

ANIMATION GUILD AND AFFILIATED ELECTRONIC AND GRAPHIC ARTS

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You may have heard about the "Hot Labor Summer" this year. That's shorthand for the high profile labor actions we've seen in the entertainment industry and across the country over the last several months. Now we're well into fall, and the temperature hasn't seemed to cool at all, despite some agreements recently reached between striking unions and employers.

Those agreements were not easily won. Nobody wants to go on strike, but sometimes a strike is what it takes to show that workers mean business when they make proposals as part of the collective bargaining process. Unions that strike are using the most powerful means they have to show the employers that what they're asking for is vital to their members. But sometimes even powerful unions like the WGA need the support of others outside their membership in order to prevail against big business, which usually has enough money, power, time, and public goodwill to control the situation. That's where others in the labor community can step up and make a difference in swinging the balance of power toward the workers who have the might of right on their side. This year we have seen many engaged activist Animation Guild members taking the

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initiative to lead organized strike support efforts to beef up worker visibility on the picket lines during the WGA and SAG-AFTRA strikes. One such event was reorganized in a matter of days when the WGA suddenly made a deal with the AMPTP; animation workers quickly pivoted their efforts to another studio, this time in support of striking SAG-AFTRA members.

Other TAG members focus their activism closer to home, such as when the Negotiations Committee and others at Nickelodeon came together for a PicNick in the Park. The event brought together workers of all crafts at the studio, and served not only as a means to share information on recent bargaining sessions but also as an opportunity to grow and show solidarity.

Now more than ever it is imperative that we form and strengthen the bonds of solidarity that will be required when we step into negotiations with the AMPTP in 2024. Read on to learn about what's going on at The Animation Guild, how you can help and have your voice heard as we move into another contentious bargaining cycle, and what you can do to plan for a secure retirement in the future. We need each other!

TAG leaders Candice Stephenson, Kyle Neswald, Steve Eat, and Kristin Donner led the charge to gather their fellow members at Nickelodeon for a PicNick in the Park. Attendees included recently organized production workers and the Negotiations Committee at the studio, who are currently deep into bargaining with their employer for a new agreement. That's solidarity in action!



FROM THE PRESIDENT JEANETTE MORENO KING

OUR INDUSTRY IS IN TRANSITION— UNITED WE CAN SHAPE ITS FUTURE!



The shaky ground of the entertainment industry is shifting under our collective feet, and everyone is hanging on as best they can. Me included! From the recent developments in labor negotiations to the transformative impact of technology, the entertainment industry is in the midst of a profound transition.

We had a brief euphoric few days when the WGA strike ended with the writers making huge gains on staffing minimums, residuals, and AI on top of wage increases that were generally patterned off the DGA's new contract. But while we are waiting for updates to the SAG negotiations and hopefully to a restart of entertainment production, the state of the animation industry is looking grim.

The anticipated rush to order new shows or to restart the ones put on pause by the strikes has not materialized for animation crews yet. And some shows, with the holidays upon us, might not start staffing until next year.

Let me be clear—this did not start with the strikes. It started with Netflix slashing their animation slate and internal restructuring in the spring of 2022, with Warner Bros. Discovery, Disney+, Hulu, and others following suit soon after. Turns out basing success on adding subscribers instead of actual eyeballs isn't a moneymaker. Who knew? (They knew.)

So now the bubble has burst, and the tech companies that came to OUR house succeeded in disrupting a business model that had been working just fine, thank you.

I have to be honest here—with this bubble came real opportunities for me. The studios were willing to take chances on the type of shows they would green light. Experimenting with daring art styles and stories. Inviting new and diverse voices that had never had that chance before. It was an amazing 10 years of growth. A heady, exciting time that crashed hard for all of us.

With the traditional entertainment industry models on the decline, the studios have shifted their attention towards existing properties, especially those they already own. They are also likely to reduce the number of new shows as they grapple with monetizing their heavy investments in streaming services and their oversized CEO pay. Consolidation and the adoption of ad-based streaming tiers are strategies being explored.

Additionally, two cost-saving measures gaining prominence are outsourcing and AI. Entire productions are now being outsourced to studios in countries like Canada, Australia, Ireland, and France; a trend that was previously more prevalent in TV production is now being tried in features. TAG is working with other organizations and IATSE to lobby for entertainment subsidies to keep the work here in Los Angeles and the United States.

