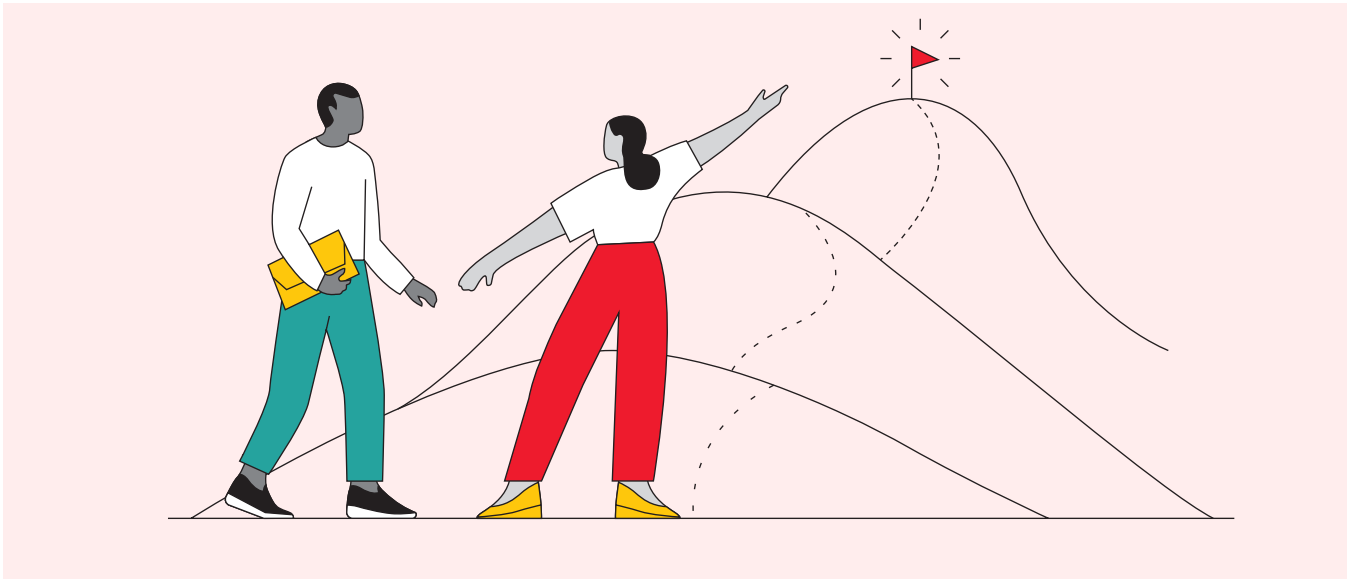


Your retirement journey starts here

Let's create it together. Join The Animation Guild 401(k) Plan today.

Let's get started!

1. Go to **animationguild.org/benefits/401k-forms** to find plan details and forms.
2. Choose and download a form that meets your needs.
3. Complete and sign your form.
4. Return your form by email to **401k@tag839.org** or mail to:
   The Animation Guild 401(k) Plan
   1105 North Hollywood Way
   Burbank, CA 91505

Need help?

