



**PENSION ACTION CENTER, GERONTOLOGY INSTITUTE**  
JOHN W. MCCORMACK GRADUATE SCHOOL OF POLICY AND GLOBAL STUDIES  
UNIVERSITY OF MASSACHUSETTS BOSTON

100 Morrissey Boulevard  
Boston, MA 02125-3393  
P: 617.287.7307  
F: 617.287.7080  
[www.umb.edu/pensionaction](http://www.umb.edu/pensionaction)

Dear Client of the Pension Action Center:

I would like to introduce you to our organization and its importance to the lives of individuals like you. The Center's cases are managed by four pension counselors and two attorneys. Our staff, although small, works tirelessly for weeks, even years, to obtain pension benefits for our clients. In fact, over the last 20 years, the center has recovered more than \$50 million in earned benefits and has helped over 7,500 workers, retirees and their families.

The Center's efforts are funded by private support and a federal grant, which unfortunately does not meet all of our budgetary needs. **Despite budgetary constraints, we believe that it is important to offer our services to you at no cost.**

In an effort to ensure that we can continue providing services to individuals at no charge, we ask all clients who are fortunate enough to receive a retroactive lump sum benefit to participate in our "Pay It Forward" program by donating 20% of their benefit to the Center. A retroactive lump sum benefit is a onetime payment of past due benefits owed to a participant by a pension plan. Paying it forward will give you the opportunity to ensure that our services continue to help others.

We sincerely hope that if you receive a retroactive lump sum payment as a result of our efforts, you will consider donating 20% of the payment or any amount that you feel comfortable giving, to the Center. You do not have to do anything now. We only ask that you think about paying it forward.

Thank you for contacting the Center and we look forward to serving you.

Sincerely,

A handwritten signature in cursive script that reads "Jeanne M. Medeiros".

Jeanne M. Medeiros, Esq.

Director



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Dear Client of the Pension Action Center :

Now, as we are closing your case, we would like you to consider making a donation to the Pension Action Center so that we can continue to help individuals like you.

The Center's cases are managed by four pension counselors and two attorneys. Our staff, although small, works tirelessly for weeks, even years, to obtain pension benefits for our clients. In fact, over the last 20 years, the Center has recovered more than \$50 million in earned benefits and has helped over 7,600 workers, retirees and their families.

The Center's efforts are funded by private support and a federal grant, which unfortunately fall far short of meeting all of our budgetary needs. **Despite budgetary constraints, we believe that it is important to offer our services to workers and retirees at no cost.**

Now that we are closing out your case, and you are receiving a retroactive lump sum payment, we are asking you and all clients who are fortunate enough to receive a retroactive benefit to participate in our "Pay It Forward" program. By "paying forward" some of the benefit we have helped you obtain, you will be helping us to continue providing free pension counseling services to people like you. Paying it forward will give you the opportunity to ensure that our services continue to help others.

We sincerely hope that you will consider donating 20% of the retroactive lump sum, or any amount that you feel comfortable giving, to the Center. We hope to continue helping people like you to get the pensions they have rightfully earned.

Sincerely,

Jeanne M. Medeiros, Esq.

Director