joellen Leavelle can answer any questions you have or provide assistance with your blog entry

Tone and Personality

- Don't be too formal
  - Maintain high grammar standards but use a conversational tone
  - Don't shy away from using colloquial language where appropriate
- Be personable and accessible
  - Speak as yourself in the first person
  - Share anecdotes or individual points of view
  - Find a unique voice
- Keep your blog posts conversational and personal. They should reflect the unique viewpoints and background of the writer. Bloggers shouldn't shy away from using "verbal" quirks, colloquialism, personal anecdotes or speaking directly to the readers.

In addition to drafting blog posts for the Perspectives blog, consider leveraging the Pension Rights Center's social media presence by suggesting tweets or Facebook updates about your cases, partners and events. See p. 45 for samples.

If time and resources allow, you might also:

- Develop your own Twitter and Facebook profiles
- Create a blog specific to your Project's work for your website
- Consider posting content from the Pension Rights Center's Twitter feed and blog on your Project's own Twitter feed and blog if the content is relevant to your work

- Consider retweeting from the Twitter handles of some groups that your Project may work with including:
  - The Coalition of Wisconsin Aging Groups: www.twitter.com/CWAGWisconsin
  - The National Academy of Social Insurance: www.twitter.com/SocialInsurance
  - National Committee to Preserve Social Security and Medicare: www.twitter.com/NCPSSM
  - Wider Opportunities for Women: www.twitter.com/WOWOnlineWOW

HOW-TO: MAKE & MARKET RADIO PSAS

Public service announcements (PSAs) are television, radio, online or outdoor advertisements intended to raise awareness of an issue or service. They rely on donated airtime or ad space from vendors supportive of the causes they address. While this translates to cost savings for distribution, the up-front costs of producing PSAs are prohibitive for many nonprofit organizations. The good news is that there's an alternative solution for producing radio PSAs, which requires only an investment of time.

"Live reads" are 15 and 30 second scripts developed by nonprofits to be read by radio personalities in place of a fully produced PSA. Below are two sample live reads that we have developed for you to use:

- :15 – Questions about your pension or 401(k)? Thanks to a grant from the U.S. Administration on Aging, you can learn your pension rights and claim your benefits, free of charge. Call the [insert project name] at [insert phone number].

- :30 – Do you have a question about your pension or 401(k) plan? Have your benefits been miscalculated or denied? Are you trying to claim benefits from a former employer that has relocated or gone out of business? Thanks to a grant from the U.S. Administration on Aging, you can learn your pension rights and claim the benefits you've earned. Services are provided to workers, retirees and their families, free of charge. Call the [insert project name] at [insert phone number].

After you've customized the scripts with information about your Project, take these steps to get them on-air:

- Make a targeted list of radio stations in your service region and identify contacts at each. Some will have a dedicated PSA director, while others rely on a multitasking program director. NPARC can assist your Project with creating this list.

- Call or e-mail your contacts to tell them the live reads are available. Use this opportunity to explain, in more detail than 15 or 30 seconds allows, why the work you do locally is important.

- Ask the radio station to air your live script during day parts and shows popular among workers, retirees and their families. You might also suggest other ideas for partnership. For example, volunteer a lawyer on staff to take listener questions on-air.

Radio stations are typically very receptive to promoting free services that will benefit their listeners. We encourage you to capitalize on this opportunity to build and sustain relationships with media.

