Registering with the AFTRA Retirement Fund

Your First Step Towards Benefits

If you work in AFTRA-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 AFTRA-covered employment, it is important that you register with the Retirement Fund — even if you’ve already joined SAG-AFTRA, the union. Registering with the Retirement Fund is free, and it allows us to properly credit AFTRA-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 AFTRA-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.
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 credits 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
- Benefits At-a-Glance Web pages (“Benefits 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.