



Disclaimer

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Fran Drescher President

Greetings Young Performer,

We are proud to have you as a member of the SAG-AFTRA family. You are standing shoulder to shoulder with 160,000 SAG-AFTRA actors, broadcasters, recording artists and other media professionals who have your back.

Our voice is strongest when we speak as one. Whether it's negotiating fair contracts, enforcing protections or advocating for changes to public policy, our unity is what empowers us. When we stand together, we gain the power to secure fair wages, safe working conditions, residuals, and health and pension benefits, even when we are negotiating with huge multinational companies.

We know that young performers face unique challenges, and families or guardians should take advantage of the knowledge of SAG-AFTRA staff experts. The information contained in this booklet is designed to help you navigate the industry, make the most of your SAG-AFTRA membership and help you sustain your career. In addition, our union, its conservatories, the SAG-AFTRA Foundation and the Entertainment Community Fund offer opportunities for you to advance your skills and professional training at little to no cost.

If you have not done so already, please take a moment to register your member account at sagaftra.org and download the SAG-AFTRA member mobile app. In addition to features such as residuals tracking, production listings, contract information and union news, it can serve as a digital membership card.

Your union is here as a resource to help you and your parents or guardian through every step of your career.

You represent the next generation of talent that will help sustain and grow our organization for years to come, so I encourage you to get involved with your union and take advantage of all that it offers.

Together we can make a difference,

Fran Desder

Fran Drescher

SAG-AFTRA President

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Introduction

About SAG-AFTRA

AG-AFTRA represents approximately 160,000 actors, announcers, broadcasters journalists, dancers, DJs, news writers, news editors, program hosts, puppeteers, recording artists, singers, stunt performers, voiceover artists and other media professionals. SAG-AFTRA members are the faces and voices that entertain and inform America and the world. With national offices in Los Angeles and New York, and local offices nationwide, SAG-AFTRA members work together to secure the strongest protections for media artists into the 21st century and beyond.

SAG-AFTRA is committed to organizing all work done under our jurisdictions; negotiating the best wages, working conditions, and health and pension benefits; preserving and expanding members' work opportunities; vigorously enforcing our contracts; and protecting members against unauthorized use of their work.

For more information about the rich history of SAG-AFTRA, visit our website at sagaftra.org and click on the "About" tab.

Eligibility (How Do I Get My SAG-AFTRA Card?)

SAG-AFTRA membership is available to those who work in a position covered by a SAG-AFTRA collective bargaining agreement, provided that any person qualifying through work as a background actor must have completed three days of work as a background actor under a SAG-AFTRA collective bargaining agreement.

Performers may join SAG-AFTRA if the applicant is a paid-up member of an affiliated performers' union (ACTRA, AEA, AGMA or AGVA) for a period of one year and has worked and been paid at least once as a principal performer in that union's jurisdiction.

A performer becomes eligible for SAG-AFTRA membership under one of the following general conditions: proof of SAG-AFTRA-covered employment as a principal performer or recording artist; proof of three days of SAG-AFTRA employment as a background actor; or employment under an affiliated performers' union. Note: Prior to age 4, young performers may work under SAG-AFTRA contracts without joining the union.

If you are not already a member, we urge you to consider joining when you meet SAG-AFTRA eligibility. But understand it is a commitment. Once you are a member, you must abide by the rules of membership, starting with Global Rule One (see below). To learn more about joining and to check your eligibility, visit sagaftra.org. Select the Membership & Benefits menu for information on how to join SAG-AFTRA.

Taft-Hartley

Under the provisions of federal labor law (the Taft-Hartley Act), non-union performers who work as principals under a SAG-AFTRA contract have 30 days after the first day of SAG-AFTRA employment during which the performer may work any other job, union or non-union, before joining the union. After the 30th day, the performer must pay the SAG-AFTRA initiation fee before working under a SAG-AFTRA contract again. For background performers, paying the SAG-AFTRA initiation fee after working on the specified number of SAG-AFTRA vouchers is required before working again under a SAG-AFTRA contract, provided 30 days have elapsed since the third day of SAG-AFTRA voucher employment.

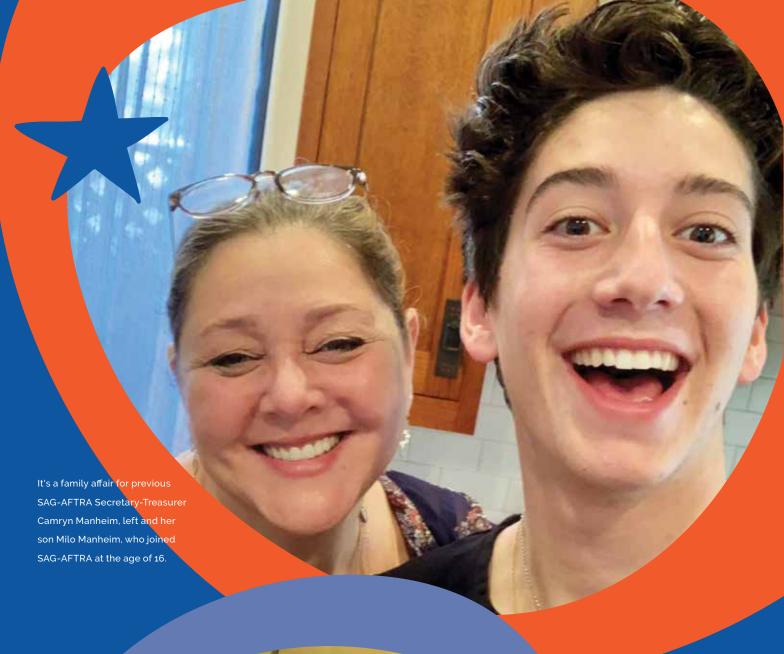
Global Rule One - Work Union!

Global Rule One states: No member shall render any services or make an agreement to perform services for any employer who has not executed a basic minimum agreement with the union, which is in full force and effect, in any jurisdiction in which there is a SAG-AFTRA national collective bargaining agreement in place. This provision applies worldwide.

Simply put, a SAG-AFTRA member, regardless of age, must always work under a union contract around the globe.

SAG-AFTRA takes Global Rule One very seriously; violating it can result in disciplinary action ranging from reprimands to fines to expulsion. It is each member's responsibility to ensure that a producer is a SAG-AFTRA signatory before going to work and to get a SAG-AFTRA contract whenever he or she works, even when working outside of the United States.

For information on Global Rule One, please contact





Lily Lewinter meditates
at the Health: Mind
and Body of the Young
Performer event
in New York City.



the appropriate SAG-AFTRA contracts department. More information about Rule One may also be found on the SAG-AFTRA website at sagaftra.org under the Contracts & Industry Resources menu.

Membership Status

To work under SAG-AFTRA contracts, members must be in good standing, which means that dues must be paid up. Any member not actively pursuing SAG-AFTRA work may request an "Honorable Withdrawal" from the union (a temporary status with no financial penalty). For more information about "Honorable Withdrawal" status, contact the membership department at (800) 724-0767 or (323) 954-1600.

