



Pension Fund Notes

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

June 2022

Good news! The American Federation of Musicians and Employers' Pension Fund (AFM-EPF) Trustees just made it easier for you to designate or change your beneficiary for your pre-retirement death benefit. ([Click here](#) for details.)

No envelope and stamp

No notary

No signature*

Click Calculate Benefit.

..just the comfort of knowing your benefit will go to the person(s) you choose

*You must log in and use the online beneficiary form in the Participant Portal to bypass the need for a physical signature. Or, you can print and sign the form if you prefer. See instructions below.

Make Sure Your Benefit Isn't Forfeited if You Die Before Retirement

If you die before starting your benefit, and you are not married at that time, *your death benefits are not paid* unless you have a beneficiary form on file with the Fund Office. In other words, your entire death benefit will be *forfeited*. The pre-retirement death benefit is payable for the entire life of your beneficiary. Don't let them lose this valuable benefit.

Take These Steps Right Now

- **Check** – do you have a beneficiary designation on file already? Does it need to be updated? If you're registered, your beneficiary will be listed in your Participant Portal at www.afm-epf.org. For help registering, call the Fund Office at (212) 284-1311.
- **No beneficiary on file?** Gather these items: Pension Identification (PID) number (see your Covered Annual Earnings Report or call the Fund Office), Social Security numbers for your spouse (if married) and beneficiaries. [Click here](#) to access the online form. Once you complete the process, the Fund Office will send you confirmation.

If I'm married, why do I need to designate a beneficiary since it automatically goes to my spouse?

Your spouse could die before you and you might forget to designate a different beneficiary, which would mean no benefit would be paid. This happens more often than you might imagine. Why not take 10 minutes to ensure the benefit you've earned goes to someone you choose if your spouse dies before you do?

Can I name my estate as my beneficiary?

No. Only individuals can be beneficiaries. Entities such as a trust, an estate, or educational institution cannot be beneficiaries.

Two Ways to Keep Your Beneficiaries Current

1. **Click.** We've improved our online process; now you can confirm, designate, or change your beneficiary online if you are registered on the Fund's website. Even better, you don't need a signature if you use this

- method. [Click here](#) to take the first step. If you're not registered, this [short video](#) will show you how.
2. **Print.** If you'd rather complete a paper form, you still have that option but you will need to sign the form before you return it.
 - a. Fill out this [Pre-retirement Death Benefit Beneficiary Designation form](#). You don't have to be registered for the website to download the form. You can fill it out online and print it or print it and complete it.
 - b. Sign and date the form.
 - c. Send the form to the Fund Office using one of these methods and keep a copy for your records:
 - i. Secure Message Center located on the bottom right at www.afm-epf.org (any visitor)
 - ii. Secure File Upload icon on www.afm-epf.org (for registered users)
 - iii. US mail at the address on the form
 - iv. Fax to (212) 284-1298

With no notary needed and the form online (eliminating the need for a signature), it's easier than ever to ensure your benefit is passed on to someone if you die before your benefit begins. Don't delay!

[view this email in your browser](#)

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