



Did You Know?

If Your Spouse Dies, Send Documentation to the Fund Office

Losing a loved one is very difficult. There are many important tasks you must complete if your spouse dies including some steps with your American Federation of Musicians and Employers' Pension Fund (AFM-EPF) benefit.

Send a certified copy of the death certificate to the Fund Office any of these ways:

Upload online: *If you are registered on the Fund's website, upload your document using the Secure File upload at www.afm-epf.org.*

US Mail:

*Attn: Pension Department
American Federation of Musicians and Employers' Pension Fund or AFMEPPF
PO Box 2673
New York, NY 10117-0262*

Fax: (212)284-1298

If You Are Not Receiving a Pension Benefit

If you are not receiving a pension benefit yet and your spouse dies, send a certified copy of the death certificate to the Fund Office and take immediate steps to ensure you have another beneficiary on file. This is important because any pre-retirement death benefit you earned (a lifetime benefit paid to your beneficiary) **will be forfeited** if you die and you:

- Haven't started your pension benefits
- Don't have any living beneficiaries designated, and
- Have not remarried.

You can designate, confirm, or change your beneficiary online if you are registered on the Fund's website. 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 to register. If you'd rather complete a paper form, you will need to print and sign this [Pre-retirement Death Benefit Beneficiary Designation Form](#) before you return it.

You will need:

- Your Pension ID number, which you can find on your Covered Annual Earnings Report or by calling the Fund Office at (212) 284-1311 or (800) 833-8065
- Social Security numbers for any beneficiaries you want to list

If You Are Receiving a Pension Benefit

If you are already receiving your pension benefit and you selected a Joint and Survivor Benefit form of payment with your spouse as the joint annuitant, *you may not change the joint annuitant even if your spouse dies*. It is still important to let the Fund Office know of your spouse's death as soon as possible and send a certified copy of the death certificate (especially if they were a participant in the Plan too).

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 or by calling (212) 284-1311 or (800) 833-8065.

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