Contract Provisions for Minors

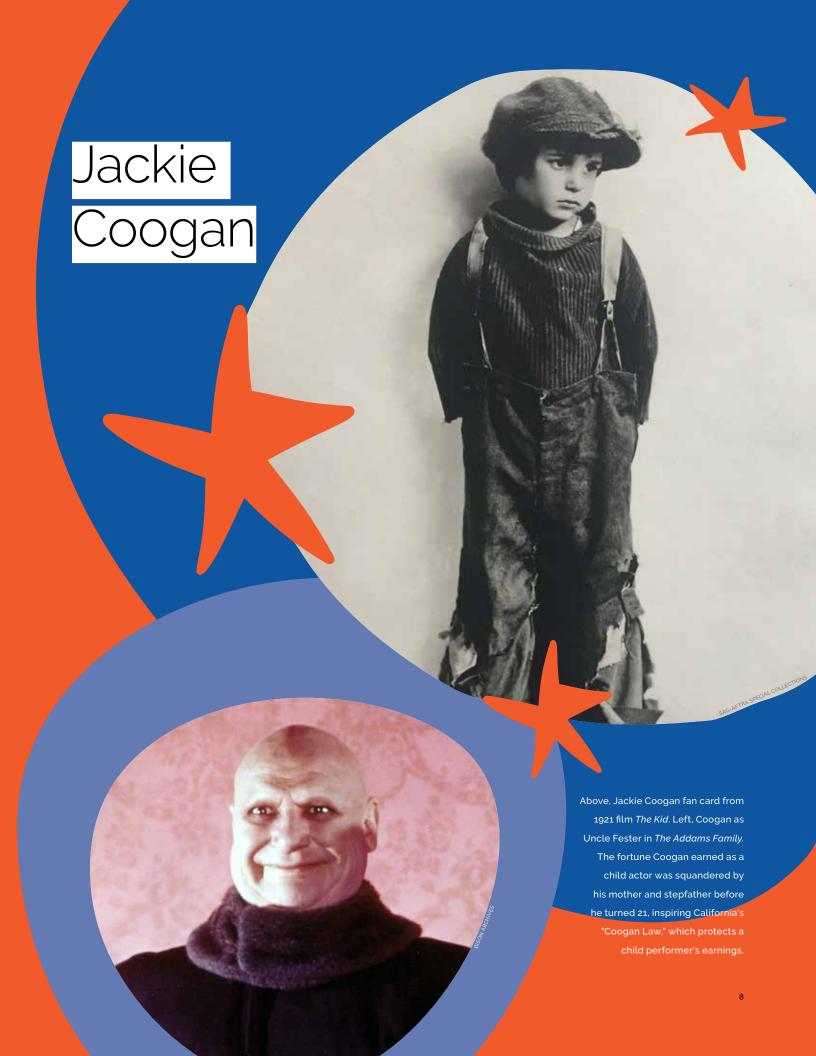
Each SAG-AFTRA contract contains a section specifically related to the employment of minors with regard to their engagement, education and supervision. Each contract also defines what age is considered a minor and work hours for minors. These can vary from one contract to the next. Therefore, parents should become

familiar with this section of the agreement their child is working under. Copies may be obtained by contacting the contracts department at (800) 724-0767 or (323) 954-1600 or online at sagaftra.org/contracts

Union Jurisdictions

The four largest performing arts unions — SAG-AFTRA, Actors' Equity Association, American Guild of Variety Artists (AGVA) and American Guild of Musical Artists (AGMA) — are all members of an umbrella organization called the Associated Actors and Artistes of America, commonly known as the 4As, a part of the national labor organization the AFL-CIO. Each of these unions operates independently.

Any member of a union that is part of the 4As is required to respect the jurisdictions of the other member unions. Even though a SAG-AFTRA member may not belong to some or any of the other unions, he or she may not perform non-union work under that union's jurisdiction without a waiver. Such waivers are usually granted if the union is not actively attempting to secure jurisdiction over that production.



On the Job

CALIFORNIA - The Basics

The following basic items are mandatory (by law or necessity) for minors working in the entertainment industry in California, regardless of their place of residence.

California Work Permits

Every minor working in California, regardless of age, must obtain an Entertainment Work Permit from the State of California Division of Labor Standards Enforcement (DLSE). A 10-day permit is currently \$50 for first-time applicants (online only). Renewal applications and minors 16 and 17 years old are not eligible for the 10-day permit. A six-month permit or renewal application is currently free of charge. Plan in advance, as the process can take up to 45 days to complete. The application for this permit can be downloaded at dir.ca.gov/dlse/DLSE-CL.htm.

Please note:

- For school-age minors, the application requires a signature from the minor's school stating that their work is satisfactory in several areas.
- Initial applications also require a photocopy of the minor's birth certificate.
- Applications are generally accepted by mail or online, although some DLSE offices will process applications in person in emergency situations. Forgetting to renew the permit isn't considered an emergency.
- Renewal applications should be mailed two to three weeks before the expiration of the previous permit. You must include a self-addressed, stamped envelope for return of the permit.

IMPORTANT NOTE: Proof of a Coogan Account (see below) must be attached to the application or the permit will only be valid for 10 days.

For additional information regarding entertainment work permits for minors in California, please visit dir.ca.gov/dlse/entertainment-work-permit.htm.

California Coogan Accounts

California law affirms that earnings by minors in the entertainment industry are the property of the minor, not their parents. Since minors cannot legally control their own money, California law governs their earnings

and creates a fiduciary relationship between parent and child. California law requires that 15% of all minors' earnings must be set aside in a blocked trust account, commonly referred to in California as a Coogan Account. The parent is responsible to pay all expenses relating to the minor's employment, including any taxes that may be owed after withholding, or on gross earnings received without withholding. These and other professional expenses (headshots, resumes, acting lessons, commissions, union dues, etc.) may be paid from the unblocked portion of the minor's income. However, the parent still has a legal responsibility to pay all personal expenses of the minor.

Parents must open a Coogan Account to receive the blocked portion of income that employers are required to set aside. A Coogan Account is a special blocked trust account found at a bank, credit union or brokerage firm that receives the 15% of minor's gross wages required to be withheld by the producer and deposited within 15 days of employment. Employers are not required to make the 15% deposit if the minor was employed as an extra or background performer.

- These funds are blocked (not available for withdrawal) until the minor turns 18 (or is emancipated).
- The parent, as trustee, is responsible for setting up and maintaining the account and notifying the minor's employers of the bank routing and account number via a Trustee Statement and Deposit Instructions provided by the financial institution.
- Minors must have their Coogan Account Trustee
 Statement attached to the work permit at all times.
- Therefore, it is a good idea to open a Coogan Account before applying for a work permit.
- Various financial institutions offer Coogan
 Accounts. See page 41 for affiliated credit unions that may be able to help.
- California Coogan Accounts satisfy both the California and New York trust account requirements.

More information about Coogan Accounts may be found on the SAG-AFTRA website at sagaftra.org, click on Young Performers under the the Membership & Benefits menu.





Agents and Managers

In California, talent agents are licensed by the state to procure employment and negotiate wages and working conditions for performers. It is not uncommon for California franchised agents to request exclusivity from actors in exchange for representation. This means that an actor may have written contracts with only one agent that covers television, theatrical, commercials and/or any other area where SAG-AFTRA has exercised jurisdiction.

Some agents may prefer to represent you for only one area of the business (e.g., commercials), while others may seek to represent more broadly (e.g., across the board representation). Moreover, some agents may request exclusivity; others may want to work with you non-exclusively. As a general rule, exclusive representation is the most common form of representation for franchised agents in California. SAG-AFTRA franchised agents (see page 13) may charge no more than 10% commission, and only then in limited areas. A franchised agent's ability to collect this commission is strictly regulated by the union. More agency information, and a list of SAG-AFTRA franchised agents, can be found on the SAG-AFTRA website at sagaftra.org/professionalrepresentatives, and then seeking out the list of SAG and/or AFTRA franchised agents.