AI, on the other hand, remains somewhat of a black box. It holds the potential to cut costs, but its true capabilities are shrouded in hype and uncertainty. The AI Task Force at the Guild has been diligently researching its potential impact on the industry. As individuals, it is essential to educate ourselves about AI and its applications in our respective crafts. This understanding will play a crucial role in shaping future negotiations and ensuring that artists retain control over how this technology is harnessed.

The entertainment industry is undergoing a seismic shift, driven by factors such as labor negotiations, changing business models, outsourcing, and the enigma of AI. As we brace ourselves for what lies ahead, staying informed, proactive, and united will be key to preserving the artistic integrity of our craft in this evolving landscape.

In solidarity,

Jeanette Moreno King

President

The Animation Guild, IATSE Local 839

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FROM THE BUSINESS REPRESENTATIVE STEVE KAPLAN

LET'S GET CRAFTY!



Last month, I wrote about the need to call for our triennial Negotiations Committee to be formed. But before it can be formed, it's important to hold Craft Meetings open to all TAG members, so you have the opportunity to voice your thoughts and concerns. I am working with Communications Director Alexi Drosu, Member Programs Coordinator Jackie Huang, and Recording Secretary Paula Spence to organize and send out notification of the meetings this month.

The Craft Meetings are designed to be similar to the SAG-AFTRA "Wages and Working Conditions" or "W&W" meetings. In these meetings, we ask all members who work under the Master Agreement to engage in discussions with us about how we should address craft-specific issues. We lean heavily on TAG's formal committees to address craft concerns; however, these craft-specific meetings offer another opportunity for TAG members working in a specific craft to participate and share their views. It also allows those not specifically working in that craft to share their perspective on issues with a broader impact. As an example, even though a Background Designer might have concerns about background design work being assigned to Color Designers, that person may not feel comfortable attending a Color Design Committee meeting to voice this concern. We feel it is important to hold these open Craft Meetings before the formation of the Negotiations Committee to offer the opportunity for all members to attend and share their concerns.

The formal craft committees that meet regularly certainly generate most of our craft-specific proposals, and the various committee chairpeople have been addressing and formulating proposal ideas based on what they have been discussing since the last negotiations. We hope to have a broader discussion about our current contract terms in the Craft Meetings, and I hope that the craft committee chairpeople will be part of the conversations.

We will also be holding Craft Meetings for job classifications that have not yet formed their own craft committees to encourage those members to participate. Examples of these meetings would be "Creative Managers" to invite Production Designers, Directors, Showrunners, and Art Directors to share their thoughts, and "Animation Production" to bring production voices into our negotiations.

We have scheduled these conversations for October and November. Please take the time to participate in any or all of the discussions where you can lend your voice. Previous Negotiations Committee members were drawn from these meetings. If you feel passionately enough to speak about a craft or the state of the industry, you are welcome at the meetings. If you are interested in being part of the Negotiations Committee, please email me directly at steve.kaplan@tag839.org. The final selection will be shared after the Craft Meetings have concluded. For a list of upcoming Craft Meetings, see the calendar at the end of this issue of *The Pegboard*. You can find handy links to register for the meetings in recent TAG emails, or on The Animation Guild's website calendar, here: https://animationguild.org/about-the-guild/calendar/.

In Solidarity,

Steve Kaplan

Business Representative

The Animation Guild, IATSE Local 839

steve.kaplan@tag839.org

Don't miss out on Animation Guild events! Keep your contact information up to date and sign up for our email list at https://animationguild.org/about-the-guild/change-address/. You can GO GREEN—and save the Guild printing and mailing costs—by choosing to view our TAG publications digitally rather than receiving a hard copy in the mail. Visit https://animationguild.org/about-the-guild/publication-preferences/.



KNOW YOUR CONTRACTS!

By Leslie Simmons
TAG Field Representative

Many TAG members are unaware the Union has several different contracts that members work under. Many assume all work is under the TAG Master Agreement, but that's not the case. For example, we've had several members recently get hired at Nickelodeon and reach out because they believe the studio is paying them below the minimum. But we are still re-negotiating that studio-specific agreement so the previous rates still apply.