TEMPLATES AND EXAMPLES

We’ve created the following templates, referenced throughout this toolkit, to guide your outreach to organizations and media:

- Sample Case Study
- Outreach Phone Script
- Outreach Questionnaire
- Outreach Letter/E-mail
- Newsletter Article
- E-mail Pitch to Reporter
- Media Advisory
- Press Release
- Sample Press Releases
- Letter to the Editor
- Sample Letters to the Editor
- Op-Ed
- Blog Entry
- Tweets and Facebook Updates
- Google AdWords
- Public Service Announcements

CASE STUDY TEMPLATE

Background/Issue Presented

- [Insert high-level details]

Intervention/Action Taken

- [Insert high-level details]

Outcome/Recovery

- [Insert high-level details]

Client Statement/Quote:

- [Insert client statement]

Sample Case Study

- **Background/Issue Presented:** Robert Whitman worked at North American Aviation from 1962 to 1985, prior to his retirement from another company. He knew he earned a pension there, but was unable to recover it after a year of research.
- **Intervention/Action Taken:** Gail Webb, a managing attorney with the Ohio Project, discovered that North American Aviation had been sold to Boeing. Upon learning this, she connected Whitman with their pension administrator.
- **Outcome/Recovery:** Ninety days after Webb connected Whitman with Boeing, he received his first pension check – and $853 more per month in income.
- **Client Statement/Quote:** "I can't thank Ms. Webb and the Mid-America Pension Rights Project enough for their help. Ms. Webb was courteous and efficient, and was able to do in a few short weeks what I was unable to do after years of trying."

OUTREACH PHONE SCRIPT

The following script can be used when engaging potential partners by phone:

Hi, my name is [name] and I'm calling from [Project name]. Do you have a moment to talk about how our organizations might join forces for the benefit of workers, retirees and their families? If you're not the right contact, could you recommend who I should speak to within your organization?

[Project name], located in [city, state], is one of six Projects across the country that help people recover their unclaimed retirement benefits. Overall, these Projects have recovered more than $110 million in benefits. Our Project provides residents of [states] with the free counseling and assistance needed to recover their benefits. Locally, the [Project name] has recovered [local recovery amount] in unclaimed or lost benefits.

There are a number of ways we can collaborate to help retirees exercise their income rights and become financially independent. For example, [one or two personalized asks].

I'd like to arrange a meeting to discuss these and other ideas for partnership. I'm available on [a handful of dates] over the next month. Let me know which date works best with your schedule. In the meantime, you can learn more at www.pensionhelp.org [or Project URL].

OUTREACH QUESTIONNAIRE

The following provides a sample of the personalized "asks" you can make of the organization:

- How often do seniors ask about assistance with their pensions? Would you be willing to refer them to our Project?
- Can you link to our website from yours? What do you need from us to do that?
- What materials are useful to you? One-pagers? Brochures? How many would you like?
- Do you have an employee, member or community newsletter for which we could provide some content? (Ideally, secure a commitment for inclusion every quarter.)
- Do you provide informational packets to your members? Will you be willing to include our materials in those packets?
- Do you have any upcoming events for seniors where we could distribute materials?
- Would you be interested in hosting a brief information session that would allow me to introduce your employees or members to our free services?
- How else could we help you communicate about pension assistance?
- Are there other organizations that you recommend we contact? Do you have a specific contact there?

OUTREACH LETTER/E-MAIL

Dear:

A majority of older Americans rely on income from pensions and other employer-sponsored retirement plans. Without that crucial income to supplement Social Security, they would lack the resources necessary to live independently, pay for health care, and continue to contribute to society. Pensions can make the difference between living out retirement with dignity and respect, and just scraping by.

But too often, employees and retirees face significant hurdles when they attempt to claim the benefits they have earned. Every year, thousands of Americans discover that their pensions have been miscalculated or denied due to a mistake or technicality. Some face benefit suspensions, cutbacks, and overpayments. Others have lost track of their retirement plans entirely, due to corporate relocations, mergers, and name changes.

There's an untapped resource to help individuals navigate the complex world of pension law. The Pension Counseling and Information Program can help retirees and workers make sense of the confusing retirement income system and obtain their benefits. Today, the Program operates through six regional Projects that provide counseling and assistance to retirees and workers in 29 states free of charge and without regard to age or income. Together, the Projects have recovered more than $110 million in retirement income for the thousands of clients they have served.