Email: **401k@tag839.org**

Call: **818-845-7500**

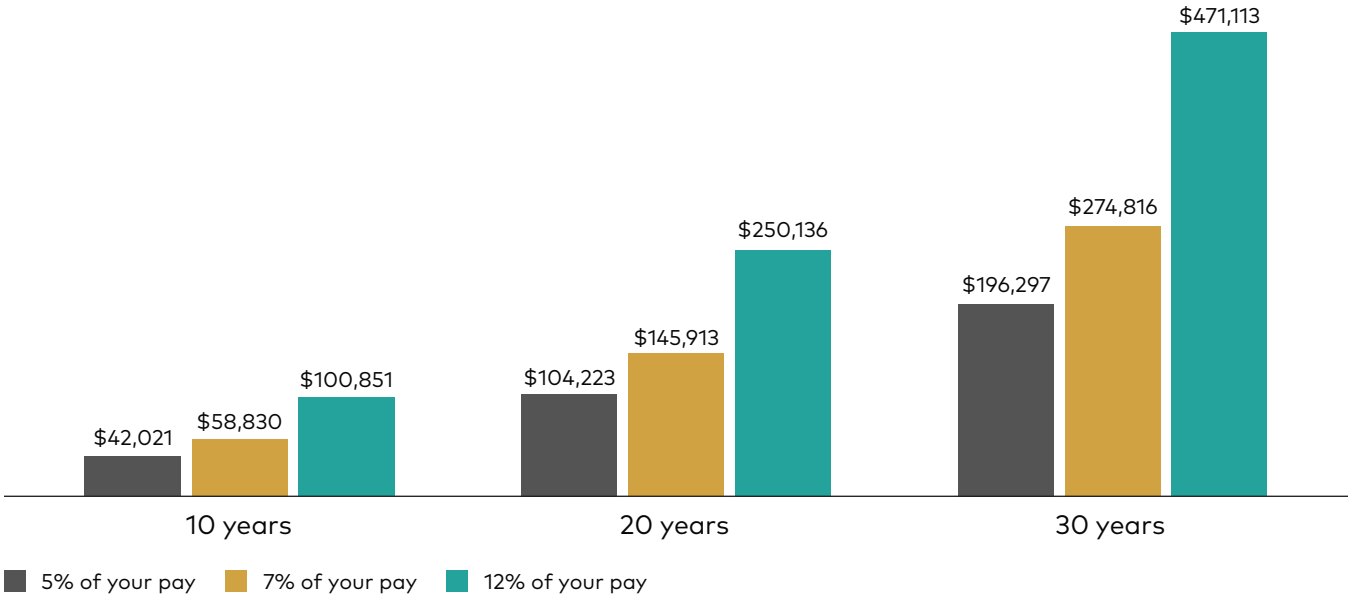
When you join:

- **You pay yourself first.** Your savings come out of your pay automatically.
- **You have personal control.** You can always change your savings amount or where your money is invested.
- **You'll have a trusted partner.** We'll always be here to help. Our new **My Financial Wellness** tool can even help you reduce debt and build savings.
- **Don't just save—invest.** See page two for a chart showing how your account can grow over time.

Vanguard | the animation guild

When you join, you're not just saving money—you're investing it.

And that means every dollar in your account has the chance to grow, increasing your potential savings over time.



Assumes a $70,000 annual salary, savings rates of 5%, 7%, and 12%, and an average annual return of 4%. This is an example only. It doesn't represent a real investment, and the rate of return is not guaranteed. The account balance is before any taxes. It does not reflect the 10% federal penalty tax you may have to pay if you take money out before age 59½.

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vanguard.com/retirementplans • 800-523-1188

Whenever you invest, there's a chance you could lose the money.

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Participant Education
P.O. Box 2900
Valley Forge, PA 19482-2900

Your Retirement Benefits

Local 839 offers three retirement plans, two of which are entirely employer-funded. The employer-funded plans are administered by the Motion Picture Industry Pension Health Plan (MPIPHP - https://mpiphp.org/). The MPIPHP was started in 1953 by the IATSE and the various motion picture companies to provide pensions for IA members (and members of other unions like the Teamsters). The MPI Plan now has over 40,000 participants and beneficiaries. There are two parts to the MPIPHP pension. One is the **DEFINED BENEFIT PLAN, or Pension**, which started when MPIPHP did; the other is the **INDIVIDUAL ACCOUNT PLAN, or IAP**, which was started in the late seventies.

In 1995, Local 839 started its **401(K) PLAN** which offers a third way to save for retirement to those eligible to participate. The TAG 401(k) plan offers both pre-tax and Roth (after tax) options, and now has close to three thousand participants. Our 401(k) plan does not have an employer match – the annual IAP contributions made by the studios are the closest equivalent.

