March 15, 2017

{stdMbrFullName}

{x stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{x if stdIsUSA = 1}

{x stdDomesticStateInternationalCountry}

{x else}

{x stdDomesticStateInternationalCountry}

{x stdMbrAdrCountryDesc}

{endif}

**Re: Disability Pension Benefits**

Dear {stdTitle} {stdMbrLastName} :

Thank you for contacting the Motion Picture Industry (MPI) Pension Plan regarding the requirements for a Disability Pension. You must meet *all* of the following provisions to be eligible for a Disability Pension:

* You must have a Social Security Disability Award letter. In lieu of a determination by the Social Security Administration that the Participant is disabled, the Benefits/Appeals Committee may rely on an acceptable certification from a physician, legally authorized to practice medicine. This certification must show that the Participant is (A) terminally ill, (B) has a life expectancy of less than two years and (C) because of this illness, the Participant cannot engage in any gainful employment.
* Your Disability must prevent you from engaging in any gainful employment
* Your current status is Active, and you are not a Break in Service Participant. If you incur a Break in Service, which is two consecutive Computation Years with less than 200 Vested Hours each year, and have not since earned at least one Qualified Year, you will be considered a Break in Service Participant.
* The Participant has accumulated at least 10 Qualified Years, including service prior to a withdrawal of employee contributions, unless the service is forfeited under the Break in Service rules.
* The Participant has worked at least 10,000 Credited Hours, including service prior to a withdrawal of employee contributions, unless the service is forfeited under the Break in Service rules.
  + Effective January 1, 2004, a Participant who does not have 10 Qualified Years and 10,000 Credited Hours may continue to work until the 10th Qualified Year and 10,000 Credited Hours are achieved, if possible, while continuing to satisfy Social Security Administration requirements for disability.
* Your total and permanent disability has been at least six months in duration

In addition to the requirements above, a Participant may not have retired under any other provision of the MPI Pension Plan. However, Early Retirement may be converted to a Disability Pension under the following conditions. The Participant (other than a Break in Service Participant) must apply to the Social Security Administration for a Social Security disability benefit no later than two years following their Early Retirement Date. If the Social Security Administration determines that the Participant's disability began prior to their Early Retirement Date, such Participant may convert the Early Retirement Pension to a Disability Pension on the effective date of commencement of the Disability Pension. The Participant must provide a copy of both the application and the determination to MPI.

If you have any questions, please contact MPI’s Participant Services Center by email at [service@mpiphp.org](mailto:service@mpiphp.org) or call (818) 769-0007, extension 244.

Sincerely,

Teresa Carrillo

Pension Adjuster