The residents of [city/state] are fortunate to have access to one of those Projects, the [Project name]. We at [Project name] are committed to helping retirees and workers in our area understand and exercise their retirement income rights. In fact, we've helped seniors recover [recovery amount for area served by addressee] in (or throughout) [describe area served by addressee: the state of New York, the six New England states, Los Angeles County, etc.].

As a recognized expert on retirement income benefit laws, and a trustworthy advocate for workers, retirees and their families, we are reaching out to you to request your support of [Project name]. There are a number of ways you could lend your support: [bulleted list of personalized asks].

I hope you will consider partnering with [Project name]. Working together, we can help ensure that retirees and workers in [city/state] receive the benefits they have earned – and need to maintain their health, well-being, and independence.

If you are interested in discussing this partnership further, please contact me at [phone number] or [e-mail address]. I will follow up with you shortly to arrange an in-person meeting. In the meantime, you can learn more by visiting our website at www.pensionhelp.org [or Project website].

NEWSLETTER ARTICLE

[Organization name] Joins Forces with [Project name]

There's an untapped resource to help American workers remain financially independent throughout their retirement years. To help local [name of region] retirees and workers make sense of the confusing retirement income system and rightfully claim their benefits, [organization name] has teamed up with [Project name].

The Project, located in [city] [or worded to correspond with the service area of the partner organization], offers counseling and assistance for individuals struggling to recover retirement benefits, free of charge and regardless of age or income. The experts at the [Project name] are committed to helping clients exercise their retirement income rights and enhance their financial independence in retirement.

[Project name] and its sister Projects around the country were founded on the recognition that, all too often, employees and retirees face significant hurdles when they attempt to claim the retirement benefits they have earned. Incorrect benefit calculations, benefit suspensions, overpayments, and "lost" pension plans are just a few of the problems that they can face.

Since 1992, [Project name] and the other Pension Counseling and Information Projects have recovered more than $110 million in retirement income benefits for thousands of clients. Locally [or statewide, or regionally to match the partner organization's service area], the [Project name] has helped its clients recover [local recovery amount].

[Partner organization name] members [or customers, or constituents] are encouraged to take advantage of the free services provided by [Project name]. A visit could help jumpstart a more financially secure retirement for you, a family member, or friend. Help spread the word! Here's a list of some of [Project name]'s free services:

- Personalized assistance to investigate and advance claims for earned retirement income benefits
  - Locating "lost" retirement income benefits from former employers
  - Obtaining and evaluating governing plan documents and other relevant information
  - Resolving disputes over benefit eligibility or amounts

- Personalized answers to basic questions about retirement income benefits and the laws that govern them:
  - Rights/remedies for spouses, former spouses and survivors
  - Plan conversions and modifications
  - Reductions or suspensions in benefits
  - Plan terminations and related matters with the Pension Benefit Guaranty Corporation and private annuity providers

To set up an appointment at [Project name], call [phone number] or e-mail [e-mail address]. To learn more, visit [Project URL].

E-MAIL PITCH TO REPORTER

Hi [Name],

[Acknowledge a recent conversation or compliment a recent article]. I'm writing to remind you that next Friday, October 1, is the International Day of Older Persons. Is [outlet] planning any special coverage?

You might consider a story or listing of local organizations that provide free services to seniors and profiling some local seniors who have benefitted from these services. For example, [Project] helps older Americans who have encountered difficulties with or have questions about their pensions or 401(k) plans.

Thousands of Americans each year receive inaccurate benefit calculations or are denied benefits altogether. Our experienced and trustworthy professionals have recovered [amount to date] for individuals in [geographic region covered by outlet] by providing much needed assistance in this confusing arena, including:

- Personalized assistance to investigate and advance claims for earned retirement income benefits
    - Locating "lost" retirement income benefits from former employers
    - Obtaining and evaluating governing plan documents and other relevant information
    - Resolving disputes over benefit eligibility or amounts

- Personalized answers to basic questions about retirement income benefits and the laws that govern them:
    - Rights/remedies for spouses, former spouses and survivors of pension-earners
    - Plan conversions and modifications
    - Reductions or suspensions in benefits
    - Plan terminations and related matters with the Pension Benefit Guaranty Corporation and private annuity providers

I'd be happy to provide you additional information about [Project] and the many organizations we work with that serve local seniors. You can reach me at [phone number] or [e-mail address] or visit our website at [Project URL].

