Contact Information

You can contact the AFTRA Retirement Fund using any of the following methods:

SAG-Producers Pension Plan
P.O. Box 7830
Burbank, CA 91510-7830

Fax: (818) 953-9880

Email: PensionHelp@sagaftraplans.org
Portal: *https://myportal.aftraretirement.org*

AFTRA Retirement Fund Participant Services at
(800) 777-4013

Please make sure that any updates to your contact information are made by completing and submitting the Performer Address Change Form to the AFTRA Retirement Fund. Forms can be obtained from your local union office or by visiting *www.aftraretirement.org* ("Forms").

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aftra RETIREMENT FUND



Policies for Covered Earnings Inquiries

- *Required Documentation*
- *5-Year Limit for Inquiries*



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P.O. Box 7830
Burbank, CA 91510-7830

Policy for Required Documentation

This policy outlines the documentation performers are required to supply to the AFTRA Fund in order for us to investigate and resolve potential earnings discrepancies. Performers should report potential earnings discrepancies if they believe that an employer may have failed to report or may have underreported AFTRA-covered earnings to the Retirement Fund.

Earnings Statements

Each year you receive an Earnings Statement from the AFTRA Retirement Fund if you performed AFTRA-covered employment in the prior calendar year, and therefore have covered earnings in that year which were reported to the Retirement Fund on your behalf.

AFTRA-covered earnings are gross compensation paid to you by a contributing employer for AFTRA-covered employment as required under a collective bargaining agreement between the employer and SAG-AFTRA — employment which also requires the employer to make contributions to the AFTRA Retirement Fund on your behalf. Only SAG-AFTRA signatory employers can make contributions to the Retirement Fund on your behalf.

Reporting Discrepancies

Review your Earnings Statement carefully as soon as you receive it to confirm that it reflects all of the AFTRA-covered employment you performed in the prior year and the earnings you received for that work. If you believe that any information is inaccurate such that all of your AFTRA-covered employment was not properly credited to the AFTRA Retirement Fund, or if you do not receive an Earnings Statement but you think you had covered employment within the corresponding calendar year, you can submit an earnings discrepancy inquiry to the Fund. To submit your inquiry, you can create an account in the new participant portal at *https://myportal.aftraretirement.org* if you have received your new Participant Retirement ID (PRID).

If you already have an account, you can sign in to your portal account and go to the "Forms" page to complete and securely submit your inquiry. Another option is to complete an Earnings Discrepancy Form, which can be downloaded at *www.aftraretirement.org* ("Forms").

Return the completed form and requested documentation to the Retirement Fund address as follows:

SAG-Producers Pension Plan
P.O. Box 7830
Burbank, CA 91510-7830

Fax: (818) 953-9880
Email: PensionHelp@sagaftraplans.org
Portal: *https://myportal.aftraretirement.org*

You can also receive a copy of this form free of charge by calling the AFTRA Retirement Fund Operations Department at (800) 777-4013 or by sending a request to the fax number or email address mentioned above.

Along with the Earnings Discrepancy Form, for each discrepancy **you must submit at least one Record of Payment item from the list below.** Pay stubs or royalty statements are the preferred documentation of your Record of Payment. If your Record of Payment items do not include work date(s), work type, the advertising/production company name, and if applicable, the name of the commercial, program, or other project, you must provide this information or submit one or more Record of Work item(s) that include(s) this information. Acceptable Record of Payment and Record of Work item types are listed below.

Record of Payment:	Record of Work:
• Pay stubs	• Session or work report
• Royalty statements (if you are a royalty artist under the Sound Recordings Code)	• Proof of participation in AFTRA-covered work
• W-2 Form/1099 Form	• Evidence documenting the type of work performed (e.g., personal services contract or agreement)

It is recommended that you include a copy of your personal services contract even if other records submitted with your inquiry satisfy the AFTRA Retirement Fund's documentation and information requirements.

To Facilitate the Process

To the extent that you are able, it will be beneficial if you provide the AFTRA Retirement Fund with specific details of the dollar amounts of the earnings that you believe have been reported inaccurately or are missing.

If you have a personal services corporation, a company known as a "Loan Out Company" or a "For Services Of" (FSO), provide the name and tax identification number for your corporation or company.