Here's a quick guide to the three retirement plans offered to Local 839 members:

	Motion Picture Pension Plan		**TAG 401(k) PLAN**
	DEFINED BENEFIT PLAN	**INDIVIDUAL ACCOUNT PLAN (IAP)**	
What is it?	A pension plan that will pay you a set monthly check after retirement.	An account in which money is deposited, which builds up over time.	An optional plan allowing members to make tax-deferred or after-tax (Roth) contributions.
Who puts money into it?	The employer.	The employer.	You (participation is voluntary).
How much money goes into it?	$1.8065 for every hour worked.	• 6 % of the weekly minimum rate, plus • A portion of residuals and supplemental markets, plus • Unclaimed vacation and holiday pay.	• At the participant's choice anywhere from 2% to 40% of your weekly check. • The 401k contribution CAP for 2024 is $23,000. • Those participants over 50 can contribute an additional $7,500 for 2024.
When will I be vested?	After five Qualified years (at least four hundred hours per year). Since all our plans are multi-employer, the time spent at any union shop counts towards your vesting.	After one Qualified year (at least four hundred hours).	Immediately, from the first contribution.
What will I collect when I retire?	The "defined benefit" is based on the total number of qualified years and hours that you worked in the industry. The more years and hours you work, the higher your monthly check at the time you retire.	The IAP is paid as a single lump-sum payment or "roll-over" at the time of retirement. You get out what employers put in, plus interest and earning.	Participants enjoy substantial tax savings on a year-to-year basis. Payments are paid out at retirement, similar to the IAP (see left).
Where should I go for more information?	https://mpiphp.org/ "Pension & IAP" (855-275-4674)	https://mpiphp.org/ "Pension & IAP" (855-275-4674)	https://animationguild.org/benefits/401k-forms/ (818) 845-7500 (the union office); ask for Marta Strohl-Rowand.

rev. 01/09/2024 by MKS

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Plan Highlights

THE ANIMATION GUILD 401(K) PLAN (094523)

This material has been designed to give you a general description of the main features of The Animation Guild 401(k) Plan. To find up-to-date information on your plan's features, log in to your account at **vanguard.com/retirementplans**.

For information or rules regarding enrolling or changing your contributions, you may contact The Animation Guild by emailing **401k@tag839.org** or by calling **818-845-7500**.

TAG 401k Plan forms and information can be found at **https://animationguild.org/benefits/401k-forms/**.

Note: If you hold multiple accounts with Vanguard, you may need to select **Employer plans** after logging in to **vanguard.com/retirementplans**.

You can also refer to the Summary Plan Description or contact Vanguard.

Provisions

Eligibility

You are eligible to participate in the plan if you are at least age 21 and have completed 90 days of service.

Enrollment

To enroll in the plan, go to **https://animationguild.org/benefits/401k-get-started/** to get plan enrollment forms.

Beneficiaries

Be sure to name beneficiaries for your account. Properly designating beneficiaries ensures that your hard-earned savings are distributed according to your wishes, should something happen to you.

You can name a beneficiary or update your beneficiary information by logging in to your account at **vanguard.com/retirementplans**. (If you have multiple accounts at Vanguard, you may need to select **Employer plans** first.)

Employee contributions

You can contribute from 2% to 40% of your pay on a pre-tax or Roth after-tax basis.

The IRS also limits contributions. For current IRS limits, visit **vanguard.com/contributionlimits**.

If you contributed to a previous employer's plan this year, be aware that the annual IRS limit applies to the sum of your contributions to all employer plans for this year. You should monitor your contributions to ensure that your total contributions for this year do not exceed the annual IRS limit.

If you are age 50 or older, or will reach age 50 by year's end, *and* you contribute the maximum allowed, you may make catch-up contributions. Catch-up contributions allow you to save above the normal IRS annual limit on a pre-tax basis.

Note: To make changes to your contribution rate, you may contact The Animation Guild by emailing **401k@tag839.org** or by calling **818-845-7500**.

