

## Do you have questions about your retirement benefits?

### Our knowledgeable pension advocates can help you:

- Claim retirement benefits that have been denied
- Assist with pension overpayment and recoupment questions
- Track down retirement benefits from past employers
- Understand and correct pension benefit calculations
- Understand spouse and survivor benefits
- Answer questions about complicated pension laws
- Obtain hard-to-find retirement plan documents

Since 2007, we have helped thousands of retirees, employees, beneficiaries, and survivors access, understand, and collect their earned retirement benefits. We have helped to protect the retirement income security of our clients by recovering over \$25 million in benefits.

We assist with retirement benefits sponsored by private companies, unions, churches, local and state governments, railroads and the U.S. government.

Our services are provided free of charge to people who live in – or who earned an employer-sponsored retirement benefit in – California, Arizona, Nevada or Hawaii, regardless of age or income.

*In Sacramento:*      **(916) 930-4911**  
*Toll Free:*            **(866) 413-4911**  
*Website:*              **[www.lsnrc.net/pension](http://www.lsnrc.net/pension)**