

# Learn More About Your Pension Benefit



American Federation of Musicians and Employers' Pension Fund (AFM-EPF) Trustees understand that this pension benefit is both valuable and complex for participants. As a result, a new effort to assemble some practical, easy-to-understand information is underway and much of it is available right now on [www.afm-epf.org](http://www.afm-epf.org). Even better, you don't have to register for the website to access this information (although we encourage you to do so for additional tools and resources).

With one click to the Participants page, here's what you'll find:

## How Our Pension Plan Works

Learn more about AFM-EPF, its Trustees and your pension benefit

[What is the AFM-EPF?](#)  
[Role of a Trustee](#)  
[How the Plan is Governed](#)  
[How the Money Flows](#)  
[What the Fund Office Does](#)  
[What's Happening with ARPA](#)  
[Benefits of Diversification](#)  
[Take a Tour of the Participant Portal](#)



## Life Happens

Tips and information to help you manage life's unexpected events

[You Need to Designate a Beneficiary](#)  
[What to Do if You Get Divorced](#)  
[How You Can Protect Your Loved Ones](#)  
[How and When to Contact the Fund Office](#)



## Retirement is Down the Road

Things to consider and action to take even if retirement is years away

[You Need to Designate a Beneficiary](#)  
[Tips You Can Use Now](#)  
[How to Register for the Participant Portal](#)  
[How the Pension Estimator Works](#)



## Retirement is Around the Corner

Be prepared. Learn what you need to do before you need to do it!

[Tips for Approaching Retirement](#)  
[Things to Consider if Retiring Early](#)

- [You Must Intend to Stop Working](#)
- [Your Benefit is Reduced](#)

[You Need to Designate a Beneficiary](#)  
[How to Register for the Participant Portal](#)  
[How the Pension Estimator Works](#)  
[Navigating the Application Process](#)  
[Optional Forms of Payment](#)  
[How to Start Your Benefits – At a Glance](#)  
[Who Gets Your Benefit After You Die](#)



## Receiving a Pension Benefit

Helpful information if you're receiving your pension

[What to Keep in Mind When You Are Receiving Your Benefit](#)  
[Who Gets Your Benefit After You Die](#)  
[If You Work After You Start Benefits](#)



Scan the QR code to access all of this information and more!

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