Rollovers

Do you have retirement savings in another account somewhere else? You may be able to manage that money more easily by rolling it over into your new plan at Vanguard.

To initiate a rollover, log in to **vanguard.com/retirementplans**, select **Manage my money**, and then select **Roll over money into this plan**. If you need assistance, call Vanguard.

Provisions

Vesting

Vesting refers to your right of ownership to the money in your account. You are immediately vested in all contributions and earnings.

Investment options

For information about the funds available through the plan, please go to **https://retirementplans.vanguard.com/PubFundChart/theanimationguild/7622**.

Advice services

No matter what your retirement investing needs are, your plan's advice, education, and all-in-one fund/investment options can help. We can even do most of the work for you.

Once you're enrolled, you can view your plan's advice, education, and all-in-one fund/investment options online by logging in to your account at **vanguard.com/retirementplans**.

Note: If you hold multiple accounts with Vanguard, you may need to select **Employer plans** after logging in to **vanguard.com/retirementplans**. If you have multiple employer plan accounts, select the plan you'd like to view.

Managing your account

You can access your plan information anytime by logging in to your account at **vanguard.com/retirementplans** or calling Vanguard at **800-523-1188**.

Not yet registered for immediate, secure online account access? Click **Sign up for online access** on the login page to get started.

Roth in-plan conversion*

You can convert all or a portion of your pre-tax savings to Roth money within the plan. This option allows you to pay taxes today on the pre-tax money you convert. Once you're age 59½ or older, you can withdraw any converted money tax-free beginning five years after the conversion. Go to **vanguard.com/retirementplans** for more information.

Converting to Roth isn't the best choice for everyone, so talk with a tax advisor first. A Roth in-plan conversion cannot be undone and may create a substantial tax obligation.

Loans

Although the plan is designed for long-term savings, you can borrow from your account. Keep in mind that your paycheck would be reduced to repay the loan with interest, and that you could owe taxes and a 10% federal penalty tax if you fail to repay on time. Please note that you may still make loan repayments after you terminate your employment.

To apply for a loan, you must obtain a loan application form directly through Vanguard.

Here are the loan provisions:

- Minimum amount: $1,000.
- Maximum amount: 50% of your vested account balance up to $50,000 (or less if you have had an outstanding loan in the past 12 months).
- Maximum outstanding loans: two.
- Repayment: up to 5 years for a general purpose loan; up to 30 years for a loan taken to purchase a principal residence.
- Origination fee (per loan): $50 when applying online or through VOICE®; $100 when applying by phone with personal assistance from a Vanguard associate.
- Maintenance fee (per year): $25.

Provisions

Withdrawals**

You can withdraw money from your account under certain circumstances:

After-tax withdrawals. You can withdraw all or part of your after-tax contributions. Investment earnings on after-tax contributions are taxable when you withdraw them.

Age 59½ withdrawals. Once you reach age 59½, you can make withdrawals from your entire vested account balance.

Hardship withdrawals. You can withdraw money from your account for a serious financial hardship, including:

- Purchase of a principal residence.
- Unreimbursed medical expenses.
- Tuition and fees for postsecondary education.
- Prevention of eviction or mortgage foreclosure.
- Burial or funeral expenses for a parent, spouse, child, or dependent.
- Certain expenses for repairing your principal residence if the expenses qualify as a casualty deduction.

Please note: There is a $100 hardship withdrawal fee per withdrawal.

Partial termination withdrawals. If you terminate employment with the company, you can take partial withdrawals of any amount from your account, receive a full distribution of your entire account, or receive the money from your account in installment payments.

Qualified reservist withdrawals. Distributions to members of a reserve unit called to active duty after September 11, 2001, may qualify for special tax treatment.

Roth withdrawals. You can withdraw all or part of your Roth contributions and earnings. The withdrawal can be tax-free if you meet certain conditions.

Please note: There is a 90-day wait after termination for distributions and partial termination withdrawals.

