



May 28, 2010

To Participants, Beneficiaries and Bargaining Parties:

This supplements the Important Notice of Benefit Changes addressed to All Participants, dated May 1, 2010, from the American Federation of Musicians and Employers' Pension Fund (the Plan) regarding the Plan's Rehabilitation Plan and the changes made to Plan benefits. You should read this supplement carefully and keep it with the earlier notice (another copy of which can be obtained on www.afm-epf.org or by calling or writing the Fund Office as described below). As a Plan Participant, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA), as amended. ERISA provides that all Participants have certain rights, including the following:

Information Regarding Participant/Beneficiary Rights and Remedies

Receive Information about the Plan and Benefits

You have the right to:

- Examine, without charge, at the Fund Office all documents governing the Plan. These include the Rehabilitation Plan, notices issued in connection with the Rehabilitation Plan, the Plan Document and Summary Plan Description (SPD), the Annual Funding Notice, periodic actuarial reports and other financial information and summaries, Collective Bargaining Agreements, any application for extension of amortization periods to the Secretary of Treasury and the Secretary's determination on that application, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration (EBSA) of the U.S. Department of Labor, 200 Constitution Avenue, NW, Suite N-1513, Washington, DC 20210, 202.693.8673.
- Obtain, upon written request to the Board of Trustees (Board), copies of documents governing the Plan's operation. These include the Rehabilitation Plan, all notices issued in connection with the Rehabilitation Plan, the Plan Document and SPD, the Annual Funding Notice, periodic actuarial reports, certain other financial reports, information and summaries, Collective Bargaining Agreements, the latest annual report (Form 5500 Series), any application for extension of amortization periods to the Secretary of Treasury and the Secretary's determination on that application. There may be a reasonable charge for copies.
- Receive the Annual Funding Notice. This notice (the most recent of which was included in the April 30, 2010 mailing) provides information regarding the Plan's funding levels, assets and liabilities, number of participants and a description of the benefits eligible to be guaranteed by the PBGC and an explanation of the limits on the PBGC guarantee and other information.
- Obtain at no charge, a statement telling you whether you have a right to receive a pension at normal retirement age (NRA) and if so, an estimate of benefits at NRA if you stop working under the Plan now. If you do not have a right to a pension, the statement will provide an explanation of the determination. A written request for a statement must be made and the Plan need only provide one statement every 12 months.
- Obtain at least once every 3 years, a pension benefit statement showing your nonforfeitable accrued benefit provided that you are employed by the employer maintaining the Plan at the time the statement is to be furnished. You may also obtain such a statement upon written request.

For all documents and statements, you can write to the address above, call Customer Service at 1-800-833-8065 (ext. 1311) or send an e-mail through the "Contact Us" link on our web site (www.afm-epf.org).

Prudent Actions by Plan Fiduciaries

In addition to creating rights for participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate your plan, called “fiduciaries,” have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

Enforce Your Rights

If you make a claim for a pension benefit that is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial (see pp 35-36 of the SPD), all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Board to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Board. If you have a claim for benefits, which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor (DOL), or you may file suit in a federal court.

If you wish to seek information and/or assistance from the DOL, you should contact the DOL’s Employee Benefits Security Administration (“EBSA”), which maintains regional and district offices covering your state or territory. You may obtain the contact information for the closest EBSA office (or receive other assistance) by calling, their toll free Hotline at 1-866-444-EBSA [3272] (Text Telephone: 1-877-889-5627). You can also obtain information on the EBSA’s website at www.askebsa.dol.gov. Additionally, your local telephone or government directory may list the EBSA office nearest to your residence. If you contact the DOL, it may be helpful if you have the Plan’s Employer Identification Number 51-6120204 and the Plan Number 001.

If you choose to file suit in a federal court, the court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.