Best,

[Name]

MEDIA ADVISORY

[Date]

Contact: [name]
[phone number]
[e-mail address]

[Your headline should preview your news. If possible, localize your headline to get the editor's attention]
[Optional subhead can add one other key point]

Find Out How to Protect Your Pensions and 401(k) Plans on May 6
Western States Pension Assistance Project attorney to speak at elder rights conference in Chico

What: [City, State] – [This paragraph should give a bare-bones description of what will be happening. It should summarize the event just enough to get a reporter or audience interested, but not give them so many details that the reader won't need to attend. If you are releasing or announcing something, you should describe generally what is being announced, but not give away the big "secret" – again to force people to attend.]

[You can include a second paragraph that connects the event to a recent news story or recent trend or put it into context with current events to show the reader why the event is important/worth attending.]

When: [Insert information]

Where: [Insert information]

Who: [Insert title and name]
[Insert other notable attendees with titles]
[Insert names of experts from your Project who will be in attendance, with titles]

About [Project Name]
[Project name] provides free and personalized counseling to workers and retirees in [states or geography that matches the coverage area of the outlet] who have questions about or need help with their pensions or 401(k) plans. Its trusted experts have recovered nearly [amount] in benefits since [year founded]. For more information, call [phone number] or visit www.pensionhelp.org [or Project URL].

The Pension Counseling and Information Program was established by Congress in 1992 under the Older Americans Act, and is supported by a grant from the U.S. Administration on Aging.

PRESS RELEASE

[Date]

Contact: [Name]
[phone number]
[e-mail address]

[Your headline should tout your news and your Project. Localize it to get the editor's attention]
[Optional subhead can add one other key point]

South Central Pension Rights Project Helps Houston Woman Obtain $30,000 in Retirement Income
Free legal assistance available to Texans with questions about their retirement plans

Upper Midwest Pension Rights Project Celebrates 10 Years of Helping Minnesotans Get the Retirement Benefits They've Earned
More than 500 Duluth residents have received free legal advice about their pensions and 401(k)s

Free Pension Advice Available to Acme Employees and Retirees Concerned about Widget Co. Merger
Mid-America Pension Rights Project can help Gary residents make sense of confusing pension laws

(City, State) – [The first paragraph of the press release should summarize your news and answer the five W's in the first paragraph: who, what, where, when, why.].

[Second paragraph can be a quote from the client if the press release is about a specific case, or a quote from a Project staff member, if the press release is about a milestone for the Project or a more general story.]

[Third paragraph can be additional details about the case. If the press release is about a milestone for the Project, this paragraph can be a summary of the Project's track record – number of clients helped, total amount of recoveries, expertise of the staff.]

[Fourth paragraph can be general information about the Project – the types of cases it helps with, its success rate (if not already mentioned). If the press release is about a milestone, this paragraph can be a quick summary of a recent successful case.]

[Fifth paragraph can be a quote from a Project staff member about the case, if the press release is about a specific case.].

[Last paragraph should summarize the jurisdictional requirements and contact information for the Project. If there is space, include information about the Pension Counseling and Information Program overall, such as, "The Western States Pension Assistance Project is part of the U.S. Administration on Aging's Pension Counseling and Information Program. Currently, six regional pension counseling projects serve a total of 29 states."

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About [Project Name]
[Project name] provides free and personalized counseling to workers and retirees in [states or geography that matches the coverage area of the outlet] who have questions about or need help with their pensions or 401(k) plans. Its trusted experts have recovered nearly [amount] in benefits since [year founded]. For more information, call [phone number] or visit www.pensionhelp.org [or Project URL].