Managers may counsel, advise and provide general career direction to performers, as well as assist agents in their quest to secure employment for their clients. However, a manager is not permitted, by law, to procure employment opportunities for a client, unless they are doing so at the behest and under the direction of a licensed agent. A client, agent and manager should function as a team if they are to be effective. Managers generally charge between 10% (on the low end) and 15% (on the high end) for their services, although their fees are not necessarily regulated by the state or the union.

Headshots and Resumes

With the increasing use of the internet in the casting process, color headshots are a necessity. The standard format is 8"x10" vertical full-frame headshots; no full-length, no three-quarter shots, no profiles. Most reproduction companies do print runs of 300 copies, which is more than enough for a year's supply. A digital copy of the headshot should be obtained directly from the photographer or have one made. It will be needed for reproductions as well as for use with internet casting services. See section entitled "Internet Casting Services" on page 18. Also, see section entitled "Online Resources," on page 35 of this book for information regarding SAG-AFTRA's online casting service, iActor. iActor puts SAG-AFTRA members at the fingertips of casting professionals and is the only online casting directory that exclusively features SAG-AFTRA members and assists cast clearance. Available to all casting

directors working on signatory productions, iActor allows casting professionals to search through members' headshots, resumes and media by any combination of terms, such as gender, ethnicity, special skills or credits.

With resumes, less is more. There is no

By uploading a resume and headshots, SAG-AFTRA members will be at the fingertips of the industry's top casting professionals.

standard format, but uncluttered is better.
Information should include name, hair and eye color, union status as well as significant credits in film, television and stage work. Brief indications of the role (such as "guest star," "co-star" or "recurring") are sufficient, plus the name of the producer, director or studio, if significant. For stage work, the role name (if any) should accompany the show title and the name of the theater. Resumes should also include a listing of professional training and coaches, special skills and talents, and names and telephone numbers for professional representatives. Commercials and background (extra) work are not listed on professional



SAG-AFTRA members who wish the protection of the union in their relationships with their agents are required to choose from the list of SAG-AFTRA-franchised agents in their individual markets. Franchised agents (as well as the SAG-AFTRA members they represent) are protected by, and bound to, the terms and conditions of the SAG and/or AFTRA Agency Regulations.

Choosing to be represented by any other agent may place you in violation of union rules and subject you to potential disciplinary action.

For more information about professional representation or if you are not sure about the status of your agent, please contact the Professional Representatives Department at (323) 549-6745 in Los Angeles or (212) 863-4230 in New York or visit sagaftra.org/contracts-industry-resources/professional-representatives.

resumes. No other personal information such as home address and telephone number, Social Security number or school names should be included on the resume.

NEW YORK - The Basics

The following basic items are mandatory (by law or necessity) for minors working in the entertainment industry in New York, regardless of their place of residence.

New York Work Permits

Any person under the age of 18 who renders creative or artistic services in New York State as a performer, or any New York resident under the age of 18 who renders creative or artistic services anywhere outside New York State, must have a valid Child Performer Permit issued by the New York State Department of Labor.

- First-time applicants may, on a one-time basis, apply for a 15-day permit (online only).
- 12-month permit or renewal applications are accepted by mail, and permits should be renewed 30 days prior to their expiration.
- Parents/guardians must submit the School Form (LS 560), Health Form (LS 562), Trust Account Form (LS 566), the child's Social Security number (non-U.S. citizens may provide a passport number

and country of origin, or a copy of some other document that authorizes the child to work in the United States), proof of child's age, and parent/guardian identification along with the application for the permit.

- If any trust account information has changed since the child's first application, or if the trust account balance reaches \$250,000 (at which time a trust company must be appointed as custodian), the Updated Trust Account Information form (LS 566) must be included in the application.
- There will be no work permit issued without proof of a trust account.
- To apply online or for more information regarding the permit process, go to labor.ny.gov/ workerprotection/laborstandards/secure/ child_index.shtm.

To get more information on the employment of young performers in New York, visit the New York Labor Department website's Child Performer Overview at labor.ny.gov/workerprotection/laborstandards/secure/child_index.shtm. Laws in other states vary. For links to labor regulations regarding the employment of minors, please visit sagaftra.org/youngperformers and select "State Statutes."

for everyone in entertainment.

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New York Trust Accounts

New York State Law requires 15% of a child performer's earnings to be placed in trust in accordance with Part 7 of Article 7 of the Estates, Powers and Trusts Law. The parent is responsible for setting up the account within 15 days from the start of employment and notifying employers of the bank and account number of the minor's account. If the parent/guardian or custodian has not provided the necessary information within 15 days of the start of employment, or no such account has been established, the employer must transfer the money together with the child performer's name and last known address to the State Comptroller for placement into the child performer's holding fund. The Comptroller will hold the money in the child performer's name until he/she reaches the age of majority.

A trust account may be set up anywhere as long as it is set up as required by
New York State Law. California
Coogan Accounts satisfy both the
California and New York trust account
requirements. However, trust accounts set
up as defined by the New York requirements
do not satisfy California trust account
requirements. If a New York minor works for
a California employer, they will need to open a California
Coogan Account for their California earnings.

Agents and Managers

In New York, agents are licensed by the Department of Consumer Affairs. It is not uncommon for New York franchised agents to request exclusivity from actors in exchange for representation. This means that an actor may have written contracts with only one agent that cover television, theatrical, commercials and/or any other area in which SAG-AFTRA has exercised jurisdiction. Some agents may prefer to represent you for only one area of the business (e.g., commercials), while others may seek to represent more broadly (e.g., across-

the-board representation). Moreover, some agents may want to work with you non-exclusively. SAG-AFTRA franchised agents (see page 13) may charge no more than 10% commission, and only then in limited areas.

If a New York agent is not representing you exclusively and you have engaged several agents to represent you in the same area of the business (e.g., television), these non-exclusive agents will have to cooperate with you (and each other) in the submission process for work opportunities so as not to duplicate efforts. Managers may counsel, advise and provide general career direction to performers, as well as assist agents in their quest to secure employment for their clients. Managers generally

charge between 10% (on the low end) and 15% (on the high end) for their services, although their fees are not necessarily regulated by the state or the union.

Franchised agents can charge no more than

10% commission, and then only in limited areas. A franchised agent's ability to collect this commission is strictly regulated by the union. More agency information and a list of SAG-AFTRA-franchised agents can be found by going to sagaftra.org/professionalrepresentatives and then clicking on the list of SAG and/or AFTRA franchised agents. For further information,

contact NY State's Department of Consumer Affairs.

Headshots and Resumes

Color headshots are acceptable. Get a digital copy of the headshot for reproductions and internet casting services. With the advent of internet casting services (especially for commercials), only about 100 headshots a year are needed. For more information, see section entitled "Internet Casting Services" on page 18. Also, see section entitled "Online Resources," on page 35 of this book for information regarding SAG-AFTRA's online casting service, iActor. In general, resumes conform to the California format (see page 12).

Outside California and New York

Production outside California and New York by local production companies is governed by the laws of that state. However, sometimes a production that originated in Los Angeles or New York, for instance, is shooting and casting on location. In these situations, since state laws impact both the employer (producer) and employee (young performer), the laws of multiple states must be considered. SAG-AFTRA has 25 locals around the United States. Always check with the SAG-AFTRA local in the area where you are working to see which laws may impact the young performer.

Work Permits, Trust Accounts and Representation

Laws pertaining to work hours and permits for minors, trust accounts and talent representation in places other than California or New York vary widely. Also, waivers from state officials to facilitate production may greatly affect the way minors are employed. SAG-AFTRA contract work day provisions for minors will always take precedence over state laws when the SAG-AFTRA contract is stricter. For a detailed listing of work hours allowed under the various SAG-AFTRA contracts, see the chart on page 23.

The State Statutes database for young performers at sagaftra.org/youngperformers is a resource for young members across the country.

