

Welcome!

We're so glad you're here.

There's an Annuity Fund retirement plan waiting for you! In just a few steps, you'll be on your way. Here's what to expect.



Set up your I.A.T.S.E. Annuity Fund account

Visit principal.com/login and select **Register here** to get started.

Begin by:

- Setting security and communication preferences
- Reading important plan notices
- Registering your email address and phone number to activate Two-factor authentication for an extra layer of security



Check out the plan's investments

Each investment option is different and you can choose based on your goals and risk tolerance. You can also pick from the plan's investment options later. If you choose to pick later, you'll be directing contributions to the plan's default investment* until you make a new investment selection.

For a full listing, refer to the **Investment Option Summary**.



Use the enclosed form to make contributions

If you're eligible to make pretax contributions to the Annuity Fund, complete all three sections of the enclosed Deferred Salary Agreement form, including your signature and your employer's signature. See the next page for eligibility information and instructions.

*See the QDIA notice for the plan's default investment option. See Investment Option Summary for important information.

Important information about pretax contributions to the I.A.T.S.E. Annuity Fund



Two scenarios allow you to contribute to the Annuity Fund:

1. You work on a job covered under a Collective Bargaining Agreement between your employer and I.A.T.S.E. or an affiliated Local that allows salary deferral contributions, or you work for an affiliated Local covered under a Participation Agreement, and you receive an employer contribution to the I.A.T.S.E. Annuity Fund of 3% or more of your salary.
2. You
 - a. work on a job covered by one of these motion picture collective bargaining agreements or Participation Agreements listed below, provided such agreement allows deferrals to the I.A.T.S.E. Annuity Fund:
 - Theatrical and Television Motion Picture Area Standards Agreement
 - Majors Features and Television Agreements
 - AICP Commercial Production Agreement
 - Single Signatory (i.e., one-off) Theatrical Motion Picture and Television Agreements
 - Low Budget Theatrical and Television Motion Picture Term Agreements
 - Television Term Agreements
 - Music Video Production Agreements
 - Participation agreement with a chartered Studio Mechanics Local of I.A.T.S.E.

and

- b. are not a highly compensated employee defined by the IRS in 2025 as receiving compensation above \$135,000 from any one employer that participates in the Annuity Fund, including affiliated entities of that employer.

and

- c. are not receiving contributions to the Motion Picture Industry Plan for such employment.

and

- d. work under one of the eligible agreements listed and it provides for deferral contributions to the I.A.T.S.E. Annuity Fund. Not all eligible agreements listed allow for deferral contributions to the I.A.T.S.E. Annuity Fund. Please check with your employer or Local before filling out the Deferred Salary Agreement form.

Additional details

- You may make pretax contributions to the Annuity Fund, as well as any other salary deferral plans to which you can contribute, between 1% and 85% of your eligible pay (subject to certain limitations) up to the IRS limit of \$23,500 in 2025.
- If you are age 50 or over by the end of the calendar year, you may qualify to make additional pretax or “catch-up” deferrals of up to \$7,500 in 2025.
- Your contributing employer will make employer contributions to the plan in the amount and manner required under the collective bargaining agreement.

How to use the Salary Deferral Agreement form

Complete all three sections of the form, including your signature and your employer’s signature. Submit the white (top) copy to your employer. You can upload your completed yellow (middle) form through the Fund’s website, iatsenbf.org, or mail the copy to:

The I.A.T.S.E. National Benefit Fund Office
Attn: Contracts & Contributions/401(k)
417 Fifth Avenue, Third Floor
New York, NY 10016

Once the form is received, your elective contributions will begin as soon as administratively feasible. To change your contributions, you must notify your employer by completing a new Salary Deferral Agreement form.



What type of investor are you?

Take the investor profile quiz at principal.com/investorquiz to find out.



Keep in touch

Make sure your email address is up to date in your account with services through Principal®, and we'll send you educational information about what's important to you.



Questions?

For investments or retirement education planning and resources, visit principal.com or call 800-547-7754 Monday to Friday from 8 a.m. to 10 p.m. ET.

For requests regarding rollovers, distributions, withdrawals, or contributions, contact the Fund Office at 800-456-3863 or 212-580-9092 (New York only) and complete the appropriate forms.



Check out this short video to help you access and manage your I.A.T.S.E. Annuity Fund online. Use your phone's camera to scan the code.



Investing involves risk, including possible loss of principal.

Asset allocation and diversification does not ensure a profit or protect against a loss. **Equity** investment options involve greater risk, including heightened volatility, than fixed-income investment options. **Fixed-income** investments are subject to interest rate risk; as interest rates rise their value will decline. **International and global investing** involves greater risks such as currency fluctuations, political/social instability and differing accounting standards. These risks are magnified in **emerging markets**. The performance and risks of a **fund of funds** directly correspond to the performance and risks of the underlying funds in which the fund invests.

The subject matter in this communication is educational only and provided with the understanding that Principal® is not rendering legal, accounting, investment or tax advice. You should consult with appropriate counsel, financial professionals, and other advisors on all matters pertaining to legal, tax, investment or accounting obligations and requirements.

Plan features in this communication are current as of April 2025. The legal plan document governs the employer's plan. If any discrepancies, the legal plan document will govern.

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