

# Thinking About Retirement?

Here's what you need to do to start your **American Federation of Musicians & Employers' Pension Fund (AFM-EPF)** benefit.

## Start by gathering these items.

- ✓ **Social Security numbers** for yourself and your spouse or potential joint annuitant
- ✓ **Proof of age** for yourself and your spouse/annuitant such as birth certificate, baptismal certificate, or notification of birth registration
- ✓ **Proof of marital status** such as spouse death certificate, divorce decrees from any previous marriages, court order of legal separation, marriage certificate, or Qualified Domestic Relations Order (QDRO); it is a good idea to send divorce-related documentation ahead of time to avoid delays
- ✓ **A notary** for Application Part 2



90 DAYS  
(or more)  
BEFORE  
RETIREMENT

1

### Pick a target date for your pension benefit to start.

- ✓ You must be at least 55 and meet the Plan's requirements for retirement when your pension benefit starts.

2

### Submit Application Part 1

and required documents to the Fund Office within 180 days – *An incomplete application or missing documents, including divorce-related, will delay your pension benefit.*

3

### The Fund Office will:

- ✓ Process your application
- ✓ Contact you to obtain any missing documents
- ✓ Calculate your earliest Pension Effective Date
- ✓ Send you Application Part 2

4

### Return Application Part 2

- ✓ Choose benefit payment option
- ✓ Notarize signature on form
- ✓ Include spouse's notarized signature if required

BENEFITS  
BEGIN

### Pension benefits begin:

- If Part 2 received by the 15th of the month, benefits begin the 1st of the following month
- If Part 2 received after the 15th of the month, benefits begin the 1st of the second month following

For more information: [www.afm-epf.org](http://www.afm-epf.org) | Fund Office at (800) 833-8065 | [pensionsupport@afmepf.org](mailto:pensionsupport@afmepf.org)

We have tried to make this description clear and straightforward, but it of course cannot contain a full restatement of the Plan. If there is any conflict between this document and the Plan, or the matter is not fully addressed in this document, the terms of the Plan will control. If you have questions about any of the information in this document, contact the Fund Office by sending an email using Contact Us on the Plan's website at [www.afm-epf.org](http://www.afm-epf.org) or by calling (212) 284-1311 or (800) 833-8065 extension 1311.

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