{CurrentDate}

{stdMbrFullName}

{x stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{x if stdIsUSA = 1}

{x stdDomesticStateInternationalCountry}

{x else}

{x stdDomesticStateInternationalCountry}

{x stdMbrAdrCountryDesc}

{endif}

**Re: Break in Service – Not Vested Participant**

Dear Participant: {stdTitle} {stdMbrFirstName}:

Our records indicate that you earned fewer than 200 Vested Hours in two consecutive Computation Years1 {istrYear} and {istrConseYr}.Plan rules state that if you earned fewer than 200 Vested Hours in two consecutive Computation Years, this constitutes a Break in Service in the Motion Picture Industry Pension Plan (the “Pension Plan”) and the Motion Picture Industry Individual Account Plan (the “IAP”) (collectively, “MPI”). Therefore, you have incurred a Break in Service.

UNCLAIMED VACATION AND HOLIDAY PAY

If the Pension Plan has received Unclaimed Vacation and Holiday Pay (“UV&HP”) from any of your previous employer(s) as contributions, you are eligible to withdraw your UV&HP balance as a lump sum at any time. If you would like to withdraw your UV&HP balance, please contact MPI to request the appropriate withdrawal form. If you decide not to withdraw your UV&HP balance, it will continue to earn interest and payment will automatically be made to you upon your retirement.

FORFEITURE OF PLAN BENEFITS

Our records indicate that you are not vested. As a Break in Service Participant without a vested interest, you will forfeit your benefits from the plans if you fail to earn 400 Credited Hours in a Computation Year (“Qualified Year”) for five consecutive years following your last Qualified Year. However, if you had six or more Qualified Years before your Break in Service, you will not forfeit your benefits until you have the same number of years without a Qualified Year. You also forfeit all Qualified Years, Vested Years, credited hours and vested hours you have accumulated. However, you will not forfeit your own contributions or employee-derived accrued benefit.

**{x if idecIAPBalance > 0}**

INDIVIDUAL ACCOUNT PLAN

Participants who are on a Break in Service and are not vested for any benefits under the Pension Plan may apply to withdraw their vested IAP balance. If you decide not to withdraw your IAP balance and continue to work in the Motion Picture Industry (the “Industry”) and you meet the Plans’ annual Vested Hours requirements, you will resume accruing benefits. Your current IAP balance will continue to accumulate investment gains and losses based on the investment performance of the IAP assets.

**{x endif}**

**BRIDGING A BREAK IN SERVICE**

Certain rules exist that allow a Participant to bridge a Break in Service, thereby making them eligible for any benefits that would have been applicable had the Break in Service not occurred. Additional rules apply and documentation is required regarding eligibility to bridge a Break in Service if it was incurred due to the following circumstances.

**Disability**

If a Participant incurs a Break in Service due to a disability that prevents the Participant from engaging in his/her regular occupation for a period of at least six months, s/he may bridge that Break in Service and earn Vested Hours at the rate of 40 hours per week during the period of disability. Although the Participant is earning Vested Hours, s/he will not receive additional credit for Qualified Years or Credited Hours.

**Pregnancy/Child Care**

A Participant may receive Vested Hours, up to eight hours per day, due to absence from work because of pregnancy, the birth or adoption of the Participant’s child, or to care for the Participant’s child for a period immediately following the birth or adoption of his/her child in the Computation Year in which the absence commences, if necessary, to obtain 400 Vested Hours or otherwise in the immediately following Computation Year if necessary to obtain 400 Vested Hours in that year.

**Family and Medical Leave Act**

If a Participant, employed by an employer covered by the federal Family and Medical Leave Act (“FMLA”), takes a leave covered by the FMLA and then returns to employment with the same employer at the end of the leave, the employee may receive Vested Hours equal to the average of the hours worked during the four weeks preceding the covered leave.

**Military Service**

A Participant may receive Vested Hours at the rate of 40 hours per week, for time spent in the Armed Services of the United States if such Participant makes himself/herself available for work in the Industry for an employer within the time specified under the laws of the United States relating to re-employment rights.

**Contiguous Employment**

A Participant may receive Vested Hours for hours worked for an employer for which contributions were not required to be paid to MPI. The hours must be immediately preceded or followed by employment worked for the same employer, wherein contributions were paid to MPI.

Please refer to your *Summary Plan Description* for more complete rules and information regarding a Break in Service. 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.