

## **Summary Plan Information for Employers and Employee Representatives of the AFTRA Retirement Fund**

This notice provides summary plan information about the AFTRA Retirement Fund (the Fund) (Employer Identification Number 13-6414972; Plan Number 001), as required under Section 104(d) of the Employee Retirement Income Security Act of 1974 (ERISA).

Unless otherwise noted, the information provided relates to the plan year that began December 1, 2023 and ended November 30, 2024 (referred to herein as the 2023 Plan Year).

### **Contributions**

The Fund contributions are paid by employers on behalf of employees performing covered work under collective bargaining agreements (CBAs) with the Screen Actors Guild-American Federation of Television and Radio Artists (SAG-AFTRA) that require the payment of contributions to the Fund.

Contribution amounts are based upon the rates outlined in the corresponding CBA under which covered work was performed. The contribution rates in effect during the 2023 Plan Year (ending 11/30/24) ranged from 4.0% to 21.0% of the performer earnings to which they apply.

Contribution rates may be expressed as a total rate for contributions to both the Fund and the SAG-AFTRA Health Fund (or its predecessor, the AFTRA Health Plan), in which case there is a formula for allocating contributions as between the two.

There were no (0) participants in the Fund on whose behalf no contributions were made by an employer as an employer on the participant's behalf for the 2023 Plan Year. For the prior two plan years, there were no (0) such participants.

### **Employers**

A total of 1,846 employers were obligated to contribute to the Fund during the 2023 Plan Year. The following employers contributed more than 5.0% of the Fund's total contributions for the 2023 Plan Year: CBS Broadcasting Inc, Universal Music Group, NBC (National Broadcasting Co).

### **Benefit formulas**

The formulas used to calculate participants' pension benefits under the AFTRA Retirement Plan for covered work on or after May 1, 2009<sup>1</sup> is as follows: The total amount of employer pensionable<sup>2</sup>

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<sup>1</sup> For covered work prior to May 1, 2009 – Covered earnings for each Base Year in which a performer earned a Pension Credit multiplied by the Retirement Plan's benefit accrual rate. If a performer meets a minimum covered earnings threshold in a "Base Year" (December 1 - November 30), that performer earns a Pension Credit for that year. Performers who accumulate at least five Pension Credits, if at least one of those years began on or after December 1, 1989, become vested in a Retirement Plan pension benefit. For more information, refer to pages 15-17 of the 2025 Retirement Plan Summary Plan Description, which is available at [www.aftraretirement.org](http://www.aftraretirement.org) ("Retirement Fund" | "Retirement Plan SPD").

<sup>2</sup> Certain CBAs call for a portion of contributions to be excluded from the accrual formula, and under the Plan document these amounts will not count for purposes of benefit accruals.

contributions credited to both the Fund and the SAG-AFTRA Health Fund (or, before 1/1/17, the AFTRA Health Plan) on a performer's behalf in each Base Year which such performer earned a Pension Credit multiplied by a contribution-based accrual rate<sup>3</sup>.

**Retirement Fund status and additional information**

The Fund was not in critical or endangered status for the 2023 Plan Year. The Fund did not merge with another plan, and there was no transfer of assets or liabilities to or from any other plan during the 2023 Plan Year.

The Fund is not aware of any employers that withdrew from the Fund during the preceding Plan Year, which ended November 30, 2023 (the 2022 Plan Year).

The Fund did not employ the "shortfall funding method" described in Section 305 of ERISA for the 2023 Plan Year.

**Documents available upon request**

Recipients of this notice have a right to request a copy of the Fund's annual report for the 2023 Plan Year (the Form 5500 filed by the Fund), the Fund's Summary Plan Description and any Summaries of Material Modification of the Fund. Such requests must be made in writing to the Board of Trustees of the AFTRA Retirement Fund, 1411 Broadway, Suite 1850, New York, New York 10018. Note that in no case shall a recipient be entitled to receive more than one copy of any such document during a 12-month period and that the Fund may charge a reasonable fee for copying, mailing and other costs associated with providing such documents.

Also note that Annual Report for plan years beginning in 2009 or later can be found by using the Form 5500 search function at the Department of Labor's website, at [www.efast.dol.gov](http://www.efast.dol.gov). In using the search function, note that the Fund's Employer Identification Number (EIN) is 13-6414972 and its Plan Number (PN) is 001. Also, the Fund's Summary Plan Description and any Summary of Material Modifications (usually included in *Benefits Updates*) can be found on the Funds' website, [www.aftretirement.org](http://www.aftretirement.org) ("Retirement Fund" | "Retirement Plan SPD").

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<sup>3</sup> There is an adjustment to the formula where an employer only contributes to the Retirement Fund and not the Health Fund. For more information, refer to page 25, fn. 7 of the 2025 Retirement Plan Summary Plan Description, which is available at [www.aftretirement.org](http://www.aftretirement.org) ("Retirement Fund" | "Retirement Plan SPD").