

## BENEFICIARY FORM

If you are a Participant who will be or has been divorced or are Legally Separated, please keep in mind that, if you die before your pension benefit begins, the Fund is required to pay survivor benefits to the person that you designated as your beneficiary on the beneficiary form last filed with the Fund, even if you were later divorced or legally separated from that person (unless otherwise provided in a Qualified Domestic Relations Order). Accordingly, if you designated your former spouse as the beneficiary of your pre-retirement death benefit and you no longer want that person to be your beneficiary, you should send us a new beneficiary form immediately [http://www.afm-epf.org/Portals/2/AFMDocuments/BeneficiaryForm\\_FILLABLE.pdf](http://www.afm-epf.org/Portals/2/AFMDocuments/BeneficiaryForm_FILLABLE.pdf)

If you become Legally Separated a special rule applies, see Section 3 on the beneficiary form for additional information and requirements.

Once your benefits begin to be paid, the person to whom benefits are payable upon your death is determined based on the form of benefit payment you choose at your Pension Effective Date and this cannot be changed, even by a Qualified Domestic Relations Order.