## DIGNITY, NOT POVERTY FOR PROFSSIONAL MUSICIAN RETIREES

RE: Butch Lewis Emergency Pension Plan Relief Act of 2021

Dear \_\_\_\_\_ (Member of the United States Congress):

I am one of the 48,000 participants in the American Federation of Musicians and Employers' Pension Fund. I seek your support for the Butch Lewis Emergency Pension Plan Relief Act of 2021, designed to alleviate the drastic situation faced by multi-employer pension plans. I write to you on behalf of myself, my family, and my musician colleagues throughout the United States. The passage of this Act will provide the means to preserve the retirement pension, now in jeopardy, that we have earned through years of dedicated employment in the music industry.

I am one of the many participants nationwide in multi-employer retirement plans, which were well funded and administered until the devastating global financial crisis of 2007 and 2008. For many decades, musicians have negotiated with employers, foregoing raises in income, in order to increase employer contributions to our pension fund. The fund stood on firm ground, with defined benefits based on industry standards, and had a long history of positive investment returns and secure retirement payments. When our government recognized the severe impact the global recession imposed on the banking system, there was a bailout, but no comparable rescue plan was instituted for those whose retirement futures relied on multi-employer pension funds.

I am a professional musician and together with my colleagues we are regular contributors to a diverse American culture. We are employed in community ensembles throughout our state, and orchestras and bands throughout this country. We provide recorded background music for every field of music, including solo albums, movie scores, and prime time TV series. We also perform for live TV awards shows, late night talk shows, Broadway theater productions and touring musicals throughout the country. We perform with ensembles for civic concerts, special community and business events, and the weddings of your children.

Our music industry has unique elements that set it apart from other professions, making us profoundly dependent on the retirement pensions we have obtained from our employers over the course of our careers. Many of us do not have traditional health care or health insurance plans. Income and pension contribution rates vary from different segments of the music industry and are not standardized from employer to employer. Our profession has unique health challenges, and most of us have no alternate post-retirement work options to enhance our income in our later years. For some, music performance under union contracts has been the primary source of retirement contributions; and for most of those who engage in private instruction of individual music students, their work is not usually covered by a pension program. In addition, the personal tools of our trade are extraordinarily costly, and these instruments are not generally provided by an employer but are purchased on our own. For those who have worked in the recording industry, the traditional pension contribution source from the production of tangible recordings, record albums, and CDs has vastly declined with the onset of streaming technology. The pension contribution levels from this new technology are far lower than those associated with the old tangible recording media.

We are now faced with the reality of the Fund applying to the Department of the Treasury to authorize substantial benefit reductions for many of our members. Given the prior health of the fund, we could not have anticipated this situation during the years we bargained with our employers for contributions to the Fund. We do not have any options to protect ourselves and our families from this devastation. We need your help.

We urge your vocal and strong support for a measure to alleviate the financial hardship each of us will face in the absence of a profound government initiative. Currently, the Butch Lewis Emergency Pension Plan Relief Act of 2021offers the most meaningful solution to restore a secure and healthy retirement future for performing music artists, who have committed their careers to improve the artistic and entertainment quality of life in the United States.

Sincerely,