The Pension Counseling and Information Program was established by Congress in 1992 under the Older Americans Act, and is supported by a grant from the U.S. Administration on Aging.

SAMPLE PRESS RELEASE

Widow Receives Survivor Pension Worth More Than $300,000

Ohio Pension Rights Project Helps Findlay Woman Obtain Wrongfully Denied Pension

With the help of the Ohio Pension Rights Project, Sandra Siebenaller of Findlay, Ohio, is finally receiving a survivor pension that she had been wrongly denied by her late husband's pension plan. Mrs. Siebenaller, who had been living only on Social Security, is now getting a monthly pension of $1,370, for an estimated lifetime benefit of $319,000. Other Ohio residents who have questions about their pensions are encouraged to contact the Ohio Pension Rights Project for free assistance.

"I am so grateful to the Ohio Pension Rights Project," Mrs. Siebenaller said. "They knew exactly what to do to get my pension. The additional income will really help make ends meet."

When Mrs. Siebenaller's husband retired in 1986, he elected to receive a joint-and-survivor annuity as his pension, which would ensure that Sandra would receive monthly income after his death. After her husband died in April 2008, Mrs. Siebenaller tried to claim her survivor pension, but the company administering the plan – Fidelity Investments – repeatedly told her that she was not entitled to one. Finally, in August, Mrs. Siebenaller turned to the Ohio Pension Rights Project for help. Less than three weeks later, Mrs. Siebenaller was told that she would receive her pension retroactive to the date of her husband's death.

"I had dealt with Fidelity before" said Gail Webb, director of the Ohio Pension Rights Project. "The company can be difficult and unresponsive when it comes to pension claims. After doing a little research and making one phone call, we were able to get Mrs. Siebenaller her pension."

Assistance from the Ohio Pension Rights Project is available free of charge to current and former residents of Ohio and Kentucky, and to people whose pension plans or former employers are based in Ohio or Kentucky. Since its inception, the Project has recovered more than $15 million in pension assets.

Funded by the U.S. Administration on Aging, the Ohio Pension Rights Project is part of the Pension Counseling and Information Program, which currently serves 27 states. The Ohio Project is also part of Pro-Seniors, a nonprofit organization that provides free legal and long-term care help to older adults in Ohio. For more information, visit http://www.proseniors.org/oh_pension.html or call (800) 488-6070.

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SAMPLE PRESS RELEASE

Pension Action Center Hits $30 Million Mark in Getting Pension Benefits for New England Retirees

Hundreds of retirees in New England have more money to live on today, thanks to the work of the Pension Action Center at the University of Massachusetts-Boston. The Center provides free legal assistance to those with pension problems, particularly people of moderate and low income. Since its founding in 1993, the Center has recovered $30 million in lost pension benefits for workers, retirees and their families. This milestone was reached just as the U.S. Administration on Aging renewed its funding of the Pension Action Center for the 2008 fiscal year.

"We are very proud of what we have accomplished over the past 14 years," said Ellen Bruce, director of the Center. "Pensions enable individuals to remain financially secure in retirement, helping them stay out of poverty. Unfortunately, complex pension laws and corporate red tape make it difficult for people to keep track of and obtain the retirement income they have earned. By guiding people through the pension system, we provide this region with a unique service that is increasingly needed as the population ages."

The Pension Action Center has the expertise and experience to handle a variety of issues related to retirement income benefits, including eligibility and vesting, military pensions, union pensions, 401(k) plans, survivor benefits, pensions in divorce, and common-law marriage pension benefits. The Center helps find retirement plans that have been "lost" due to corporate mergers and bankruptcy and pension counselors can help determine if benefits have been calculated correctly.

Funded through grants from the U. S. Administration on Aging, the Massachusetts Bar Foundation, and the Boston Bar Foundation, the Center works on a shoestring budget – its cumulative budget over 14 years totals approximately $2.5 million. Its success rate in resolving pension cases means that, for every dollar invested in the Center, $15 has been recovered for retirees.

