



American Federation of Musicians & Employers' Pension Fund

Applying for Your Pension Benefit¹ The Two-Part Application

In order to receive your pension benefit, you must complete a two-part Application, and submit all required supporting documents, within the required time periods.

Part 1: Preliminary Information form

Part 1 of the Application consists of the Preliminary Information form, along with a notice describing the Fund's early retirement procedures and this article. Part 1 is available from the Fund Office or on the Fund's website at www.afm-epf.org/Forms.aspx

You must complete the Preliminary Information form and return it to the Fund Office, along with all required documents described in the Preliminary Information form (proof of age, marriage and divorce documents), at least 90 days before the date that you request as your Pension Effective Date on the Preliminary Information form. ("Pension Effective Date" is defined below).

If you do not return a complete Preliminary Information form and all required documents at least 90 days before the Pension Effective Date you request on the Preliminary Information form, your Pension Effective Date may be later.

We will notify you in writing:

1. When Part 1 is complete,
2. if you are not eligible for a pension benefit, or
3. if additional items are needed to complete Part 1. If you do not provide the additional requested items within 60 days of our request, your application will expire and you will need to begin the application process again by completing and returning a new Preliminary Information form.

¹ This document replaces "Applying for a Pension Benefit" appearing on pages 34 and 35 of the Summary Plan Description – 2005.

Part 2: The Choice of Benefit Payment Option form

After the Fund Office has received your complete Preliminary Information form including all required documents, the Fund Office will begin the work needed to send you Part 2 of the Application. Part 2 consists of a “Choice of Benefit Payment Option” form for you to choose how your pension benefit will be paid, along with a written explanation of the available benefit payment options, your spouse’s rights with respect to the available benefit payment options, the financial effect of waiving the normal form of benefit payment and your earliest Pension Effective Date.

You must return a fully completed Choice of Benefit Payment Option form and spousal consent form (if required) before your actual Pension Effective Date can be determined.

Your Pension Effective Date

Your **Pension Effective Date** is the first day of the first month for which you receive your pension benefit.

- Your earliest Pension Effective Date is the first day of the first month following the month in which we receive from you a complete Part 2 of the Pension Application (Choice of Benefit Payment Option form and spousal consent form, if required) if we receive these forms *on or before* the 15th day of the month or, if we receive the forms *after* the 15th day of the month, your Pension Effective Date is the first day of the second month following our receipt of the forms.
- You may choose a later Pension Effective Date.
- Your Pension Effective Date will not change if there is an administrative delay in processing your benefits: in that case, you will receive retroactive benefits back to your Pension Effective Date.

Example 1:

Joe, who is married, completes Part 1 of his Pension Application, requesting a Pension Effective Date of July 1. The Fund receives his complete Part 1 and begins the work needed to send him Part 2 of the Pension Application (Choice of Benefit Payment Option form and spousal consent form). If Joe completes and sends these forms and they are received at the Fund Office by June 15, Joe’s Pension Effective Date will be July 1. If the forms are received at the Fund Office after June 15 but before July 16, his Pension Effective Date will be August 1.

Example 2:

Sara, who is single, completes Part 1 of her Pension Application, requesting a Pension Effective Date of November 1. The Fund receives her completed Part 1 and begins the work needed to

send her Part 2 of the Pension Application (Choice of Benefit Payment Option form). Sara completes and sends the form and it is received at the Fund Office by September 15. As Sara requested, her Pension Effective Date will be November 1.

Example 3:

Matthew, who is divorced, completes Part 1 of his Pension Application, requesting a Pension Effective Date of April 1. The Fund receives an incomplete Part 1 and requests the required documents. Part 1 is completed when the documents are received March 1. The work needed to send him Part 2 of the Pension Application (Choice of Benefit Payment Option form) is completed late in March. If Matthew completes and sends the form and it is received at the Fund Office by April 15, Matthew's Pension Effective Date will be May 1. If the forms are received at the Fund Office after April 15 but before May 16, his Pension Effective Date will be June 1.

Example 4:

Audrey, who is married, completes Part 1 of her Pension Application, requesting a Pension Effective Date of July 1. The Fund receives her complete Part 1 and begins the work needed to send her Part 2 of the Pension Application (Choice of Benefit Payment Option form and spousal consent form). Audrey completes and sends these forms and they are received at the Fund Office by June 15. Her Pension Effective Date will be July 1. This is true even though, due to an administrative processing delay, her payments do not actually start until August 1: her first payment will include both a payment of her August pension benefit and a retroactive payment of her July pension benefit.

If, based on this timing, your Pension Effective Date would be more than 180 days after you were provided with Part 2 of the Application, then your application will expire and you will need to begin the application process again by completing and returning a new Part 1 of the Application.