

Did You Know?

Designate a Beneficiary as Soon as You Start Accruing a Benefit

It's important to have an up-to-date beneficiary designation on file with the Fund Office. If you die before receiving benefits and are not married at that time, *death benefits are forfeited* unless you have a beneficiary form on file with the Fund Office. Here's how to make sure your benefit goes to the right person. (See www.afm-epf.org for details.)

Designate a Beneficiary Today!

- You can designate, confirm, 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.
- 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 can update your beneficiary(ies) any time before your retirement.
- This beneficiary designation is in case you die *before you start your benefit*. When you apply to begin your pension, you'll designate a beneficiary again if you choose a joint and survivor option, to determine who will receive the survivor benefit at the time of your death.

About Beneficiaries

- If you're married at the time of your death, the pre-retirement death benefit can be paid *to your spouse only*.
- Even if you are married, you should designate an alternate beneficiary in case your spouse dies before you.
- If you're not married, complete a beneficiary designation right away. If you die before beginning your pension, *no survivor benefit will be paid* unless there's a beneficiary designation form on file with the Fund Office.
- You can select primary and alternate beneficiaries. Alternate beneficiaries will only receive a benefit if all primary beneficiaries die before you.
- Only individuals can be beneficiaries. Entities such as a trust, an estate, or educational institution cannot be beneficiaries.
- Once you begin your pension benefit, any benefit payable after your death depends on which pension option you choose.

What You'll 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, Option 2
- Your spouse's and beneficiaries' Social Security number
- A divorce decree or separation agreement, if applicable

Is Your Beneficiary Information Up to Date?

Once you've designated a beneficiary, you can always confirm who you have listed. Visit www.afm-epf.org and log in to the Participant Portal; select the Beneficiary Information section.