It can be confusing to many members, new and old, especially since some contracts have different terms. Here's a rundown of the various contracts and production sideletters we enforce. Members should always review the contract they're working under to understand their rights and policies, such as Dismissal Pay and vacations, and should also review the wage scales in those contracts, as many are different. The PDF minimum rate table featured on the TAG Contracts page of the Guild's website is solely for the Master Agreement.

You can find all the TAG contracts, sideletters, and more on the website at https://animationguild.org/contracts-wages/.

The TAG Master Agreement: This is the main contract most studios are signed to and the one under which most members work. Many major studios use this agreement, including DreamWorks, Paramount, Warner Bros., and Netflix. Vendor studios also sign to this contract, including Titmouse (under the Robin Red Breast shingle), ShadowMachine, and Wild Canary.

For members working at Disney, it might be a little more confusing as to which contract you're under. The only members working for a Disney studio who are not covered under the Master Agreement are those at Walt Disney Animation Studios. All other Disney entities, including Disney TV Animation, Marvel, and 20th TV Animation shows such as *Family Guy* and *The Simpsons* work under the Master Agreement.

The same goes for those working for Warner Bros. Pictures Animation, formally known as Warner Animation Group (WAG). WAG uses a separate contract from the Master Agreement, which covers those TAG members working at Warner Bros. TV Animation.

The Secret Lab Contract (TSL): This contract covers all members working at Walt Disney Animation Studios, which produces the studio's feature animation projects. (This contract was recently re-negotiated and ratified by members working at WDAS.)

Warner Animation Group (WAG) Contract: Now known as Warner Bros. Pictures Animation, this is a contract covering development work and features produced by Warner Bros., such as *Scoob* and animated portions of the *Space Jam* franchise. (This contract was re-negotiated this year and ratified by the members working for WAG.)

Sony Pictures Animation (SPA) Contract: This contract has covered feature animation projects, including the Oscar-winning *Spider-Man: Into the Spider-Verse.* Recently, the studio started producing some television projects. These TV projects are also covered under the SPA agreement. (This contract was recently re-negotiated and ratified by the members working at SPA.)

Nickelodeon Contract: This contract covers all TAG members working at Nickelodeon. However, members working for the studio's parent company, Paramount Animation, work under the TAG Master Agreement. It can be a little confusing with these two studios, as Nickelodeon has some feature projects. Nickelodeon also started some feature projects, such as the recent *Teenage Mutant Ninja Turtles* movie, but then moved them over to Paramount. Some projects have always been split between the two studios, and therefore the two contracts. The *SpongeBob SquarePants* TV series is produced at Nickelodeon, while some of the the movies are produced at Paramount.

The Nickelodeon contract also has two separate agreements, a 2D and CG agreement. However, in re-negotiations, TAG proposed to merge the two contracts. Additionally, production workers will now be part of this contract once a successor agreement is in place and ratified. (This contract is currently in the middle of re-negotiation.)

Titmouse New York/Robin Red Breast Contract (TMNY/RRB):

This contract covers artists and production workers who are working for the New York studio only. TAG members working for the Los Angeles studio are covered under the Master Agreement. And artists and production workers in Vancouver work under a different contract and are represented by a different IATSE Local, the Canadian Animation Guild Local 938.

There have been several TAG Discord conversations where L.A.-based members assume the TMNY members have the same contract and terms and benefits, but this is not the case. (This contract was recently negotiated and ratified by the membership.)

Rick and Morty Contract: When *Rick and Morty* artists unionized, TAG negotiated a separate contract—much like Nickelodeon—which references many sections of the TAG Master Agreement. However, there are some terms that are different, and the latest agreement also includes production workers. (This contract was recently re-negotiated and ratified by the members working on the show.)

Rough Draft Studios (RDS): Although most of the Master Agreement applies to Rough Draft, there are a few things that were individually negotiated when the studio became a signatory. There were also some classifications that were left out of their agreement that are covered in the Master Agreement. Recently, the 3D and Comp artists organized with TAG and will be covered by the agreement. (We are currently in negotiations with the studio for these classifications.)

Solar Opposites: While the artists working on *Solar Opposites* are covered by the TAG Master Agreement, the production workers on the show will have a separate agreement. We believe this will be the case with the other 20th TV Animation shows where production workers have organized but do not yet have an agreement, including *The Simpsons*, *American Dad!*, and *Family Guy*. You can sign the solidarity petition for these workers and tell Disney to get to the bargaining table by visiting: *tinyurl.com/20thTVA*.