The more records and information you provide, the better the Retirement Fund will be able to validate your earnings and expedite a response to your claim.

Other Considerations

If you are or were a station staff employee or a network newsperson and your SAG-AFTRA collective bargaining agreement provided that you were covered under your employer's pension plan (and your employer was not required to make contributions to the AFTRA Retirement Fund on your behalf), your earnings will not be considered "covered earnings" and, therefore, will not apply to any benefit accruals. Similarly, if the collective bargaining agreement under which you work or worked, caps or limits the amount of AFTRA-covered earnings for which your employer is or was required to make contributions to the Retirement Fund, your earnings above that cap or limit will not be considered covered earnings and will not apply to any benefit accruals. If you have questions about your SAG-AFTRA collective bargaining agreement, please contact your SAG-AFTRA local union office or the union's News & Broadcast department at (800) 638-6796.

Documentation Must Come From Employer

The AFTRA Retirement Fund cannot conduct a review based on records or documents created by you, your tax preparer, your business manager or your agent. Only documentation generated by a payroll service or your employer can be accepted as proof of earnings.

Documentation Must Show Actual Earnings

If your documentation clearly shows that you worked in AFTRA-covered employment but does not clearly show the amount of wages paid, the AFTRA Retirement Fund can only credit the minimum scale wages specified in the collective bargaining agreement or participation agreement.

Possible Help From SAG-AFTRA Local Office

Your SAG-AFTRA local union office may be able to help you obtain some documents you do not have, but it is your responsibility to contact that local office to make such a request. Your SAG-AFTRA local union office is not able to acquire W-2s on your behalf.

Insufficient Information

Please remember that you know more about your earnings than anyone else, and so your documentation must demonstrate each of the following:

- that the work in question was performed by you for a contributing employer;
- that the work in question was AFTRA-covered employment for which the employer was required to make contributions; and
- the amount of the AFTRA-covered earnings.

If the documentation you submit is sufficient for the AFTRA Retirement Fund to proceed with the review of your request, we will send you an acknowledgment letter confirming that our review is underway. If the documentation submitted is incomplete, you will be sent a letter stating that your inquiry cannot be processed because necessary information is missing. This letter will also inform you of the specific information you need to provide. You are required to submit this information within 30 days from the date you receive the letter. However, if you need to request additional time to respond, please call the Operations Department at (800) 777-4013 or use one of the alternate contact methods previously mentioned in this policy to request more time. If we do not receive the missing documentation, or if you have not requested more time within the 30-day period, the Retirement Fund will send you a letter stating that we cannot review your request at this time. However, you may re-initiate the review of your initial inquiry by submitting the appropriate documentation at a later date.

5-Year Limit for Inquiries

Effective Jan. 1, 2014, the AFTRA Retirement Fund implemented a policy that limits the time period during which a performer can request a covered earnings inquiry. Performers have a maximum period of five years from the end of the calendar year in which earnings were or should have been credited to request a covered earnings inquiry and submit documentation to the Retirement Fund for consideration.[1] The table below shows examples of covered earnings by calendar years and their corresponding review period end dates.

Effect of Policy

5–Year Limitation for Earnings Inquiries

Calendar Year Covered Earnings Credited	Review Period End Date
2019	Dec. 31, 2024
2020	Dec. 31, 2025
2021	Dec. 31, 2026
2022	Dec. 31, 2027
2023	Dec. 31, 2028
2024	Dec. 31, 2029

Note that failure to request a covered earnings inquiry within the applicable five years means that the AFTRA Retirement Fund will base its calculation of your pension benefits on the reported covered earnings and contributions in its records. This policy was adopted in large part because, as time passes, it becomes much more difficult to verify inaccuracies in covered earnings. The policy allows the Retirement Fund to address any mistakes or omissions soon after earnings are reported, when supporting information and documentation are more readily available and there is the greatest likelihood that discrepancies can be verified and corrected.

1 If you were a Class Member in the Moore v. American Federation of Television and Radio Artists et al. lawsuit, your claim for earnings credit under the procedures of the stipulation of settlement in that case is not affected by this change. If you have questions about the settlement of this lawsuit, please call the Retirement Fund at (800) 777-4013