Distributions**

You are eligible to receive your vested account balance upon retirement, termination of employment, or total and permanent disability. (**Important:** Termination of employment is verified by The Animation Guild.)

*__Taxes:__ When you convert pre-tax money to Roth, you'll owe taxes on the whole amount. When you convert traditional after-tax money, you'll owe taxes on just the earnings. You should talk with a tax advisor before you do this. Later, when you take the Roth money out, you won't owe taxes as long as you meet two conditions. First, you're at least age 59½. Second, you converted the money at least five years earlier. If you take the money out early, you may have to pay income tax and a 10% federal penalty tax. If required by law, Vanguard will withhold some taxes for you.

**__Taxes:__ Taking money from your retirement account can affect how much you'll have to pay in taxes. You'll owe taxes on pre-tax money. You won't owe taxes on Roth earnings as long as you are age 59½ or older and it's been at least five years since your first Roth contribution. If required by law, Vanguard will withhold some taxes for you. You may need to pay a 10% federal penalty tax if you take money out early.

THE ANIMATION GUILD

IS ROTH MORE YOUR STYLE?

When you join The Animation Guild 401(k) Plan, you can choose to make pre-tax contributions, Roth 401(k) after-tax contributions, or a combination of the two. Each offers a valuable tax advantage:

- Pre-tax contributions lower your taxable income, so you avoid taxes today. But you don't avoid taxes forever. When you make a withdrawal, you'll owe ordinary income taxes on your contributions and any earnings.*
- Roth 401(k) contributions don't lower your taxable income, so you pay taxes today. But you can make tax-free withdrawals of both your contributions and any earnings provided *you are at least age 59½ and made your first Roth contributions at least five years earlier.*

But don't get confused: Roth 401(k) contributions are different from Roth IRA contributions. Roth 401(k) contributions are made within a company-sponsored plan. In contrast, Roth IRA contributions are made to an individual account outside of a 401(k) plan. The good news is that you may be able to do both!

Could you benefit from making Roth 401(k) contributions? Turn the page to find out.

NEED HELP?

You can speak with a Vanguard Participant Services associate by calling **800-523-1188** Monday through Friday from 5:30 a.m. to 6 p.m., Pacific time.

TAKE ACTION TODAY

Once you've decided which type of contribution to make, indicate your choice when you join The Animation Guild 401(k) Plan. But don't delay. Joining your plan as soon as possible is one of the best moves you can make for your future.

Who might benefit from Roth contributions?

Who	Why
You're in a lower tax bracket now.	If you think you may be in a higher tax bracket when you retire, paying taxes on your Roth contributions now to avoid the taxes later could save you money in the long run.
Your income prevents you from contributing to a Roth IRA.	You can obtain the advantages of a Roth IRA within your 401(k) plan, which has no income restrictions comparable to those of a Roth IRA.

Who might not benefit from Roth contributions?

Who	Why
You're expecting Social Security to be the mainstay of your retirement.	Chances are your income will fall in retirement. so, you may be in a lower tax bracket.
Your pay spikes, thanks to big commissions or bonuses.	Your tax rate may be higher this year than in retirement. So you may be better off deferring taxes now with pre-tax contributions and paying at a lower rate later.
You have children and a family income generally between $19,000 and $50,000, and receive the earned income tax credit or the additional child tax credit.	Switching to Roth contributions would raise your taxable income and could cost you these valuable tax credits.

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vanguard.com/retirementplans > 800-523-1188

Whenever you invest, there's a chance you could lose the money

***Taxes:** Taking money from your retirement account can affect how much you'll have to pay in taxes. You'll owe taxes on pre-tax money. You won't owe taxes on Roth earnings as long as you are age 59½ or older and it's been at least five years since your first Roth contribution. If required by law, Vanguard will withhold some taxes for you. You may need to pay a 10% federal penalty tax if you take money out early.