Although provisions in the SAG-AFTRA contracts follow the performer anywhere in the United States, many states have laws that specifically address young performers. To check individual state statutes, go to the SAG-AFTRA website at sagaftra.org and select young performers, under the Membership & Benefits menu and select State Statutes.



We have a collective responsibility to each other to STOP harassing conduct, SUPPORT those who speak up, and REPORT the offensive content whenever possible. If you see something wrong or believe you are subject to unlawful discrimination or harassment, contact SAG-AFTRA.

(855) SAG-AFTRA / (855) 724-2387 Press Option 1

24-Hour Safety Hotline (844) SAFER SET

(always available on the back of your membership card and app)

If you are in immediate danger, dial 911 to contact local

law enforcement.

Casting, Callbacks and Booking

Most of the roles for young performers are cast as a result of communication between agents and casting directors. However, on occasion, casting directors will hold open calls.

Internet Casting Services

The use of internet casting services has become important to the casting process for the services' ability to both distribute role breakdowns (explained below) and audition notices and provide a performer database for instant access by casting directors and agents.

Agents will register clients with these performer databases, but they are also open to actors directly with or without representation.

The Casting Process

- 1. The casting director receives the script (movies and television) or the storyboard (commercials) from the producer. The casting director "breaks down" the script (identifies the roles) and distributes the breakdown to agents, usually via one or more of the internet casting services.
- 2. Agents respond to these breakdowns by making "submissions" (suggestions) for each role to the casting director. These submissions can be made electronically or with hand-delivered hard copies or both. Most breakdowns and submissions are not available to actors directly. Personal managers may have access to some of the breakdowns, but their ability to make submissions is limited by law.
- 3. Casting directors review the submissions and decide which actors to interview for the roles. Only a small number of actors submitted receive interviews. For this reason, every interview is a success story in itself.
- 4. The casting director then contacts the agent with an appointment time for each actor and the location of the interview. Often, interviews will be on the same day, so actors must be prepared to respond quickly.
- 5. The agent will then contact the actor with the appointment information and the "sides" (script material), if any.

Arriving at the Interview

Appointment times are significant. Actors who arrive and sign in on time may be entitled to compensation if

the interview runs overtime and the sign-out has been completed properly.

Always bring a headshot and resume; it may or may not be required. Sign in with name, union identification number (not Social Security number), agency name, call time and arrival time. Use a ballpoint pen (not a pencil) and do not initial until you sign out. If no sign-in sheet is available when you leave, make note of the time and notify the contracts department at the local office at (800) 724-0767.

Completion of information sheets may also be requested. Personal information, such as Social Security number, home address and telephone number, email address and personal website should not be included on these sheets, as they are often not discarded securely.

The interview (audition) will most likely be videotaped, and the process is usually restricted to one parent and one child. Do not bring friends or other family members.

Callbacks

After the first interview, casting directors may review the taped audition with the producers and/or director.

Callbacks (second interviews) are usually necessary, and the casting director will notify the agents which actors have been selected for callback. More than one callback may be required. Remember, very few actors on the original interview will receive a callback. This does NOT mean the others did poorly; it's more about the look or fit with other actors.

In some instances, a performer may be entitled to compensation for interviews when detained for more than one hour from their call time (all contracts) or are required to speak lines given to learn outside the studio.

For specific rates and conditions in which overtime is paid, or if overtime is due but a check is not received within 12 days, contact the appropriate contracts department at the local at (855) SAG-AFTRA / (855) 724-2387.

Booking the Job

After the callbacks, the "booking" (employment) process begins. Casting directors may put several actors "on avail." This is a courtesy between the agent and the casting director and is simply a notice to the



agent that the actor has not been eliminated from consideration. In return, the agent agrees to notify the casting director if the actor becomes unavailable due to another commitment.

When the casting director contacts the agent with an offer, it is a verbal proposal to employ the actor and, if accepted, is legally binding. At this point, the agent and the casting director negotiate the terms of employment: rate of pay, length of employment and billing (position in the credits). When an agreement is reached, the agent will communicate the offer to the client (or the manager), who will decide whether or not to accept it. Agents cannot legally accept an offer of employment without client authorization. Some managers may have the power to do so on an actor's behalf.

If the client accepts the offer, the booking is concluded and is legally binding on both the producer and the actor, even though it is verbal. Sometimes, the verbal agreement will be followed up by a written "deal memo" (a confirmation of the negotiated terms), but it is not necessary. The formal employment contract may be available on the set (common practice on commercials and TV shows) or may not be available until some time after employment. The producer then checks SAG-AFTRA membership status to make sure the actor is paid up with SAG-AFTRA dues.

Paperwork

Before arriving at the job, parents should make sure the minor has school assignments, books and supplies, and the child's current work permit and trust account information to be given to the producer.

Parents will be asked to sign a completed copy of the minor's contract. It is the parent's responsibility to read the contract carefully. They should make sure they understand it and are in complete agreement with the terms and compensation. Any questions should be directed to the minor's agent or the Contracts Department at SAG-AFTRA at the local at (855) SAG-AFTRA / (855) 724-2387

1-9

The I-9 is the Employment Eligibility Verification form that confirms an individual's right to work in the United States and establishes identity. For minors, a passport is the most useful identification to have, as it confirms both right to work and identity. Additional options may be a school identification card (with a picture) or school

record to prove identity and a Social Security card or birth certificate to prove the right to work.

Parents will be provided a W-4 form in order to indicate the rate of federal payroll tax withholding. Use the personal allowance worksheet on the top of the form to calculate the number of exemptions. If the minor is incorporated, a different form is used. Parents should consult a tax professional familiar with child performers' work with any questions regarding the payment of taxes.

Where to Go

Upon arrival at a job in California, locate the studio teacher/labor law representative, or the first assistant director everywhere else, who will direct the parent and minor to the dressing room or set. The SAG-AFTRA contract provides that a minor may not share a dressing room with an adult performer or a member of the opposite sex. The parent and minor should have with them and be prepared to show the studio teacher/labor law representative their current work permit.

The parent should be within sight and sound of the minor at all times, including time spent in hair, wardrobe and makeup. If the child is to be driven to another location or another part of the set, the parent should travel in the same vehicle. The parent's responsibility on the set is to their child only, and his/her main purpose on the set is to assure the safety and well-being of their child.

Another very important role of a parent is to supervise the minor's education. It is essential to have a good working relationship and open communication with your child's home school. A minor's transition from regular school, to school on the set and back, can be a smooth one with the right preparation and communication. It is important to communicate with your child's school early, in advance of future bookings and productions.

Education on Set

The responsibilities of the teacher vary from state to state. In California, teachers are called "studio teachers/labor law representatives" and are provided from the first day of employment, whether school is in session or not. In California, the studio teacher carries the additional labor law representative title because they are responsible for the health, safety and morals, in addition to the education, of the minor.

In New York, teachers are called "employerprovided teachers." They are responsible for the



education of the minor, but the employer is ultimately responsible for providing health and safety information. Employer-provided teachers are required from the third day of missed instruction or from the first day of missed educational instruction if the child performer is guaranteed three or more consecutive days of employment. Teachers on set must hold proper teaching credentials as required by law in the relevant jurisdiction. Many other states are currently developing child labor laws. Check with the individual state labor departments for current requirements.

The producer is responsible for hiring the teacher on set and complying with education requirements, as well as SAG-AFTRA contract and labor law requirements, such as hours, health and safety of the minors employed.

