

This *Benefits Update* includes important information about your benefits under the AFTRA Retirement Fund. Please keep this *Benefits Update* with your AFTRA Retirement Plan documents and share this information with your family and other individuals who may be responsible for your welfare.



Coming soon!
New Participant Portal —
Spring 2023

- Create an individual online account
- View your earnings information and take control of new self-service tools
- Submit earnings discrepancy inquiries electronically, upload documents — and more
- Manage your personal information — and more
- Opt in to receive all Retirement Plan communications electronically
- New Participant Retirement Identification (PRID) number — essential for accessing the new portal — to be issued to all participants
- Check your USPS mailbox for your new PRID in the coming months

Turn to the next page to see what you'll be able to do in the spring 2023 release...

Manage your personal information — and more

Use the Fund’s new portal to update, delete or add your mailing address, email or phone number, so that your profile will reflect the new contact information immediately.

Once you sign up to use the portal, you will no longer need to complete a Participant Information Change Form or an Address Change Form to direct the Fund to make these updates. As a verified user, you will be able to sign in securely and make these updates yourself.

Create an individual online account: View your earnings information

You can access your earnings information reported to the Fund — whether you want details or just summary information. You will be able to view earnings reported by employers on your behalf, learn your vesting status and view your pension earnings summary directly from the main dashboard.

Submit earnings discrepancy inquiries electronically and upload proof of earnings

If you see a problem, then take steps to remedy the problem. With your earnings on full display, you can report any potential discrepancies to the Fund from within the portal. Simply upload your proof of earnings and complete the online discrepancy form.

Take control of your communications delivery: Opt in to receive all communications electronically

You can update your communications preferences and elect to receive all communications from the Fund electronically. These communications include — but are certainly not limited to — declaration notices, funding notices and pension projections. Say goodbye to all the paper and get access to the information you need quickly.

Stay in touch. In the coming months, AFTRA Retirement Fund will announce important information at aftraretirement.org leading up to the release of portal, so that you don’t miss key dates leading up to the launch of this new tool. If you have questions, let us help. Contact us online at aftraretirement.org (“Participant toolkit” | “Contact us”).

New Participant Retirement Identification (PRID) number — essential for accessing the new portal — to be issued to all participants

The Fund’s new Participant Retirement Identification (“PRID”) number is the key that will unlock your secure access to the portal — and all business with the Fund. Your PRID will be your sole identification number for any and all interactions with the AFTRA Retirement Fund, replacing the AFTRA Retirement Fund No. or “AFTRA Number” effective immediately. This means that if you contact the Fund office, you will be required to have this number ready to provide to a Fund representative in order to verify your identity.

Once the portal release is complete, you will need your PRID to:

- Verify your identity when creating your portal account registration;
- Verify your identity when contacting the Fund office.

In the coming months check your USPS mailbox

Your PRID will be mailed to the address of record with the Fund.

- Don’t miss important information - Be sure that your contact information with the Fund is updated at all times.
- All participants will need their PRID to create and access the new portal and also when contacting the Fund.

Effective Jan. 16 the Fund will deactivate the ‘email preferences’ button at aftraretirement.org. If you previously elected to receive communications from the Fund by email, as of Jan 16, 2023, those preferences will be rendered obsolete. This step is necessary to make way for the new participant portal, which will allow you to securely set more robust communications preferences in early 2023.

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Shelby Scott, longtime Co-Chair of the Board of Trustees, Union leader and broadcasting pioneer, passes at 86

After a trailblazing career, Scott leaves behind an enduring legacy

Shelby Scott, Union Co-Chairperson and member of the AFTRA Retirement Fund Board Trustees for more than 30 years, passed away at her home on June 1, at the age of 86.

Trustees and Fund staff mourn Ms. Scott’s passing. At the Fund office, she was known for making her way around the entire office to visit with staff in every department before and after each Board meeting. Ms. Scott is also remembered for being warm, thoughtful, tough (when necessary) and candid, while always

maintaining a terrific sense of humor. She was an integral part of our Fund’s history for more than 30 years. And she is revered for dedicating much of her time throughout her extensive career, and significant time after her retirement, to working for and fighting on behalf of Union members and performers served by the related benefits funds.

