{CurrentDate}

{stdMbrFullName}

{x stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{x if stdIsUSA = 1}

{x stdDomesticStateInternationalCountry}

{x else}

{x stdDomesticStateInternationalCountry}

{x stdMbrAdrCountryDesc}

{endif}

**Re: Suspension of Pension Benefits Notification**

Dear Participant:

Our records indicate that you have reached your normal retirement age. You are vested and entitled to receive benefits from the Motion Picture Industry Pension Plan (the “Pension Plan”) and the Motion Picture Industry Individual Account Plan (the “IAP”) (collectively, “MPI”). However, if you have not attained age 70½, your benefits under the MPI are suspended if you continue to work in the Motion Picture Industry (the “Industry”). Retirement is voluntary and if you decide not to retire at this time and continue working, you may do so. Your benefits will continue to accrue until you choose to receive your Late Retirement Pension.

The Pension Plan is designed to provide income for those who have retired. For this reason, benefits are not paid if you are still working unless you have attained age 70½. If you decide not to commence your retirement benefits at this time, the monthly benefit will not be payable retroactive to your normal retirement age. However, your benefits will be calculated to include any additional accrued benefits earned after age 65. The amount of the increase will depend on your circumstances.

Your Late Retirement Pension is the greater of:

* The Normal Retirement Pension, including all **accrued benefits** through Late Retirement, or
* The Normal Retirement Pension, including yearly **actuarial increases** calculated throughout Late Retirement. Yearly actuarial increases of 1.2% per month will apply to all Employee-derived Benefits as well as Employer-derived Benefits for any month in which the Participant did not work 40 or more hours in the Industry. The actuarial increase of 1.2% per month is compounded annually.

The calculation described above is based on certain Pension Plan provisions in accordance with Section 411(b)(1)(H) of the Internal Revenue Code. The suspension of benefit provisions is governed by the Department of Labor regulations contained in Section 2530.203-3 of the Code of Federal Regulations.

Article IV, Section 4 for the Pension Plan Trust Agreement provides for the suspension of benefits if you work past your normal retirement date. Suspension of benefits will continue until you choose to retire, or April 1st of the calendar year following the calendar year in which you attain age 70½. If you believe the Pension Plan has suspended your benefits in error, you may request a review of the decision to suspend your benefits by sending a written request for review to MPI. The request for review will be processed in the same manner as any claim for benefits under the Pension Plan. The request for review should be addressed to the Motion Picture Industry Pension Plan, P.O. Box 1999, Studio City, CA 91614-0999.

If you have any questions, please contact MPI’s Participant Services Center by email at service@mpiphp.org or by telephone at (855) ASK-4MPI between 8 a.m. and 5 p.m. Pacific Time, Monday through Friday.

Sincerely,

Retirement Benefits

See your Summary Plan Description for additional information about the plans. Benefits are subject to final verification, review and adjustment. If applicable, these amounts may be subject to change in accordance with any divorce or Qualified Domestic Relations Order (QDRO), which may or may not be on file. In the event of any inconsistency between any communications and the provisions of the plans, the actual provisions of the plans shall govern.