Employer's Duties

The production company (producer) is normally the employer. Producers contribute to the SAG-AFTRA Health Plan, the SAG-Producers Pension Plan, and the AFTRA Retirement Fund. They contract with an independent payroll company, either during or after production, to issue paychecks, calculate and pay tax withholding to the IRS and other payroll-related employer functions.

The production company's responsibilities include conforming to the SAG-AFTRA contracts and applicable state law. Producers also contribute to the Screen Actors Guild-Producer Pension and Health Fund or the AFTRA Health & Retirement Fund to provide for members' and their families' health insurance and pension benefits. See section titled "Health and Pension Plans" on page 33.

TV/Theatrical Contract Workday Rules

The SAG-AFTRA contract governs minors' work hours everywhere in the United States unless stricter work hours are mandated by the state.

Workday rules are as follows:

- Minors may not work before 5 a.m. or after 10 p.m. on evenings preceding a school day (workdays must end by 12:30 a.m. on the morning of non-school days). The minor's final workday must be concluded at least 12 hours before the beginning of the minor's next regular school day.
- On a school day (determined by the calendar of the district where the child resides), school-age

- minors must receive at least three hours of instruction. Maximum allowable hours and times of instruction vary by grade level.
- Minors through age 15 must be accompanied at all times by a parent or guardian. Minors age 16 or 17 may work without a parent or guardian but are entitled to have a parent or guardian present. The parent or guardian is entitled to be within sight and sound of the minor at all times.
- In California, minors who are high school graduates are exempt from child labor laws and may work on the same basis as adults.

School-Age Minors

On a school day, school age minors may work as follows:

- Ages 6 to 8 four hours (maximum of 8.5 hours on the set).
- Ages 9 to 15 five hours (maximum of 9.5 hours on the set).
- Ages 16 and 17 six hours (maximum of 10.5 hours on the set).
- On days when school is not in session, school-age minors may work an additional two hours a day.
- On all days, the minor must have at least one hour of rest and recreation and one halfhour meal break.
- The use of banking school hours to offset additional work hours on other days may vary by circumstance, and is at the discretion of the studio teacher.

Preschool-Age Minors

Minors who are 6 months through 5 years old do not attend school on the set, even though they may attend pre-school or kindergarten on a regular basis. Work hours are as follows:

- Ages 6 months to 2 years two hours (maximum of 4.5 hours on the set).
- Ages 2 years through 5 years three hours (maximum of 6.5 hours on the set).
- Minors 6 months through 5 years must have at least one hour of rest and recreation, and may also have a half-hour meal break.

Infants

In California, infants 15 days to 6 months of age may only be on the set between the hours of 9:30 a.m. to 11:30 a.m. or 2:30 p.m. to 4:30 p.m. No infant born prematurely may work until he/she would be at least 15 days old if born at full-term. SAG-AFTRA producers have agreed to observe these restrictions in other jurisdictions. Children age 15 days to 6 months can work 20 minutes, with a maximum of two hours on the set.

SAG-AFTRA Contract Variations

The SAG-AFTRA contracts also contain the following provisions that differ from the state labor code.

 If a minor is guaranteed three or more consecutive days of employment, whether the minor actually performs or not, the producer will provide a teacher on the set. If, on any of the guaranteed days of employment, the minor is not required to report to the set, the minor may elect to return to his/her regular school. However, the minor may choose to continue education on the set whether

- performing that day or not.
- If a studio teacher is employed on any day that minors are working, all minors employed on that day will be eligible to be taught according to their regular school schedules. All minors will be taught if they are actually on the set, whether or not their contracts would otherwise qualify them for education.
- While the studio teacher has the primary responsibility for supervision of minors on the set, if the minor is under the age of 14, the producer is required to designate one member of the production staff to coordinate all matters relating to the minor's employment.
- Emancipated minors have rights that vary from state to state. In California, for example, emancipation by itself does not allow minors to work as adults. Emancipated minors must comply with the laws of the states in which they are working.

Work Hours Across the SAG-AFTRA Contracts

Contract Type	Call Times	Work Hours	Release Times
TV/Theatrical	5 a.m.	15 months – 5 years: 6 hours 6 – 8 years: 8 hours 9 – 15 years: 9 hours 16 – 17 years: 10 hours	10 p.m. Before school days/ 12:30 a.m. Before non-school days
Commercials	7 a.m. Studio 6 a.m. Location	15 months – 5 years: 6 hours 6 – 17 years: 8 hours	15 months – 5 years: 7 p.m. 6 – 17 years: 8 p.m. Before school days/ 10 p.m. Before non-school days
Corporate/ Educational	7 a.m. Studio 6 a.m. Location	15 months – 5 years: 6 hours 6 – 11 years: 8 hours 12 – 17 years: 9 hours	15 months – 5 years: 7 p.m. 6 – 11 years: 8 p.m. Before school days/ 10 p.m. Before non-school days 12 – 17 years: 10 p.m. Before school days/ 12:30 a.m. Before non-school days

For more detailed information on each SAG-AFTRA contract's provisions related to minors, please visit sagaftra.org and select Contracts & Industry Resources.





Education is Job One

A good education is an actor's most important resource. All of the tools upon which an actor draws for a successful career are firmly rooted in a well-rounded background in many areas of study. Excellent skills as a reader and a writer are also invaluable. Compulsory education requirements vary from state to state, and many times they are not interchangeable. For instance, in California, school absences for work in the entertainment industry are only excused for a limited period of time (up to 25 days per year) and independent home schooling is not legal. Home schools must work under the jurisdiction of the local school districts in which the minors reside; out-of-state home school arrangements are not automatically recognized.

Parents should establish a solid working relationship with the minor's school as soon as possible. Cultivating one person at the school who can coordinate the minor's assignments and responsibilities usually works best: the classroom teacher at the elementary school level, a counselor or homeroom teacher at the secondary level, a person who is supportive of the minor's pursuit of an acting career. Advance arrangements for obtaining assignments, books and materials, often on very short notice, will make workdays much better experiences. Since schools may not receive their ADA (Average Daily Allotment) payments for a minor absent for work, a good advance relationship with the school is necessary. In many jurisdictions, minors may need their schools' cooperation to maintain their work permits. It is important that parents' and school officials' roles in the work permit process be clearly understood so that obtaining work permits, sometimes on short notice, can be achieved smoothly.

In California, if a minor attends regular school prior to reporting to work, the maximum hours permitted on set is reduced by six hours. In New York, the maximum hours permitted on set is reduced by three hours. In states where no laws govern the working child's education, the provisions of the SAG-AFTRA contract will still apply. In California, the details of the working child's responsibilities may be found in the California Education Code [EC 48225.5(a)(1)]. In New York, the Employment and Education of Child Performers Code contains information regarding the education of minors in the entertainment industry.

Stunts and Safety

"I can't define what a stunt is, but I know one when I see it."

That's what any experienced stunt person will say.

And it's very true. Whether or not an activity is a stunt depends on what it is, where it is, how it's done and who is doing it. SAG-AFTRA contracts provide that any actor who performs a stunt is entitled to a stunt adjustment in addition to the regular compensation. For minors, ordinary activities such as riding a bike or a skateboard, climbing a tree or a fence, even walking along a high wall, could be a stunt based on the risk involved in the activity. Even passive activities such as riding in a speeding car with a stunt driver can be reviewed for possible stunt activity.

Protecting Yourself

If a minor is asked to perform any activity that seems hazardous or even questionable, they are entitled to have the activity performed by a qualified stunt person. It should never be the sole decision of the producer, director, stunt coordinator or any crew member to determine if an activity is safe enough for the child to perform. It is the minor's parent's primary and most important responsibility to ensure the safety of their child.