In addition to her decades of invaluable leadership as a Trustee of the AFTRA Health and Retirement Funds, Ms. Scott was also a decorated heavyweight among Union leaders and a broadcasting pioneer.

From traffic manager to reporter, anchor and measuring “Shelbys”

In her hometown of Seattle, Ms. Scott began her career in broadcasting as a traffic manager for KIRO-TV and later transitioned to the role of on-air reporter, followed by writer, film editor and documentary producer. In 1965, she was hired by Boston CBS affiliate WBZ, where she worked as both a general assignment reporter and an anchor, joining Gail Harris to become WBZ’s first all-female anchor team in 1977. Ms. Scott returned to field reporting for WBZ in the 1980s, reporting on the Massachusetts State House.

During the 1980s, after the broadcast veteran was asked to provide live weather updates during Nor’easters, Ms. Scott turned the assignment into an unlikely new role as Boston-area TV viewers’ most trusted, go-to live weather reporter during the 1980s and 1990s. Wearing a signature wool cap and often using her stature to measure the snow, eventually even the Boston Globe began reporting snowfall not just in inches and feet, but occasionally in “Shelbys.” Ms. Scott was inducted into the Massachusetts Broadcast Hall of Fame in 2008.

Decades of service to Union members and performers

Ms. Scott was elected to the American Federation of Television and Radio Artists National Board in 1981. After serving as a national first vice president and president of the Boston Local, she became president of AFTRA in 1993. She continued her service on the National Board after leaving office in 2001, once again serving as a national vice president.

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Ms. Scott also served as the AFTRA Foundation president. During her term, Ms. Scott helped create the Foundation's Hurricane Sandy Relief Fund, which provided \$50,000 in aid to support active Union members in the Tri-State area impacted by the storm in Oct. 2012.

Sources:

https://aftraretirement.org/Home/news_updates/news_announcements/2022/06/06/remembering-aftra-retirement-fund-board-co-chair-shelby-scott; <https://www.sagaftra.org/sag-aftra-statement-passing-former-aftra-national-president-shelby-scott>; <https://www.sagaftra.org/aftra-foundation-announces-creation-hurricane-sandy-relief-fund-0>; <https://variety.com/2022/biz/news/shelby-scott-dead-86-aftra-sag-merger-1235285264/>

Welcome to the newest additions to the Board of Trustees

The AFTRA Retirement Fund Board of Trustees wishes to welcome Duncan Crabtree-Ireland, Colleen Williams and Tracee Wilkins to the Board of Trustees.

Mr. Crabtree-Ireland is the National Executive Director and Chief Negotiator for SAG-AFTRA. He serves on the AFTRA Retirement Fund's Board of Trustees as a Union Trustee. Prior to assuming the role of Executive Director, Mr. Crabtree-Ireland served as the Union's Chief Operating Officer (since 2014) and General Counsel (2006-2014).

Ms. Williams is currently a co-anchor of NBC Channel 4 in Los Angeles. She serves on the AFTRA Retirement Fund's Board of Trustees as a Union Trustee. Prior to joining NBC4, Ms. Williams started her broadcast career at WOW radio in Omaha, and later joined NBC affiliate station, WOWT, also in Omaha. She went on to anchor newscasts at CBS affiliates in Los Angeles and San Francisco before accepting her current position.

Ms. Wilkins is currently the Bureau Chief for News4 in Prince George's County, Md. She serves on the AFTRA Retirement Fund's Board of Trustees as a Union Trustee. Earlier in her career, she joined WCBI-TV in Columbus, Miss. as a reporter and later joined WUSA-TV in Washington, D.C., where she covered many emerging stories. She later rejoined NBC4 as a production assistant and later a news writer before assuming the role of Bureau Chief for News 4.

The AFTRA Retirement Fund is governed by a Board of Trustees with equal representation from SAG-AFTRA and contributing industry employers. The Trustees are responsible for the Retirement Plan and generally overseeing the Fund's operations. A complete list of the AFTRA Retirement Fund Board of Trustees is included on page 10 of this *Benefits Update*.