Production Sideletters: In addition to these agreements, we now have several sideletters to the Master Agreement for production workers at various studios (Bento Box, ShadowMachine, Titmouse Los Angeles/Robin Red Breast), with more to come! What this means is that members working in production are covered under the TAG Master Agreement,

but there are some additional terms and conditions that were bargained. Each unit bargained their own contract that addressed their concerns and issues, as well as pay.

For TAG production workers at these studios, if you move from one unionized studio to another, such as moving from Bento Box to ShadowMachine, it's important to review the sideletter for your new studio. There may be some things in the production sideletter that are different at your new studio.

And as a reminder, the TMNY/RRB and Rick and Morty agreements cover both artists and production workers, and Nickelodeon's will, as well. For recently organized productions workers at WDAS and Warner Bros. Animation/Cartoon Network, negotiations have yet to start. The contracts and whether terms are adopted as sideletters to existing TAG agreements have yet to be determined.

As we prepare for negotiations next year for a successor TAG Master Agreement, it's important for members to review not only what's covered in that contract, but what's in other agreements. Are there terms and conditions in one contract, such as TSL, you think should be in the Master Agreement? This is where member participation at Craft Meetings, on craft committees, or through volunteering for the Negotiations Committee comes into play.

The most important thing is to know your contract! If you're not sure you're understanding something in it or you believe the studio has violated the terms of the contract, please reach out to us at fieldrep@tag839.org or fill out the Member Contract Questions Form at:

<u>https://tinyurl.com/MemberHelpForm.</u>



Do you have a contract question or workplace issue and need to speak with a TAG representative about it? Scan this QR code to link to a form, answer a few questions, and get assistance.

You can also use this link to connect to the same form:

https://tinyurl.com/MemberHelpForm

Retirement is an important event to plan for, no matter your age. For TAG members it involves dealing with pensions and possibly a 401(k) and other investments. As veteran animator Robert Alvarez shares in his personal experience, it's not always the easiest transition, and being prepared can make all the difference.

JUMPING THROUGH HOOPS OF FIRE

By Robert Alvarez

We all get to the point in our careers where either by choice or some force of nature we say to ourselves the "R" word: RETIRE! When we get to that place in our lives, hopefully we are prepared. Preparation and planning are the points of this article. But first let me introduce myself.

I started working in animation in 1968 as an Inbetweener. Eventually I worked my way up to Assistant Animator, then Animator. Along the way I also did layouts and storyboards. All those jobs helped me to become a Director, but none of those classifications helped me to know anything about retirement.

When I was young, I was guilty like everyone else—thinking I would be young forever. I, like most people I knew in animation, never thought about aging or retirement. The past 55 years have slipped by me incredibly fast. So it is with my most recent experiences that I have responded to the task of writing about retirement and some ways to prepare for that eventual and inevitable outcome that we all must face.

Whether you are five or ten years away from retirement, or just new to animation, preparing for your retirement should be part of your thinking and planning now.

Open a 401(k)

The first thing you can do is participate in The Animation Guild's 401(k) plan, which is administered by a company called Vanguard. Start contributing to the plan now. This will be a bonus to your retirement. Always try to work for a Union studio so that you can continue to contribute to your 401(k) through the Guild. Then, eventually when the time arrives for you to retire, you will have your Social Security, your Motion Picture Industry Pension & Health Plans (MPI) pension, your MPI Individual Account Plan (IAP)—and your 401(k) fund.

Find a Financial Advisor

I advise everyone to find a good financial advisor who can guide you through all the hoops of fire you will face when it comes time to transfer your money out of your IAP and 401(k) plans and place those funds into new retirement accounts. A good financial planner can open any proper new retirement account to suit your needs, as well as help you with the taxes you will be required to pay. These professionals can easily be found at most big banks and credit unions. You can ask friends who have already gone through the retirement process who they used to set up their new accounts. I recommend that you do not attempt to go through this process by yourself. Most artists are notorious for being terrible with money. Find someone you can trust to help you.

Retrieve your 401(k) funds from Vanguard

Once you have your new retirement account set up, then you can start the process of retrieving your IAP pension from MPI and your 401(k). The Animation Guild's 401(k) through Vanguard will be the easiest of tasks. Dealing with the Vanguard account is simple. You can retrieve your money by phone, and at that time you will inform Vanguard where to send your funds. Also remember you do not have to remove all your money at once; your funds can stay invested at Vanguard until you choose to take disbursements.

