



Pension Fund Notes

Newsletter of the American Federation of Musicians and
Employers' Pension Fund

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Your American Federation of Musicians and Employers' Pension Fund (AFM-EPF) benefit is an important part of your retirement security, along with your Social Security and other personal savings. The AFM-EPF benefit is designed to provide a steady income during your retirement years.

How much you will receive from the Plan is a key question. While many factors contribute to how much your final pension benefit will be, you can enter some basic information and get an estimated amount of what might be down the road for you when you retire.

Explore the Enhanced Pension Estimator!

It's easy to use. [Here's a short video](#) explaining how the pension estimator works. Any participant registered at www.afm-epf.org can use the online pension estimator.

Here's what you do:

1. Enter the date of birth for your joint annuitant (usually your spouse if you're married).
2. Enter a benefit start date (usually between age 55 and 72).
3. Enter expected future contributions, if you'd like.
4. Click Calculate Benefit.
5. Click View Results.

The estimator uses your contribution history as of your last interim statement and gives you the option to add future, anticipated contributions.

You can choose different payment options (such as an option that continues benefits for your spouse or joint annuitant after your death) to see the effect the options may have on your benefit. If a hard copy would be handy, you can easily print out your report.

What is a Joint Annuitant?

A participant's spouse or other designated individual who continues to receive pension benefit payments after the participant's death under a joint and survivor benefit form of payment. An entity, such as a trust, an estate, or educational institution, *cannot* be designated as a joint annuitant.

Reminder: To be eligible for an AFM-EPF pension *prior* to age 65, you must retire from all employment with any Employers contributing

to the Plan. For more information on early retirement, [click here](#).

Recent Pension Estimator Enhancements: The estimator was recently updated to allow you to enter a benefit start date later than age 65. A later start date generally results in a larger monthly benefit amount, which may be especially useful if you want to work after age 65. Another enhancement allows you to see an estimate of how much your spouse (or other joint annuitant) may receive after your death if you choose a joint and survivor option.

Please keep in mind the estimator makes certain assumptions and uses data the Fund Office has on file at a particular time. It produces only an estimate; the actual amount of your benefit will be determined when you begin receiving benefits.

Having an idea of what you can expect from your AFM-EPF pension is an important part of preparing for your future!

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