

# Pension Tips

## When You're Already Receiving a Benefit

If you're receiving an American Federation of Musicians and Employers' Pension Fund (AFM-EPF) benefit, the following tips may make your life easier and help you locate the information you need when you need it.

### Need a Tax Form?

You can change the federal and/or state tax withholding of your benefit during retirement. Find all tax-related forms at this link on [www.afm-epf.org](http://www.afm-epf.org) (go to: Participants > Applications & Forms > Tax-Related Forms).

You can get a copy of your 1099-R or a Verification of Benefits Letter for a rental agreement, mortgage, or car purchase, for example, from the Participant Portal in the Fund's website. You'll need to be registered to access the portal; if you're not, [this video](#) will show you how.

### How to Contact the Fund Office

Call (212) 284-1311

Email: [pensionsupport@afmepf.org](mailto:pensionsupport@afmepf.org)

Online: [www.afm-epf.org](http://www.afm-epf.org)

*Click Contact Us at the bottom of any page.*

### Keep the Fund Office Up to Date

Make sure the Fund Office knows about important changes, including:

- **Contact information** (address, email, phone number); Locals do not automatically update the AFM-EPF
- **Marital status**
- **Bank account** (for direct deposit)\*
- **Power of Attorney**
- **Authorization to Release Information\*** to a third party (for instance a family member or other person) so the Fund Office can talk with them too.

\*You can find these forms [here](#); and you don't have to be registered to download them (go to: Participants > Applications & Forms > Participant, Beneficiary & Payee Forms).

### Your Benefit Calculation Was Set When You Retired

The benefit amount you currently receive was established at retirement and, unless you return to work after retirement, does not change. For example, there are no cost-of-living or inflation adjustments to your pension benefit.

### Your Joint Annuitant Cannot Be Changed

If you elected a [joint and survivor benefit](#) (50% or 75%) when you retired, you may not change your joint annuitant since your benefit payments have begun, even if your joint annuitant dies before you. So, please note that *the joint annuitant you chose during the application process cannot be changed for any reason (including divorce or remarriage) once your benefit payments have begun.*

### Questions

Visit [www.afm-epf.org](http://www.afm-epf.org) or contact the Fund Office as described above.

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 a 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.

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