



American Federation of Musicians & Employers' Pension Fund

Applying for Your Pension Benefit¹ The Two-Part Application

In order to receive your pension benefit, you must file a complete two-part Pension Application, and submit all required supporting documents, within the required time periods. Your failure to file a complete Pension Application will be deemed to be an election to defer payment of your benefit.

Part 1: Preliminary Information form

Part 1 of the Pension Application consists of the Preliminary Information form, along with a notice describing the Plan's early retirement procedures. Part 1 of the Pension Application is available from the Fund Office or on the Fund's website at www.afm-epf.org in the Participants section under Applications and Forms.

You must complete the Preliminary Information form and return it to the Fund Office, along with all required documents described in the Preliminary Information form (for example, proof of age, marriage, and divorce documents), at least 90 days before the date that you request as your Pension Effective Date on the Preliminary Information form. The Fund Office must have the required documents to verify your age, your marital status, the age of your Spouse, if applicable, and, if you are divorced, determine whether your former Spouse is entitled to any portion of your pension benefit. If you do not have your birth certificate or marriage certificate, you may be able to request them from the office of vital statistics in the state where you were born or married. If you do not have your divorce decree or divorce settlement agreement, you may be able to obtain them from the court that granted your divorce.

If you do not return a completed Preliminary Information form and all required documents at least 90 days before the Pension Effective Date you request on the Preliminary Information form, your Pension Effective Date may be later.

¹ This notice appears on pages 41-43 of the Summary Plan Description – 2013.

The Fund Office will notify you in writing:

1. when Part 1 of the Pension Application is complete;
2. if you are not eligible for a pension benefit; or
3. if additional items are needed to complete Part 1 of the Pension Application. If you do not provide the additional requested items within 60 days of the date of the Fund's request, your application will expire and you will need to begin the application process again by completing and returning a new Preliminary Information form.

Part 2: The Choice of Benefit Payment Option form

After the Fund Office has received your complete Preliminary Information form, including all required documents, the Fund Office will begin the work necessary to send you Part 2 of the Pension Application. Part 2 consists of:

- a "Choice of Benefit Payment Option" form for you to choose how your pension benefit will be paid;
- an explanation of the benefit payment options;
- an explanation of your Spouse's rights with respect to the available benefit payment options and the financial effect of waiving the normal form of benefit payment; and
- your earliest Pension Effective Date.

You must return a fully completed Part 2 of the Pension Application (Choice of Benefit Payment Option form and spousal consent form, if required) before your actual Pension Effective Date can be determined.

Your Pension Effective Date

Your Pension Effective Date is the first day of the first month for which you receive a pension benefit.

- Your earliest Pension Effective Date is the first day of the first month following the month in which the Fund Office receives from you a complete Part 2 of the Pension Application (Choice of Benefit Payment Option form and spousal consent form, if required) if these forms are received at the Fund Office *on or before the 15th day of the month*. If the forms are received at the Fund Office *after the 15th day of the month*, your Pension Effective Date is the first day of the second month following the Fund Office's receipt of your forms.
- You may choose a later Pension Effective Date.
- Your Pension Effective Date will not change if there is an administrative delay in processing your benefits. In that case, you will receive benefits retroactive to your Pension Effective Date.

If your Pension Effective Date would be more than 180 days after you were provided with Part 2 of the Pension Application, then your application will expire, and you will need to begin the application process again by completing and returning a new Part 1 of the Pension Application.

Example 1: Joe, who is Married, fills out Part 1 of the Pension Application, requesting a Pension Effective Date of July 1, and returns it to the Fund Office. The Fund Office determines that it is complete, and then prepares and sends him Part 2 of the Application (Choice of Benefit Payment Options form and spousal consent form). If Joe completes and sends back these forms and they are received at the Fund Office on or before June 15, Joe's Pension Effective Date will be July 1. If the forms are received at the Fund Office after June 15, but before July 16, his Pension Effective Date will be August 1.

Example 2: Matthew, who is divorced, fills out Part 1 of his Pension Application, requesting a Pension Effective Date of April 1, and returns it to the Fund Office. The Fund Office determines that it is incomplete and asks Matthew for the information and documents needed to complete Part 1 of the Application. Matthew completes Part 1, and the required documents are received by the Fund Office on March 1. The work needed to send him Part 2 of the Pension Application (Choice of Benefit Payment Option form) is completed in late March. If Matthew returns the completed form, and it is received at the Fund Office on or before April 15, Matthew's Pension Effective Date will be May 1. If the forms are received at the Fund Office after April 15, but before May 16, Matthew's Pension Effective Date will be June 1.

Example 3: Lauren, who is Married, fills out Part 1 of her Pension Application, requesting a Pension Effective Date of July 1, and returns it to the Fund Office. The Fund Office determines that it is complete, and then prepares and sends her Part 2 of the Application (Choice of Benefit Payment Options form and spousal consent form). Lauren returns the completed forms, and they are received at the Fund Office before June 15. Her Pension Effective Date will be July 1. This is true even though, due to an administrative processing delay, her payments do not actually start until August 1. Her first payment will include both a payment of her August pension benefit and a retroactive payment of her July pension benefit.