Retrieve your pension and IAP funds from MPI

This is where the process gets slower because MPI does not distribute IAP funds immediately. They go through a process of checking your account and the paperwork that you must send to them to obtain your money. You need to open your new retirement account prior to requesting a distribution from your Individual Account Plan. Plus, you cannot walk into the MPI office without an appointment. I tried calling and was on hold for what seemed like an eternity. I finally sent an email and got a phone call within ten minutes. It seems like email was the quicker way to get the proper forms sent to me.

Here is an important point to remember about obtaining your money from your IAP. MPI's fiscal year, as I was informed, closes in June. So if you are thinking about retirement and want your IAP money, make an appointment several months in advance of when you plan to transfer your IAP money and request your funds after June. MPI withheld 15% of my money because I started my request in January. I will have to contact them after June to acquire the balance of my IAP funds.

Having a good financial planner was the key for me for all these steps. I used someone who I have known for over ten years. Having that person with you when you make phone calls to MPI or to Vanguard is important as they can ask all the proper questions using the correct terminology.

Jumping through those hoops of fire is not so bad if you plan ahead. Good luck to all of you closing in on the end of your careers. For those who are new to animation and are young, remember this: you too will have to face your final act in animation eventually. Don't just think about it, start planning. Best of luck to everyone entering this final endeavor.

Keep in mind that the above information is based on Robert's personal experience. There are numerous factors involved in your retirement plans, and it's important to seek financial assistance to understand your individual situation

401(k) Plan

Unlike your MPI pension plans, which your employer contributes to, you make contributions to your TAG 401(k) plan. When you retire, you can take 401(k) money out all at once and use it or roll it over into another 401(k) plan or Rollover IRA. If you take it out all at once, you will be required to pay taxes on it. If you roll it over into a 401(k) plan or Rollover IRA, you won't. You can also choose to leave your money in the TAG 401k Plan—the most common option—and upon retirement take money out as needed to supplement your retirement income. Because each option has its own requirements, you should work with a financial advisor in deciding how to proceed.

If you have questions about opening a TAG 401(k) account, an existing TAG 401(k), or general questions about your retirement options through TAG, you can reach out to $\underline{401k@tag839.org}$.

You can find more information at:

https://animationguild.org/benefits/401k-get-started/ https://animationguild.org/benefits/401k-forms/

MPI Pension Plan

When you work for a Guild signatory show, your employer contributes to your MPI pension plan. In order to receive pension benefits, a participant must be vested by working five (5) qualified years. Upon retirement you receive a fixed monthly benefit for your lifetime based on a formula calculated from employer contributions and unclaimed vacation and holiday pay.

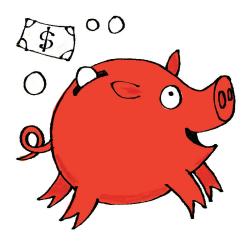
MPI Individual Account Plan

Like your pension plan, when you work for a Guild signatory show, that employer pays into your IAP. In order to receive IAP benefits, a participant must be vested by working one (1) qualified year. The balance is based on employer contributions and investment performance. When you retire, if the IAP balance is \$5,000 or less, you will be paid in a lump sum, which can be rolled over into a 401(k). If it is more than \$5,000, you may choose the lump sum or an annual annuity contract for the disbursement of monthly payments. For each option, tax liability varies.

For questions about either of your MPI plans, details can be found here, including a checklist for accessing your retirement funds, a timeline to-do list for the months prior to your retirement, links to the necessary forms, and more:

https://www.mpiphp.org/home/pensioniap

You can also contact MPI at 855-275-4674 or use the "contact" tab at https://www.mpiphp.org/.









Shake Up Your Holiday Tradition Give Blood

Red Cross Blood Drive at The Animation Guild

Monday, Dec 4, 2023 from 9 a.m. to 3 p.m.

To register, visit https://www.redcrossblood.org/give.html and enter sponsor code **animation**



ANIMATION PRODUCTION POWER

Do you know an Animation Production worker who is interested in organizing their workplace? We need your help to reach them. Share this upcoming event with an Animation Production worker you know who could benefit from better working conditions and protections!