Deferring benefits to age 72 will increase your accrued benefits

In the December 2020 *Benefits Update*, the Fund announced that under the Setting Every Community Up for Retirement Enhancement (SECURE) Act, signed into law in December 2019, defined benefit pension plans such as the AFTRA Retirement Plan may extend the age requirement for Required Minimum Distributions ("RMDs") from April 1 following the attainment of age 70½ to April 1 following the attainment of age 72. Participants who defer the start of their retirement benefits until age 72 will see their accrued benefit continue to be actuarially increased from age 65 until they reach the new RMD age of 72.

How will electing to defer my benefits affect adjustments to my accrued benefit?

All participants should know that deferring the commencement of your retirement benefit past normal retirement age (generally, age 65) means that your **accrued benefit will be actuarially adjusted and increased to reflect your delayed commencement date**. Provided you reach age 71 ½ on or after Jan. 1, 2020, you may defer payment of your pension benefits past normal retirement age until the first day of any month, but you must start your benefit no later than the April 1 following the year in which you reach age 72.

Following this change, and before making any major life decisions as you near retirement, you should take some time to understand how choosing to defer your benefits will affect the adjustment to your accrued benefit. Participants are strongly encouraged to consult with a financial advisor to learn more about the potential impact of delaying the start of your pension benefit.

Refer to page 26 of the 2019 Summary Plan Description ("SPD") for more information on late retirement and the December 2020 *Benefits Update* for the RMD age of 72.

The following example illustrates the impact of deferring payment on a pension benefit with a regular annuity amount of \$1,000/month.

EXAMPLE: HOW WAITING LATER THAN NORMAL RETIREMENT AGE (age 65) TO RETIRE CAN INCREASE YOUR MONTHLY PENSION AMOUNT

AGE	AMOUNT	INCREASE OVER REGULAR ANNUITY
65	\$1,000	0%
66	\$1,108.05	10.80%
67	\$1,230.82	23.08%
68	\$1,370.73	37.07%
69	\$1,530.74	53.07%
70	\$1,714.38	71.43%
71	\$1,926.26	92.62%
72	\$2,172.00	117.15%

How can I learn more about when to apply for my pension?

For information about the age requirements for starting your pension, visit aftraretirement.org (“Retirement Fund” | “Retirement Plan-at-a glance” | “Age requirements”). You can also visit the FAQs section of the website to review specific questions about when and how to apply for your pension.

For examples on what your potential monthly benefit payment amounts would be if you defer your pension benefit to age 72, request a pension projection. Simply click the “Pension Projection” button in the right rail of any page at aftraretirement.org and complete the form to submit an online request. A pension projection provides a comparison of your monthly payment amounts (based on your benefit earned to date) for the different options available under the Plan. **It is important to note that a pension projection is only an estimate.** Your actual benefit will be calculated upon your submission of your application to start receiving your monthly pension payment.

If you have questions, call Participant Services at (800) 562-4690.

Participants receiving a disability benefit must sign pension confirmation to recertify for benefits

As previously announced in the December 2020 *Benefits Update*, participants receiving a disability pension benefit from the Fund (because they have been determined by the Social Security Administration to be “totally disabled”) are now required to annually certify their continued eligibility for Social Security disability benefits.

To streamline the annual certifications that a disability pensioner must complete, the Fund has redesigned the Disability Recertification Request form, so that in addition to recertifying your disability, the form also includes the annual pension confirmation that is sent to all participants receiving a benefit (to confirm benefits are being paid correctly and have not been fraudulently diverted to others). This means you will no longer receive a separate request to complete and sign a pension confirmation notice, as long as you continue to recertify annually to receive disability pension benefits. This change minimizes the paperwork you need to complete and the risk of having your benefits impacted by failing to respond to an important mailing — by combining two required confirmations into one form for disability pensioners.

The following outlines the requirements for disability pensioners under age 65 to recertify to continue receiving disability pension benefits.

- Annually, you must submit a completed and signed Disability Recertification Request form – which now includes the pension confirmation acknowledgement section. This new combined form will be mailed to you each year.
- With your Disability Recertification Request form, you must also include sufficient documentation to confirm that you continue to receive Social Security disability benefits, as originally reported to the Fund. Acceptable forms of documentation include, but are not limited to, the following:
 - A copy of a bank statement which shows a recent deposit of a monthly disability award from Social Security;
 - A copy of individual check or advice statements from Social Security; and
 - A letter from the Social Security Administration office that affirms your current disability status.