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Participant Education
P.O. Box 2900
Valley Forge, PA 19482-2900

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Vanguard Enrollment/Change Request

Vanguard®

The Animation Guild 401(k) Plan

Plan # 094523

I. Account Information

☐ New Enrollment ☐ Payroll Deduction Change ☐ Name or Address Change ☐ Change Employer

Social Security # _____ Marital Status: ☐ Married ☐ Single or legally separated

Name _____ _____ _____
First Name Middle Initial Last Name

Address _____

City _____ State _____ Zip _____

Date of Birth: _____ Email: _____

Daytime Phone #: _____ Evening Phone #: _____

Studio Name: _____

Hire date: _____ Project Name: _____

Payroll Company: _____ Union Local # _____

II. Payroll Directions

I authorize my employer to deduct the following amount from my compensation each pay period and contribute that amount to my savings plan account.

Required fields: Fill **ALL** boxes in this section. Choose 0 (zero) or from 2% (minimum) to 40% (maximum) .
DO NOT LEAVE BLANKS: Empty boxes will delay request processing until full information can be obtained.

Pre-tax % Contribution _____ % (indicate from 2% to 40% in whole percentages)

Pre-tax Catch-up % Contribution _____ % If you reach age 50 any time during the calendar year, or are over 50, you may be eligible to contribute a catch-up contribution.

Pre-tax Catch-up % Contribution _____ % If you are age 60-63, you are eligible for increased catch-up contributions.

Note: Your total contributions cannot exceed the limits established by the plan.

Roth % Contribution _____ % (indicate from 2% to 40% in whole percentages)

Roth Catch-up % Contribution _____ % If you reach age 50 any time during the calendar year, or are over 50, you may be eligible to contribute a catch-up contribution.

Roth Catch-up % Contribution _____ % If you are age 60-63, you are eligible for increased catch-up contributions.

For information on your previous settings, contact The Animation Guild at 401k@tag839.org or 818-845-7500.

Please make a copy for your records.
(04/03/2025)

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III. Investment Direction (For New Enrollees Only)

If you are an existing participant and you would like to make an exchange or rebalance your account, please call Vanguard Participant Services at 800-523-1188.

I hereby direct that all future amounts withheld from my compensation and all employer contributions be invested in the following manner. Contributions must be in increments of 1% and the total must equal 100%.

Target Retirement Trusts If you choose this investment approach, you may want to consider investing 100% of your contributions in one Target Retirement Trust.

Allocation	Fund Code	Fund Name	Allocation	Fund Code	Fund Name
	001461	Target Retirement Income Trust I		001469	Target Retirement 2045 Trust I
	001464	Target Retirement 2020 Trust I		001470	Target Retirement 2050 Trust I
	001465	Target Retirement 2025 Trust I		001488	Target Retirement 2055 Trust I
	001466	Target Retirement 2030 Trust I		001692	Target Retirement 2060 Trust I
	001467	Target Retirement 2035 Trust I		001793	Target Retirement 2065 Trust I
	001468	Target Retirement 2040 Trust I		00V005	Target Retirement 2070 Trust I

Core Funds Or for the following list of funds, specify percentages in 1% increments.

Allocation	Fund Code	Fund Name	Allocation	Fund Code	Fund Name
	00007E	Vanguard Retirement Savings Trust III		0000X7	Vanguard Small-Cap Index Fund
	00002K	Vanguard Total Bond Market Index Fund		001869	Vanguard Total International Stock Index Fund
	000033	Vanguard Federal Money Market Fund		0000XE	Vanguard Mid-Cap Index Fund
	006347	Baird Core Plus Bond Fund		006110	MassMutual Mid Cap Growth Fund
	000094	Vanguard Institutional Index Fund		003186	American Funds EuroPacific Growth Fund
	007210	American Beacon Large Cap Value Fund		002977	DFA US Targeted Value Portfolio
	006237	JPMorgan Large Cap Growth Fund		002187	DFA International Small Company Portfolio
	003081	Nuveen Large Cap Responsible Equity Fund		003182	DFA Emerging Markets Portfolio

Your allocations must total 100%

Note: If you fail to complete the investment elections above, your contribution will automatically be invested in the date specific Target Retirement Trust closest to the year you will reach age 65.