ANIM PROD POWER 2023

Unleash the Power of Organizing: TAG's Progress Report

Date: Saturday, October 21, 2023

Time: 10 a.m. to 12 p.m. (PST) via Zoom



RSVP today and secure your spot at Anim Prod Power 2023

FINANCIAL RELIEF PROGRAMS FROM MOTION PICTURE INDUSTRY PENSION AND HEALTH PLANS (MPI)

In response to the work stoppages due to the WGA and SAG-AFTRA strikes, the MPI is offering the following financial relief programs.

No-Cost Cobra Health Coverage Relief

If you are currently enrolled in MPI's Active Health Plan and your MPI health coverage expires due to not working during the strikes, you will be granted up to six months of no-cost COBRA coverage when a minimum number of worked and banked hours have been attained at the end of the *eligible Qualifying Period*. No-cost means that COBRA premiums will be waived during the applicable Benefit Period. However, payment of your regular premiums for your MPI Active Health Plan coverage will still be required.

Participants who are eligible for this benefit (some exclusions apply) will be contacted by mail by MPI approximately 30 days before their health coverage through MPI is set to expire.

Individual Account Plan Hardship Withdrawal

Eligible Participants who are vested in the Motion Picture Industry Individual Account Plan (IAP) as of the year ending December 2022 will be able to apply for a one-time special early withdrawal of up to 20% of their 2022 IAP account balance. This amount is not to exceed a maximum dollar limit of \$20,000. This is a one-time hardship withdrawal provision. Applications must be submitted by December 31, 2023.

More details about IAP Hardship Withdrawal relief can be found *here*.

The IAP Hardship Withdrawal application form can be found on the MPI website under Strike Relief: https://www.mpiphp.org/home



DAY AT THE RANCH

FAMILY PICNIC AT CALAMIGOS RANCH -







Sunday, November 12, 2023 **Calamigos Ranch**

11:00am - 3:00pm · Lunch from 12:00pm -2:00pm

Join us for a spectacular Day at the Ranch and together we'll celebrate unity with our entertainment family!

MPTF.com/DayAtTheRanch

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GALLERY 839 OPEN CALL

Interested in exhibiting your work in TAG's Gallery 839?

We are currently seeking a variety of mediums, styles, and artists (solo or group) for the months of May 2024 - February 2025. If you have previously shown your work at Gallery 839, you are welcome to re-apply. But note, preference will be given to new artists, not having shown their work previously at our gallery space.

Applications accepted through October 23, 2023

APPLY HERE: https://tinyurl.com/gallery839-2023call



Learn how HSAs work, the benefits, and how they can fit into your retirement savings plan.

DATE	TIME
October 6, 2023	9 a.m., 12 noon, and 3 p.m.
October 9, 2023	2 p.m., 5 p.m., and 8 p.m.

All times shown are Eastern time.



Register now

Scan this code or register at webinars.on24.com/Vanguard_IIG/VES2023.

PLEASE NOTE: Times listed above are Eastern time zone. Follow the link to register and choose the time that works for your location. Some semionars available in Spanish.



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Gallery 839 Opening: Thursday, November 2, 2023 from 5 to 8 p.m.



Regular Gallery Hours: Monday through Friday, 9 a.m. to 5 p.m.

UPCOMING EVENTS AT THE ANIMATION GUILD

October

October 24th

Craft Meeting: Animation Production

October 25th

Craft Meeting: Writers

November

October 31st **TAG Tuesday** Wear your TAG T-shirt!

November 2nd 5 to 8 p.m. **New Show Opening at Gallery 839** Featured Artist: Ryan Hernandez

November 8th Craft Meeting: Design, Color and Visual Development

November 9th **Craft Meeting: Animators/Composting (Post-Production)**

> November 14th Craft Meeting: Storyboard/Revision

November 15th **Craft Meeting: CG and TDs (Feature Animtion)**

November 23rd and 24th Contract Holidays: Thanksgiving and the Day After

Wear your TAG T-shirt!

November 28th **TAG Tuesday** Wear your TAG T-shirt!

November 28th, 6:30 p.m. **General Membership Meeting**

In-person at Hulett Hall, or register ahead of time to receive a meeting link for remote attendance; check your email account for details and instructions.

> November 29th **Craft Meeting: Timing/Animation Directors**

Check the full TAG calendar, including special events and committee meetings, at: https://animationguild.org/about-the-guild/calendar/



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