Understand that to avoid an interruption to your benefits, you must still submit the required proof to recertify annually.

After you submit your Disability Recertification Request form, a representative from the Fund will contact you if additional information to support the continuation of your disability benefit is necessary. Additionally, while the Fund office will be mailing the Disability Recertification Request forms annually, participants receiving a disability benefit are obligated to notify the Fund office within 30 days of any determination by the Social Security Administration that the participant is no longer eligible to receive Social Security disability benefits. If your eligibility for Social Security disability benefits was previously discontinued or is discontinued at any time in the future, notify the Fund office by calling Participant Services at (800) 562-4690.

What happens if I do not respond to the Disability Recertification Request?

Since the disability recertification verifies that the pensioner continues to be considered “totally disabled” by the Social Security Administration and is eligible to continue to receive a disability benefit from the Fund, failure to respond to the Disability Recertification Request will result in the termination of disability benefits.

If the Social Security Administration later determines that you were, in fact, entitled to receive continued Social Security disability benefits, you should submit documentation of this determination to the Fund and request reinstatement of your disability benefit. If it is determined that you continued to be entitled to a disability

benefit from the Fund, your disability benefit will be reinstated retroactive to the date that Social Security Administration determined you continued to be totally disabled.

It is also important to note that the Fund is entitled to recoup any monthly disability benefit payments made to you after the Social Security Administration determines you are no longer eligible for Social Security disability benefits.

If you receive a disability benefit from the Fund and you have further questions related to recertification or your benefits, please call Participant Services at (800) 562-4690. You can also access an electronic copy of the current Summary Plan Description (“SPD”) any time at aftraretirement.org (“Retirement Fund” | “Retirement Plan SPD”). For more information about Social Security disability benefits, visit your local Social Security office or contact the Social Security Administration at (800) 772-1213.

Still receiving your monthly pension by check? Make the switch to direct deposit today!

Visit aftraretirement.org to download and complete a Direct Deposit Authorization Form (“Forms”) or view our webpage (“Retirement Fund” | “Receiving your monthly pension payment”) to learn more.

Still have questions?
Call Participant Services at
(800) 562-4690.

Our commitment to protect your personal Information

The AFTRA Retirement Fund takes the security of information obtained by the Fund very seriously. We continually review our existing information security measures and implement changes and additional safeguards to protect information — all in compliance with state and federal laws. We work hard to protect your information.

What you can do to help us protect your personally identifiable information

We are committed to protecting your personal information, and we want to let you know how you too can do the same. To ensure that the Fund can accurately verify your identity, always make sure that the Fund office has your most current information on record, including:

- Your current address;
- Your current email address;
- Your current telephone number; and
- If applicable, a current Authorization Form assigning another person (for example, an agent or business manager) authority to access your information from the Fund.

When you call to speak directly with a Participant Services counselor or when a qualified representative gives you a call on behalf of the Fund, we will take multiple steps to ensure that we are speaking with the individual authorized to have access to your personal information.

You should note that if any or part of the information provided on a call does not match our records, our representatives will not provide further assistance until the identity of the caller can be verified.

Methods the Fund uses to contact participants

The Fund will **never contact you** to request protected information, so the Fund will *never* ask you for,

- Your AFTRA Retirement Fund No. (Described on page 1);
- Your PRID (described on page 2);
- Your Social Security No.

The Fund's staff will never contact you on social media accounts. And, unless you have requested a call back from our representatives, we will never call you to request your protected information. You should never respond to any inquiry that says you must provide information like this in order to receive your pension payments from the Fund.

If you contact the Fund office, your PRID is the only number that Fund representatives will ask you to provide in order to verify your identity. We will not call you and ask you for any banking information. Never. Not your banking account or routing number. You are only required to provide banking information on forms that you complete, and that you return to the Fund, in order to have your benefit payments directly deposited to your financial institution.

If you are a participant currently receiving pension payments, we will never send you a request via text or email to verify your account information or ask that you click a link to verify your bank information.