Allowing a child to do something unsafe is simply not an option. Parents who do so may be reported to the appropriate child protective agency. The minor or the minor's parent always has the right to refuse to perform any activity that might be hazardous to the minor, either physically or emotionally. If the minor believes that the situation is dangerous or is fearful (whether real or imagined), they cannot be required to perform. Parents should request a stunt and safety expert if the minor is to perform the activity, or request a stunt double if necessary. Stunts and strenuous activities are almost always planned in advance. However, non-strenuous activities may also present a danger, such as handling a firearm or other weapon. Parents should also consider the impact of mature or emotionally difficult dialogue or actions on their child's well-being. Parents should be on the alert for these types of situations, as they may not be planned in advance. Only the parent knows what their child can tolerate, and therefore MUST ensure their child will not be harmed physically or emotionally by the dialogue and activities they are being asked to perform.

Minors should be acquainted with all first-aid personnel (required on all SAG-AFTRA productions) and procedures immediately on arrival. Outdoor shoots often require long periods of time in the elements. Parents should guard minors against dehydration, hypothermia and overexposure to the sun. Bringing warm clothing, thick towels and robes and sunscreen is important. Parents should not hesitate to contact first aid personnel immediately if the minor is too wet, too cold or too tired.

Animals can often be a part of the storyline. Anytime an animal actor is on the set, the animal's handler will be there.

No animal should be approached without the direct supervision of its handler. At the producer's discretion, family pets may be allowed on the set. It is the parent's responsibility to ensure the pet is not a nuisance or danger to anyone on the set, as they could be liable for any injuries caused by the animal. Animal behavior is

unpredictable, particularly in unfamiliar surroundings. For their own safety, minors should be instructed to keep a safe distance from other pets on the set.

Other precautions should be taken when working in or around fire, smoke effects, water or machinery. No minor should work in any of these situations without careful supervision by trained technicians and medical personnel.

The Industry-Wide Labor-Management Safety Committee periodically issues safety bulletins that deal with various safety issues. Parents may review these bulletins at csatf.org/bulletintro.shtml.

SAG-AFTRA's 24-Hour Toll-Free Safety Hotline is (844) Safer Set / (844) 723-3773

Background Performers

Background performers are a vital part of film, television and commercial production. Any knowledgeable







SAG-AFTRA producer will agree that working with a core of experienced, skilled SAG-AFTRA background performers is an important requirement for a successful project.

Minors are often used in background roles. Large groups of children may populate many different types of scenes in films, TV shows and commercials. Many successful young performers have started as background performers on SAG-AFTRA productions, gaining valuable experience and familiarity with the particulars of on-camera work.

Casting for background work is handled by casting directors who specialize in these roles. Adult background performers are contacted for work directly by these casting offices, but casting calls for background performers who are minors are usually subcontracted to background managers — managers who maintain client lists specifically for this purpose. SAG-AFTRA does not franchise or sanction these background managers. Many are not licensed talent agents, and

they are not legally authorized to represent SAG-AFTRA members for employment without the permission of a licensed talent agent. SAG-AFTRA members are encouraged to determine the status of any background manager who may offer them representation. Questions about representation in this area should be directed to the Professional Representatives Department at SAG-AFTRA.

As SAG-AFTRA members, background performers have the same rights and privileges as members who joined by doing principal work, but the requirements for joining SAG-AFTRA as a result of doing background work are different. Those requirements are determined by the SAG-AFTRA National Board and are subject to modification at anytime. Prospective SAG-AFTRA members seeking to join the union by doing background work should check the SAG-AFTRA website at sagaftra.org for current requirements. More information on background performers can be found online at sagaftra.org/backgroundactors.

SAG-AFTRA SAFETY NUMBER (844) SAFER SET

Whether you're on set or reporting in the field, your safety remains our priority. See the back of your membership card or your member app for the nationwide, 24/7 toll-free safety hotline: (844) SAFER SET / (844) 723-3773. Use this number for concerns about hazardous work or locations, issues involving minors or serious working conditions violations. You may request that your name remain confidential. For all non-emergency matters, please call SAG-AFTRA at (855) SAG-AFTRA / (855) 724-2387.



Talent Payments and Other Benefits

Parental Financial Responsibilities

Income Taxes

A sensible and solid approach to managing a minor's finances is very important. Parents should consult a tax accountant who is familiar with children's entertainment tax law before filing a tax return on behalf of a dependent minor. If the earnings threshold is met, a separate return must be filed for the minor. There are multiple resources available outlining the specific expenses that are deductible for performing artists.

Some of the key things to further research and understand are the use of Qualified Performing Artist (QPA) tax situations, the state and federal filing requirements and the dependency tests.

Earnings and Record Keeping

California law designates that the earnings of a minor in the entertainment industry belong solely to the minor.

This is unique to California; other states define the earnings as family money. California law entrusts parents with specific requirements and fiduciary responsibilities.

In performing this fiduciary responsibility, some things parents should keep in mind are:

- Agent/Manager Compensation Industry standard commissions for an agent are 10% of gross wages. Managers generally charge between 10% (on the low end) and 15% (on the high end) for their services. These percentages can often be negotiated prior to signing representation contracts. Many agents may request that a parent complete a "check authorization" that allows the agent to accept checks on behalf of their client, deposit them, and reissue a check to the client for their earnings less the agent's commission.
- Residuals (payments for the reuse of an actor's performance) — For those being represented by SAG-AFTRA-franchised agencies, the contract does not require commission payment to agents

for non-primetime theatrical residuals. Theatrical residual payments are sent to SAG-AFTRA by the producer. SAG-AFTRA records them and forwards the check to the performer. This process may take several weeks.

- Federal and state income tax, Social Security or FICA, Medicare and state unemployment/disability contributions are common payroll-related deductions, and young performers are subject to those withholdings without any consideration that they are minors. Parents also need to be aware of the additional withholding of wages from a paycheck for the minor's trust account.
- It is a parent's responsibility to keep accurate records of all jobs performed and all money that their child has earned. Accurate record keeping and retention of receipts for professional expenses paid, such as commissions, business mileage, headshots, resumes, acting lessons, union dues, etc., is essential for income tax preparation.
- Bank account reconciliation should be done in a timely fashion. It is recommended that a separate checking account, preferably in the minor's name, be maintained in addition to the required trust account. Parents should run all transactions, both income and professional expenses, through the minor's account. These professional expenses, if paid for by the child's income, may be used to offset the minor's income for tax purposes.
- SAG-AFTRA is available to assist in issues relating to non-payment of earnings.

Helpful Hints

- Carry a notebook and keep detailed expense and mileage logs for jobs as well as auditions. Be sure to keep all receipts.
- Pay industry-related expenses by check or debit card from the minor's account. Avoid paying cash whenever possible, as those expenses are easy to overlook.
- The account reconciliation and verification of

deposit of trust funds MUST be done. Any error, transcribing an account number, lost paperwork, missing account number or bank merger may result in the withheld wages not being deposited into the Coogan or trust account. Unclaimed Coogan funds in California may be transferred to the Entertainment Community Fund, which will become the trustee. Check unclaimedcoogan. org for a list of minors for whom money is being held. In New York, funds are forwarded to the State Comptroller's office. They may be reached at (800) 221-9311 or osc.state.ny.us.

