

***Keep your registration up-to-date:
Notify the Retirement Fund of changes in
contact information***

Once you've registered with the AFTRA Retirement Fund, you should keep your registration and performer information up-to-date by notifying us of any changes in your address or representation. This is important so that we can mail you important information, including an annual Earnings Statement to verify your earnings reported and contributions made on your behalf by employers to the Retirement Fund.

To change your address with the Fund, visit our website at www.aftraretirement.org and click on the Address Changes button under Quick Links on the right rail of every page of our website. You may also submit a Performer Address Change Form via our website by selecting ("Forms")|("General Forms").

If you choose to have information from the Retirement Fund sent to your business manager or agent, you should also make sure the Retirement Fund always has your manager or agent's current contact information. If you change agents or managers, you must complete and return an Authorization form, which is also available at www.aftraretirement.org ("Forms" | "General forms"). Also, it's important that you talk with your manager or agent to ensure that they understand that it is important to review the information we send on your behalf and to share it with you.

Important Terms to Know

Listed here are the definitions of several terms important for understanding the registration process. For complete listings and definition of all key terms related to the Retirement Plan, refer to the Retirement Plan glossary, which is available at www.aftraretirement.org.

Registered performer – A performer who submits a completed Performer Registration Form to the AFTRA Retirement Fund. Registering with the AFTRA Retirement Fund allows the Fund to review a performer's covered earnings and employer contributions in order to notify the performer if or when he or she qualifies for benefits.

Active participant – A performer who participates in the Retirement Fund and has earned at least \$15,000 in covered earnings or has completed 1,000 hours of service with a contributing employer during a 12-consecutive month period.²

Vested participant – A performer who has met established annual earnings requirements in a sufficient number of base years (Dec. 1 – Nov. 30) to earn a non-forfeitable right to a Retirement Plan benefit.

Retiree – A vested participant who has begun receiving pension benefits under the Retirement Plan.

About the AFTRA Retirement Fund

The AFTRA Retirement Fund is a jointly administered fund governed by a Board of Trustees with equal representation from both SAG-AFTRA and contributing industry employers. The Trustees are responsible for setting the benefits, rules and regulations of the not-for-profit Fund and generally overseeing Retirement Fund operations.

Questions?

If you have questions or need additional information about registration, qualification or benefits available under the Retirement Plan, visit www.aftraretirement.org or call Participant Services at (800) 562-4690.

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**Registering
with the
AFTRA Retirement Fund**

Your First Step Towards Benefits



**If you work in covered employment,
make sure that you register with the
AFTRA Retirement Fund.**

**Registration is free, and it allows the
Retirement Fund to notify you when you
qualify for benefits.**

Why register with the AFTRA Retirement Fund?

If you're a performer who works in covered employment, it is important that you register with the Retirement Fund — even if you've already joined SAG-AFTRA, the union¹. Registering with the Retirement Fund is free, and it allows us to properly credit covered earnings that are reported and employer contributions that are made on your behalf to the Retirement Fund. We use this information to notify you when you qualify for retirement benefits.

Registering allows the Retirement Fund to review your earnings from multiple employers

The AFTRA Retirement Fund is a multiemployer fund. This means that if you work in covered employment under various collective bargaining agreements, your employers are required to report your earnings and to make contributions to the AFTRA Retirement Fund on your behalf. Based on the levels of these earnings and contributions over time, you may qualify for benefits from the Retirement Fund.

How is registration different from applying for pension benefits?

Registration is the first critical step you must take to qualify for benefits. It's also important to remember that registration is not the same as applying for benefits under the Retirement Fund. You must register before you can become vested to receive Retirement Plan benefits. While registering with the Retirement Fund does not guarantee you will receive a pension, it is a very important initial step towards earning a pension benefit.

How a registered performer becomes a Retirement Plan participant

1. A performer registers with the AFTRA Retirement Fund to become a **registered performer**.
2. If the performer earns at least \$15,000 in covered earnings (or completes 1,000 hours of service with a contributing employer during a 12 consecutive month period), he or she becomes an **active participant**.²
3. If the performer meets established earnings requirements in at least five base years, he or she becomes a **vested participant**.
4. Once a vested participant decides to retire and begins receiving a pension benefit, he or she becomes a **retiree**.

Qualifying for the AFTRA Retirement Plan

In general, if you meet a minimum level of covered earnings as described in the Retirement Plan SPD in a "base year" (Dec. 1 – Nov. 30), you earn a pension credit for that base year. Generally, if you accumulate at least five pension credits³ throughout your career, you become vested. This means you do not lose your right to any pension benefits you accrue, even if you leave covered employment before reaching the age when you can apply for a Retirement Fund benefit.

AFTRA Retirement Plan benefit options

The Retirement Plan offers retirees various pension benefit payment options, including two standard forms of annuity. For complete details regarding Retirement Plan benefits, refer to the Retirement Plan SPD.

How to register

Complete and return a Performer Registration Form, which is available at www.aftraretirement.org ("Forms"). If you choose to authorize a representative to receive information from the AFTRA Retirement Fund on your behalf, please include your representative's current contact information in the proper section of this form.

The AFTRA Retirement Fund and your benefits

After you register with the AFTRA Retirement Fund, you may become vested to receive a pension benefit when you retire. For additional information about benefits, contact Participant Services at (800) 562-4690 or visit www.aftraretirement.org to refer to the following resources:

- Retirement Plan SPD ("Retirement Fund" | "Retirement Plan SPD") and modifying *Benefits Updates*;
- *AFTRA Retirement Plan and You* brochure ("News and updates" | "Brochures"); and
- Retirement Plan at-a-glance web page ("Retirement Plan At-a-Glance").

¹ SAG-AFTRA and the AFTRA Retirement Fund are separate legal entities, and there are statutory restrictions regarding the sharing of information between the organizations.

² The 12-month periods used to determine initial eligibility are the first 12-month period starting when you began AFTRA-covered employment and each subsequent base year (Dec. 1-Nov. 30).

³ Special vesting rules may apply based upon the number of pension credits you accumulated and when you earned them.

