

Pensions and Retirement

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Below you will find links to resources that provide information about pensions and retirement plans. Additionally, you can find information on how to seek aid from a lawyer, if needed. Some areas of the state have more information than others. You may wish to look at information from other areas in addition to your own.

National Resources

The following resources are provided by the Pensions Rights Center:

[Basic Information about Pensions, IRAs and 401\(k\) plans](#)

This resource includes general retirement information about pensions, IRAs, 401(k) plans, and more.

[A Pension Earned during a Marriage is Usually the Property of Both Spouses](#)

This article explains how retirement assets earned during a marriage can be considered marital property. Additionally, you can find important information about what this means if you have gotten or are getting a divorce.

[Getting Divorced? Don't Forget the Pension!](#)

When you get divorced, your retirement plan can be affected. This article provides information about how to protect your rights and your pension during a divorce.

[Should You Take Your Pension as a Lump Sum?](#)

Find out what it means to take your pension as a lump sum and how it may affect your future.

[What Happens When a Pension is Transferred to an Insurance Company?](#)

Your former employer may choose to transfer your pension to an insurance company. This article explains how it will affect you.

Statewide Resources

[Tennessee Consolidated Retirement System](#)

This helpful resource provides access to informational and educational resources regarding retirement.

Additional Resources

Mid-America Pension Rights Project

If you have issues with your pension, the Mid-America Pension Rights Project may be able to help. Follow the link above to find more information about their services.

Legal Advice:

TN Free Legal Answers

If you are in Tennessee, the website, Free Legal Answers, allows you to ask a lawyer for help with a legal issue at no cost. It is fast and easy, and all you need is a computer. This is a FREE service for people who cannot afford a lawyer.

How it works:

- You will answer a few questions to see if you qualify for their service. If you qualify, you will have the option to create an account.
- If you are eligible, you can ask their volunteer attorneys a non-criminal legal question.
- Once your question receives a response, you will get an email. You will need to sign into the website to read your response and ask any additional questions.

Visit <https://tn.freelegalanswers.org/> to sign up.

Find Representation:

Statewide Directory

The Statewide Directory provides information regarding Legal Aid Attorneys and other agencies by county in Tennessee.

Still need assistance? Please speak to a librarian at your local library. They may have additional resources to assist you.

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