- Substantial earnings by minors may trigger an inquiry by the Social Security Administration. If a minor receives a letter asking for verification of earnings, it is very important that the parent respond and follow up to be certain the minor receives credit for the Social Security contributions. Errors and corrections can only be done within three years. A parent can request a printout from the Social Security Administration to verify that all earnings were recorded accurately. While adults receive this statement yearly near their birthday, they are not routinely sent to minors unless requested.
- Incorporation is another financial decision that may be appropriate. Usually incorporation is beneficial when earnings are consistently high or when they will be based upon a pending contract. The timing of incorporation is very important and research with a qualified tax accountant or attorney should be done prior to the need. Once contracts are signed as an individual, it is often difficult, if not impossible, to have the business relationship contracted through the corporation. Remember, pursuit of work in the entertainment industry is a business and all matters, especially those with financial implications, should be researched and understood completely. Minors count on their parents to make decisions in their best interest.



Health and Pension Plans

Health Coverage

One of the primary benefits of working under SAG-AFTRA contracts is participation in the SAG-AFTRA Health Plan. When you meet applicable earnings thresholds, you and your dependents may have access to medical and hospital benefits, prescription drug plans, supplemental vision and dental benefits, substance abuse treatment, mental health programs and life insurance. Visit sagaftraplans.org for more information.

Minors' coverage may be secondary to coverage under their parents' regular policy.

Pension

In addition to the contract provisions that are part of our collective bargaining agreements, SAG-AFTRA membership provides a range of benefits that enhance both the professional and personal lives of our members. When you work under SAG-AFTRA contracts, employers make contributions toward your pension. Contributions are made to the plan assigned to the contract you are working. The plans are run by entities separate from SAG-AFTRA, made up of representatives of the union and employers.

Under the SAG-Producers Pension Plan, a member earns one pension credit for each calendar year in which the minimum earnings requirement is met. Visit sagaftraplans.org for earning qualifications and more information. Or, in California, call (818) 954-9400; outside California, call (800) 777-4013.

Generally, under the AFTRA Retirement Plan, members receive credit for one year of vesting service for each base year in which they earn a pension credit. Visit aftraretirement.org for earning qualifications and more information. Or call (212) 499-4800 (New York); toll free at (800) 562-4690.

Although young performers are far from retirement age, their earnings may still generate pension eligibility that will become available upon reaching retirement age (currently 67). Actors under SAG-AFTRA contracts qualify for pensions by earning the required minimum in any of five employment years.

This description is only a general summary of the plans and funds. Eligibility and benefits are governed by the plans and funds and, in the event of any inconsistency, plan and fund documents control.



Get Connected

As a member of SAG-AFTRA, you are part of a greater community of media and entertainment professionals working together to achieve mutual goals, so it's important to stay connected and informed. SAG-AFTRA publishes news and event announcements online at sagaftra.org and on its member app. A national magazine is mailed to all paid-up members and is available online. Locals also regularly produce their own communications featuring local news, events and benefits. You can also follow us on Instagram, Facebook, Twitter and YouTube, where videos of member panels and workshops are available.

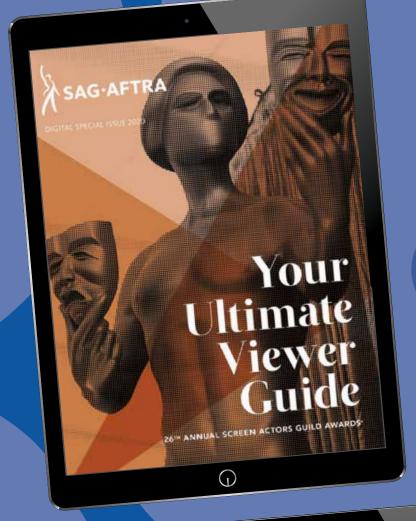
SAG-AFTRA recommends members register at sagaftra.org to receive contract updates, local news, e-newsletters, casting information, career workshop and seminar announcements, news about SAG Awards and messages from your elected leaders. Registering online gives members access to information they need, when they need it. Your online login also works for you to sign in to your member app. See below for instructions on registering online.

Online Resources

The following are areas you'll want to check out on sagaftra.org. Being logged in as a member will grant you access to additional areas of the website. Check the menu bar along the top and the quick links on the right side of the homepage to assist you in locating these helpful resources. Many of these resources are also available to app users.

- The young performers webpage
 (sagaftra.org/youngperformers) features
 information for the young performer and parent
 or guardian. Here you can find a State Statutes
 database to find out about laws governing
 young performers working in different states.
 Also, you will see a link to Unclaimed Coogan
 Funds (unclaimedcoogan.org), the Entertainment
 Community Fund's database of young performers
 for whom the Fund is holding money.
- Residuals Tracker allows members to follow their TV and theatrical residuals through the

- received payment and delivery process. Sign up for direct deposit to have residuals sent directly to your bank.
- Unclaimed Residuals is a database of residuals the union is holding for performers who cannot be located.
- Agents & Managers information can be found by clicking on Contracts & Industry Resources from the top menu and selecting Agents & Managers.
 On this page you can locate a SAG and/or AFTRA-franchised agent in your area as well as obtain additional information about professional representatives.
- Contract Information can be found under Contracts & Industry Resources on the top menu; you will see a list of the different SAG-AFTRA contracts.
 Information is provided for each contract, from summaries to forms.
- iActor allows members to post their resumes, headshots, clips and more. This online casting service exclusively for SAG-AFTRA members also allows casting professionals to search for, contact and clear SAG-AFTRA talent for work.
- Production Lists advise members in many locals of potential casting opportunities for both principal and background work.
- Signatory Search: On the quick links along the right side of the homepage is a Signatory Search, a searchable database for performers to confirm a production is signatory to a SAG-AFTRA contract. This makes it easier to comply with Global Rule One, which requires members confirm that a project is under contract with SAG-AFTRA before accepting employment.
- Contact Updates allows members to add or update their contact information online. Keeping contact and agency info current ensures members receive residual payments.
- Pay Dues Online allows members to pay online, as it's important to remain current and up to date on dues to be cleared for work and attend SAG-AFTRA workshops and events.











- Deals and Discounts are savings extended to SAG-AFTRA members. They range from event invites to restaurant savings to auto discounts.
- The sagaftrashop.com offers a line of quality union-made SAG-AFTRA-branded merchandise.
 You'll find great gift ideas, as well as apparel to show off your union pride.
- SAG-AFTRA magazine is available online as an enhanced digital version with video.

Not yet a member? Use the Membership Eligibility Checker to check your current eligibility to join SAG-AFTRA. This is located under Membership & Benefits on the top menu. You can also click Steps to Join for information about membership and an application to join.

Registering on the Website

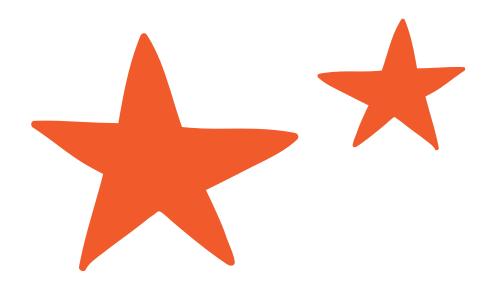
SAG-AFTRA recommends members register at sagaftra.org to receive contract updates, local news, e-newsletters, casting information, career workshop and seminar announcements, news about SAG Awards and messages from your elected leaders. You can also download the member app and use the same login.

To register, click "Log In" in the upper right corner of the homepage.

- · Click on "Create an Account."
- Indicate relationship to SAG-AFTRA by clicking on the circle next to the choice.
- Enter a username (username must be a minimum of 4 and a maximum of 20 characters in length with no spaces. Username must contain at least one alpha character. Valid characters: letters, numbers, periods and underscores.)