The Pension Action Center serves not just New England residents but also former residents who earned their pensions while living in New England, and anyone whose company has corporate headquarters in New England. For help with a pension question, go to www.pensionaction.org or call 1-800-425-6067.

###

LETTER TO THE EDITOR

To the Editor,

[In your first paragraph, you should include the title of article to which you are responding, the date the article was published, and possibly the name of the author. If there is a factual error in the article related to the pension law, or if there is an additional point that sheds light on the situation, make the correction or point here. It is also appropriate to praise an article here if it says something particularly useful, but be sure to explain why the article is praiseworthy. Then bridge to why pension counseling is relevant to the article].

[Explain what the pension counseling project can do for clients, particularly with respect to the article in question. Be sure to mention that services are provided free of charge. If possible, mention that funding is provided by the U.S. Administration on Aging]

[Conclude the letter with contact information for your Project. Encourage people to call/write/e-mail.]

[Name]
[Title, Project Name]

SAMPLE LETTERS TO THE EDITOR

Note: The following letter was published in the St. Louis Post-Dispatch on March 5, 2009.

Help is available for pension questions (210 words)

Bill McClellan's column "Pension eludes proud union man's widow" (March 1) draws needed attention to some common misconceptions about pensions. First, union membership alone does not entitle an individual to a union pension. The worker must be working for a company that actually makes contributions to the pension fund. Second, all pension plans have rules and criteria that must be followed and met in order to receive a pension. Those rules and criteria cannot be waived for a number of reasons, including the fact that the pension plan administrator would have no way of estimating how much money to set aside and invest to pay all of the eligible pensioners.

As Mr. McClellan learned, many unions do everything they can to get people qualified, and the Social Security Administration can provide detailed information on an employee's work history.

In addition, the U.S. Administration on Aging funds several pension counseling and information projects across the country that advocate for people who believe they have been unjustly denied their pension. The Projects also help people locate their pension plan administrators and answer a wide range of retirement benefit questions. These Projects do not charge for their services, regardless of age or income. A list of the Projects can be found at www.pensionrights.org.

Robin B. Price, Legal Assistant
South Central Pension Rights Project

Note: The following letter was published in the St. Louis Post-Dispatch on June 29, 2010.

Answers are available for pension questions (170 words)

While it appears that current Boeing employees will keep their traditional pension plan ("Boeing workers fight to preserve traditional pension," June 24), the switch from a defined-benefit plan to a 401(k) plan often raises questions for workers and retirees who might need help understanding what the change means for them.

Fortunately, free legal assistance is available from the South Central Pension Rights Project, which has an office in St. Louis. Funded by the U.S. Administration on Aging, the South Central Pension Rights Project is one of several regional pension counseling projects that help people who have questions about their pensions, 401(k)s, or other retirement income plans. The counseling projects can assist with a wide variety of issues, including obtaining and evaluating information from pension plan administrators, finding "lost" plans, resolving disputes over benefit calculations, protecting survivor and spousal pension rights and investigating delayed contributions to 401(k) accounts. All services are free.

To contact the South Central Pension Rights Project, call us toll-free at 1-800-443-2528 or visit our website at www.southcentralpension.org.

Robin B. Price, Legal Assistant
South Central Pension Rights Project

OP-ED

A majority of older Americans rely on income from pensions and other employer-sponsored retirement plans. Without that crucial income, they would lack the resources necessary to live independently, afford health care, and continue to contribute to society. Social Security provides a vital safety net, but the average benefit of only about $14,000 a year – less than earnings from a minimum wage job – is far less than most retirees need to meet even basic day-to-day expenses. Pension income in retirement can make the difference between living out one's later years with dignity and respect, and just scraping by.