If you have questions regarding any communications you receive that ask you to click on a link or provide any personally identifiable information, notify the Fund online at aftraretirement.org ("Participant toolkit"| "Contact us"). Be sure to include the best telephone number and email address to reach you, and mention "Suspicious requests received."



“FUNd” Tips: Helpful tips that avoid stress (which is always fun!)

Relocating to another state? Fun! Don’t forget to update your state tax withholding

Keep in mind that if you are receiving a pension benefit, when you relocate to another state, you need to complete a state tax form for your new state of residency to ensure the applicable state taxes are properly withheld from your monthly pension payment. **Completing and submitting an Address Change Form request to the Fund will not automatically change your state tax election.**

To update your information correctly and avoid any headaches, contact your tax or legal advisor to determine the income tax withholding requirements for your new state of residence.

To update your state tax election, complete the state tax withholding form available at aftraretirement.org (“Forms” | “Retirement Forms”). It’s that easy to scratch this off your to-do list.

Does (or can) someone handle your less-fun business? Designate an authorized representative.

Did you know that you can designate another person — for example, an agent or business manager — to act on your behalf? As a participant, you or your designated authorized representative may request information about your pension benefits or earnings at any time.

To designate an authorized representative, in most cases, you simply need to complete and submit a pen-signed Authorization Form (with applicable supporting documentation), which is available at aftraretirement.org (“Forms” | “General forms”).

However, depending on the type of authorization you wish to enact, you may have to provide the Fund office with an additional form (other than the general Authorization Form). So before you submit your request to designate a representative, carefully read the instructions on the form to determine the exact form and documentation you’ll need to provide. For all other forms, refer to the chart below.

Checklist for designating an authorized representative

Type of Authorization	Reason for submitting form	Documents/proof required by the Fund and how to submit	How long the document is valid with Fund office
Conservatorship	You are the court-appointed legal guardian of an adult who cannot act on their own, and you wish to obtain information about the participant’s earnings and/or benefits.	You must provide a copy of the legally executed conservatorship order as entered by the court of law, along with a completed and pen-signed Authorization Form. HOW? Submit the form and conservatorship order ...by email (attach scanned images or photos) to: <i>authorizations@aftraretirement.org</i> ... by fax to: (212) 499-4928 ... or by mail to: AFTRA Retirement Fund Attention: Retirement Services 261 Madison Avenue, 7th Floor New York, NY 10016	A legally executed conservatorship order, as entered by the court of law, will remain on file and in force until the Fund office receives proof that the conservatorship on record has been terminated by the court.

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Checklist for designating an authorized representative continued

Type of Authorization	Reason for submitting form	Documents/proof required by the Fund and how to submit	How long the document is valid with Fund office
Power of Attorney (POA)	You are an agent with Power of Attorney, and you wish to obtain information about the participant's earnings and/or benefits.	<p>You must provide a copy of the legally executed POA along with a completed, pen-signed Authorization form and one of the following:</p> <ul style="list-style-type: none"> • A current notarized affidavit signed by the agent confirming that the POA submitted is still valid and has not been revoked (this is required irrespective of any expiration date included on the original POA), or • A current notarized opinion letter from the participant's legal counsel certifying that the POA submitted is still valid and has not been revoked. <p>HOW? To provide proof for Power of Attorney, the representative must submit a copy of the executed Power of Attorney form, along with proof that the POA has not been revoked.</p> <p>...by email (attach scanned images or photos, including the pen-signed Authorization Form) to: <i>authorizations@aftraretirement.org</i> ... by fax to: (212) 499-4928</p> <p>... or by mail to: AFTRA Retirement Fund Attention: Retirement Services 261 Madison Avenue, 7th Floor New York, NY 10016</p>	A legally executed power of attorney will remain on file and in force until the Fund office receives proof that the power of attorney on record has been terminated or replaced with another.

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Important information

You should take the time to read this *Benefits Update* carefully and share it with your family. The Board of Trustees or its duly authorized designee reserves the right, in its sole and absolute discretion, to interpret and decide all matters under the Retirement Plan. The Board also reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Retirement Plan or any benefits provided under the Retirement Plan (or qualification for such benefits), in whole or in part, at any time and for any reason (including with respect to retirees and with respect to benefits already earned).



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