- Enter email address (twice) and create a password (twice).
- Choose a security question and fill in the answer on the line provided.
- Enter your SAG-AFTRA ID number (If not yet a SAG-AFTRA member, some online services may not be available.)
- Enter the last four digits of your Social Security number.
- If over 18, check the "Over 18 Years Old" box. If under age 18, parent/guardian permission will be required. If under age 13, the parent/guardian will be prompted to complete and return a Children's Online Privacy Protection Act (COPPA) form.
- Click on "Register."
- A confirmation message is sent to the email address entered. In order to complete the registration, click on the link provided in the email for verification. Follow the link back to the homepage to log in with the email address and the password that was registered.
- When logged in, the website will now look different and you will see My Information (your member details), with a personal menu for you to navigate to your Billing Portal, Residuals Portal and iActor, as well as access to update your Member Info.

Once registered, you're able to access the website 24/7. And be sure to download the SAG-AFTRA member app from the app store and sign in using the same username and password as the website.

















Mykal-Michelle Harris
(Mixed-ish) is a featured
speaker at the SAG-AFTRA
Foundation's Conversations at
Home series, which focuses
on a performer's personal
experiences and current
projects, and offers helpful
insight into the industry.

Resources for Members

Membership in SAG-AFTRA provides access to valuable tools that further your career, educational and networking opportunities, consumer discounts and programs for those who may need financial assistance.

The SAG-AFTRA Foundation

(sagaftra.foundation) is a 501(c)(3) nonprofit organization dedicated to providing the most comprehensive, educational and state-of-the-art resources to SAG-AFTRA members, free of charge. The Foundation believes that the contributions made to our culture by performing artists are not only valuable, but essential. The Foundation also makes it a priority to help SAG-AFTRA members who qualify for its emergency financial and medical assistance and college scholarships.

Of interest to young performers is the Conversations program, which offers inspiring advice, Q&As and career retrospectives with well-known actors who explore the process and profession of acting. There are also educational programs and seminars on a wide variety of subjects to enhance members' careers.

The Foundation's offices, classrooms and production labs are located in Los Angeles at SAG-AFTRA Plaza and in New York at the SAG-AFTRA office, 1900 Broadway. And because many of its programs are either streamed live or recorded for viewing online, members across the country are able to take advantage of these invaluable professional resources. Visit sagaftra. foundation for more information and to create a member account so you can take advantage of everything the Foundation offers.

SAG-AFTRA Conservatory programs are offered by many locals across the country and are designed to expand the craft and business knowledge of the professional performer through participation in classes, audio/video workshops and special events. While not formal training, these educational programs are a place for members to hone their skills and network with professionals at a low cost or, in some cases, for free. And it's all organized by dedicated professional actors who volunteer their time to help their fellow members. Check with your SAG-AFTRA local about a conservatory in your area.

SAG-AFTRA Film Society is a paid membership service for Los Angeles and New York members that allows members 10 and over plus a guest to view new releases with fellow members — all for a fraction of the regular cost of going to the movie theater. Visit sagaftra.org/lafilmsociety or sagaftra.org/nyfilmsociety for details.

The Entertainment Community Fund

(entertainmentcommunity.org) is a national human services organization that fosters stability and resiliency, and provides a safety net for performing arts and entertainment professionals over their lifespan. Through offices in New York, Los Angeles and Chicago, The Fund serves everyone in film, theater, television, music, opera, radio and dance with programs that include social services and emergency financial assistance, health care and insurance counseling, housing, and secondary employment and training services.

Of particular interest to young performers is Looking Ahead, an innovative program of the Entertainment Community Fund tailored to help young performers and their families in Southern California and New York City address the unique issues associated with working in the entertainment industry. Through group activities, educational seminars and programs for parents, Looking Ahead supports young performers in developing the values, skills and confidence they need to make successful transitions to fulfilling adult lives. Find out more and sign up at entertainmentcommunity.org/lookingahead.

The Motion Picture & Television Fund (mptf.com)

What started out more than 90 years ago as the Motion Picture Relief Fund has, today, flourished into MPTF, the Motion Picture & Television Fund, a comprehensive service organization that remains at the core of the entertainment industry.

SAG-AFTRA Motion Picture Players Welfare Fund (sagaftra.org/mppwf) provides emergency financial assistance and enhances the welfare, training, education and artistic life of the performer. SAG-AFTRA MPPWF emergency financial assistance is available to members in the New York region and the following locals: Atlanta,

Chicago, Miami, Michigan, Missouri Valley, Nashville, New England, New Orleans, New York, Ohio-Pittsburgh, Philadelphia, Twin Cities and Washington-Mid Atlantic.

Deals and Discounts are available to SAG-AFTRA members on everything from phone service to gym memberships to local services in your area. Log in to sagaftra.org and look for "Deals and Discounts" under the Membership & Benefits tab. Show your card and save!

Union Plus (unionplus.org) is a free AFL-CIO benefits program designed for union members that provides discounts, benefits, education loans and scholarships.

Tax Assistance may be available in some cities from volunteer union members who are trained by the IRS to assist other members. Contact your local office for information about this free service. For information about the Volunteer Income Tax Assistance (VITA) program in Los Angeles, contact actorsfund.org; in N.Y., contact

sagaftra.org/new-york/union-perks/vita-program.

MusiCares (musicares.org) provides a safety net of critical assistance for music people in times of need.

MusiCares' services and resources cover a wide range of financial, medical and personal emergencies, and each case is treated with integrity and confidentiality.

MusiCares also focuses the resources and attention of the music industry on human service issues that directly impact the health and welfare of the music community.

SAGindie (sagindie.org) promotes the working relationship between professional actors and passionate independent filmmakers. SAGindie offers filmmakers clarity and kinship by guiding them through the SAG-AFTRA signatory process, making it even easier to hire professional SAG-AFTRA members, regardless of budget.

Credit Union Membership

SAG-AFTRA is proud to be affiliated with the below financial institutions. SAG-AFTRA members of any age and their family members may join the credit unions, which each make available a full range of banking, brokerage and financial services. The credit unions are especially equipped to set up and administer accounts for young performers from an early age, as well as Coogan Accounts, including transferring existing accounts from other institutions.

SAG-AFTRA Federal Credit Union

(818) 562-3400 (800) 826-6946 (outside Los Angeles) sagaftrafcu.org

Actors Federal Credit Union

(212) 869-8926 (800) 222-8677 (outside New York City) actorsfcu.com

Both credit unions offer online services and member initiation fee loans for new SAG-AFTRA members.







Los Angeles Conservatory





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(312) 573-8081

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2 (808) 596-0388

M hawaii@sagaftra.org

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M houstonaustin@sagaftra.org

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☑ la@sagaftra.org

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2 (305) 670-7677

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231-8410

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sagaftra.org/Nash 1108 17th Ave South Nashville, TN 37212

2 (615) 327-2944

□ nashville@sagaftra.org

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262-8001

□ newengland@sagaftra.org



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New York, NY 10023

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□ newyork@sagaftra.org

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281-6767

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230 South Broad Street, Suite 500

Philadelphia, PA 19102-1229

21(215) 732-0507

□ philadelphia@sagaftra.org

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sagaftra.org/Portland

All inquiries:

2 (206) 282-2506

□ portland@sagaftra.org

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sagaftra.org/SD

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2 (323) 765-2917

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sagaftra.org/SF

350 Sansome Street, Suite 840

San Francisco, CA 94104

2 (415) 391-7510

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SAG Awards	(323) 549-6707

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aftraretirement.org	
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mptf.com	
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The Entertainment Community Fund	(312) 372-0989
National Headquarters NYC	(800) 221-7303
actorsfund.org	
Career Transition for Dancers	(323) 933-9244
actorsfund.org/careertransition	ext. 454
Entertainment Industry Foundation	(424) 283-3600
eifoundation.org	
OTHER	
SAG-AFTRA Federal Credit Union	(818) 562-3400
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