But too often, employees and retirees face significant hurdles when they attempt to claim the benefits that they have earned. Every year thousands of Americans discover that their pensions have been miscalculated or denied due to a mistake or plan technicality. Some face benefit suspensions, cutbacks, and overpayments. Others have lost track of their retirement plans entirely, due to corporate relocations, mergers, and name changes. Family members of pension-earners also face numerous and difficult questions about the impact of death and divorce on retirement benefits.

The inherent complexities of retirement savings plans and the laws that govern them make it extremely difficult for individuals to navigate the system without assistance. Unfortunately, there is no single government agency formally tasked with assisting individuals as they encounter difficulties recovering their retirement savings plans. Many individuals turn instinctively to legal service providers and private attorneys, but these professionals often lack the needed expertise to navigate the retirement benefits system.

Fortunately, expert help is available free of charge.

In 1992, Congress amended the Older Americans Act to establish a nationwide Pension Counseling and Information Program. Today, six regional pension counseling projects are funded by the U.S. Administration on Aging to provide individuals in 29 states with personalized assistance. To date, these Projects have recovered more than $110 million in retirement income benefits for the thousands of clients they have served. Pension Counseling Projects offer their services to retirees, workers, and their families, regardless of age or income level – and free of charge.

[Name of Project] serves [states]. Based in [city, state], the [name of Project] has helped more than [number] people since its founding, including [number] people in the [newspaper's location] area.

In one recent case, the Project was able to [details of a case, preferably in the newspaper's area].

The Project's pension counselors are experts in the area of retirement income plans and the laws that govern them. They are passionate and trustworthy advocates for their clients, providing them with the help they need to get the pension and retirement savings benefits they've earned.

It is imperative that we encourage our seniors and other workers to take advantage of this free, local service that can help to provide them with the critical financial resources they will need for a secure and happy retirement.

[Name] is the director of [Project name]. For more information, visit *www.pensionhelp.org* *[or Project URL].*

BLOG ENTRY

The following blog post samples will help guide you in creating your own posts; they are not meant as templates. In addition to these samples, visit the Pension Rights Center's Perspectives blog at www.pensionrights.org/news/perspectives/.

***Sample Blog Post* (155 words)**

Free pension resources for seniors

Millions of Americans are facing a retirement income deficit. That's why it's critical to provide retirees and seniors with resources to help them make the most of their current retirement benefits. There are free local resources available to help seniors preserve the retirement income they've earned.

This month, the New England Pension Assistance Project celebrates a significant milestone – $45 million in recovered pension income since opening its doors in 1994. If you know or work with individuals who have pensions or 401(k) plans who live in New England, connect them with the New England Pension Assistance Project. Individuals will receive free support and assistance obtaining hard-to-find retirement plan documents, tracking down benefits from past employers and providing referrals to lawyers and other pension professionals as appropriate. Experienced pension counselors can demystify the complex and difficult-to-navigate world of pensions.

Visit www.pensionaction.org or call us toll-free at (800) 425-6067 or locally at (617) 287-7307 to get started.

***Sample Blog Post for Your Website* (197 words)**

Spring clean more than just your closet

As you empty the gutters, wipe clean the windows and change out the winter linens, don't forget to also dust off your finances. There's a lot that can be done to organize the paperwork for your retirement plans and investments and review your statements to confirm that you're receiving the proper payments on time.

In keeping with the theme of financial organization, the New England Pension Assistance Project is hosting a free seminar about pension preparedness on Wednesday, April 13 at the Pension Action Center Gerontology Institute, McCormack Graduate School of Policy Studies, University of Massachusetts Boston, 100 Morrissey Boulevard. This session will cover ways to recover lost pension benefits, obtain hard-to-find documents, and get referrals to other pension professionals – all at no cost.

Staffed with local, experienced pension counselors, the Project offers free pension counseling to track down benefits, coordinate conversations with your current or former employer about your pension, help you figure out your benefits, and assist with any other pension-related needs.

Visit www.pensionaction.org or call us toll-free at (800) 425-6067 or locally at (617) 287-7307 to register for the April 13 seminar or for assistance with a pension-related question.