IV. Authorization

Signature of Participant Date

Participant Mailing Instructions

U.S. Mail
T.A.G. 401(k) Plan
1105 N. Hollywood Way
Burbank, CA 91505
FAX: 818-843-0300
Email: 401k@tag839.org
Phone: 818-845-7500

Vanguard

Bring your retirement into focus

Target-date investments can help you meet your goals.

A target-date investment saves you time and effort by making it easier to choose investments. And they're available to you in your retirement plan.

Why are target-date investments so popular?

Eighty percent of participants in a retirement plan with Vanguard use target-date investments.* Why are these investments so popular among investors? Because they're so simple. With one target-date investment, you can have a mix of investments that's right for you now—and will likely be right for you as you move into retirement.

When it comes to investing, there are two primary choices: stocks and bonds. Stocks are riskier than bonds but tend to offer greater potential reward over time. You can determine the mix of stocks and bonds that you think is right for you—or choose just one target-date investment and let the investment professionals do that for you.

The year in the investment name is the target date. As you get closer to retirement, your investment will become less risky as it invests more in bonds and less in stocks. And about seven years after the target date, the investment will settle into a mix that makes sense for most retirees drawing income. The chart below shows you what that means.

***Source:** *How America Saves: 2021*, Vanguard, June 2021.

How the mix of stocks and bonds changes over time

Source: Vanguard.

**Target retirement date is the year stated in the investment name and assumes retirement at age 65.

A note about risk

Whenever you invest, there's a chance you could lose the money. Target-date investments are subject to the risks of their underlying funds. The year in the investment's name refers to the approximate year (the target date) when an investor would retire and leave the workforce. The investment will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. A target-date investment is not guaranteed at any time, including on or after the target date.

How to choose a target-date investment

If you were born in ...	Consider* ...
2003 or later	Target-date 2070 investment
1998–2002	Target-date 2065 investment
1993–1997	Target-date 2060 investment
1988–1992	Target-date 2055 investment
1983–1987	Target-date 2050 investment
1978–1982	Target-date 2045 investment
1973–1977	Target-date 2040 investment
1968–1972	Target-date 2035 investment
1963–1967	Target-date 2030 investment
1958–1962	Target-date 2025 investment
1953–1957	Target-date 2020 investment
1952 or earlier	Target-date income investment

*Assumes a retirement age of 65.

Consider Rena. Rena was born in 1981. She doesn't know exactly when she will retire, but she will reach age 65 in 2046. So Rena decides to invest in a target-date 2045 investment.

Although Rena chose the investment closest to her expected retirement year, you don't have to. You could choose one with a later target date if you prefer a more aggressive investment mix. On the other hand, if you'd prefer a less risky mix, you could choose one with an earlier target date.

If you're already retired, you may want to consider the target-date income investment. This investment is designed for retirees who want current income and some capital appreciation.

You're never locked in to a particular target-date investment. Maybe your attitude toward risk will change. Or you could decide to retire earlier or later. It's a good idea to check the investment's mix at least once a year to make sure it still matches your goals.

Let's get started!

Scan this code or visit **vanguard.com/retirementplans**.

Visit **vanguard.com/targetdateinvestments** for more information.

Need help?

Call **800-523-1188** Monday through Friday, 8:30 a.m. to 9 p.m., Eastern time.

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Before you invest, get the details. Consider the fund's objective, risks, charges, and expenses. The fund's prospectus (or summary prospectus, if available) will tell you these important facts and more. So read it carefully. To get one for any Vanguard fund, contact the company that sends your retirement plan statements.

Bond funds are made up of IOUs, primarily from companies or governments. These funds risk losing value if the debt isn't repaid on time. Also, bond prices can drop when interest rates rise or the issuer's reputation suffers.

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