TWEETS AND FACEBOOK UPDATES

In addition to the following list of sample tweets, see www.twitter.com/pensionrights for ideas on what to post on Twitter.

- January is national get organized month. Start getting your finances in order today. Visit www.pensions@tcaging.org
- The Western States Pension Assistance Project just recovered its x number pension. www.seniorlegalhotline.org
- The Mid-Atlantic Pension Rights Project wishes Social Security a very happy birthday. http://www.sbls.org/index.php?id=253

In addition to the following list of sample Facebook updates, see the Pension Rights Center profile on Facebook for guidance on the correct format.

- After Debbie retired, she thought her pension was lost. The Mid-Atlantic Pension Rights Project helped her find it. Check out her story here.
- Not many people know today is National Grandparents Day. The New England Pension Assistance Project does. Find out about local Vermont celebrations by clicking the link below.
- The Sacramento Bee published an article today about securing a retirement plan for your future.
- The Columbus Senior Citizens Law Center is hosting a free seminar on how to claim your pension. Check it out.

GOOGLE ADWORDS

The following provides several samples of Google AdWords copy:

Have a pension question?
We provide free answers to clients
in NY & NJ. Call us today.
www.sbls.org

Need pension assistance?
We provide free legal advice to
clients in NY & NJ. Call us today.
www.sbls.org

Pension Help in NY & NJ
We provide free answers to your
pension questions. Call us today.
www.sbls.org

Mid-Atlantic Pension Help
We provide free counsel in NY & NJ
to help you recover your benefits.
www.sbls.org

South Brooklyn Legal Services
We provide free counseling to help
you recover pension benefits you've earned.
www.sbls.org

PUBLIC SERVICE ANNOUNCEMENTS

- :15 – Questions about your pension or 401(k)? Thanks to a grant from the U.S. Administration on Aging, you can learn your pension rights and claim your benefits, free of charge. Call the [insert project name] at [insert phone number].

- :30 – Do you have a question about your pension or 401(k) plan? Have your benefits been miscalculated or denied? Are you trying to claim benefits from a former employer that has relocated or gone out of business? Thanks to a grant from the U.S. Administration on Aging, you can learn your pension rights and claim the benefits you've earned. Services are provided to workers, retirees and their families, free of charge. Call the [insert project name] at [insert phone number].

MEASUREMENT

It's important to quantify your outreach to determine the return on investment. Use PAID or the outreach database that accompanies this toolkit to help your Project track the number of:

- **Case calls:** Number of calls that turn into viable cases and referral sources (i.e., partner, one-page flyer at the community center, SSA office, Penny Saver, newspaper article, radio interview)
- **Erroneous calls:** Number of calls that were received in error and referral sources (i.e., partner, one-page flyer at the community center, SSA office, Penny Saver, newspaper article, radio interview)
- **Partnership outreach:** Number and type of partnership activities facilitated (i.e., meetings arranged, relationships established, links added, materials distributed, events attended or hosted, advisory committee members recruited and meetings held, resulting referrals)
- **Partnerships:** Organizations contacted, new partnerships formed
- **Media outreach:** Number and types of non-partnership outreach activities that were proposed and completed – outlets contacted, meetings arranged, relationships established, announcements made, interviews requested, PSAs submitted, resulting referrals
- **Media placements:** Number and type of media placements secured (articles, interviews, PSAs), including media outlet name and whether proactive (Project-initiated placement) or reactive (reporter-initiated inquiry)
- **Online outreach:** Content (client victory, services offered), Website sponsor (include link), technology or tool (static text, blog entry, tweets, Facebook entries), number of readers or followers, comments or replies, relationships established, resulting referrals
- **Online advertising:** Click-through rate, resulting referrals
- **Other outreach:** Paid advertising in rural newspapers, on-site clinic, presentations, resulting referrals
- **Materials distributed:** Type and number of materials developed and/or distributed for the outreach effort