

Whether vested or not, you can leave your member account balance intact with NDPERS and take a refund or rollover at a later date. Interest continues to compound monthly up to the time you receive a refund/rollover of your account.

[This option is only available for vested members]

To be vested in a defined benefit program means that you have become legally entitled to a monthly benefit from NDPERS when you reach retirement age and terminate employment. Under NDPERS, you become vested at:

Retirement Plan	Months For Vesting
Main State Law Enforcement Public Safety	36
Judges	60
Highway Patrol	120

You can elect a Deferred Vested Benefit. Under this option, you leave your account with NDPERS and elect to receive a monthly benefit at a later date. The earliest age a member can begin to receive a monthly benefit is age 55 (Age 60 if hired on or after 01-01-2016) or by meeting the “Rule”, whichever happens first. Under the Deferred Vested Benefit Option, unreduced monthly benefits may begin at age 65 or by meeting the “Rule”, whichever happens first. Interest continues to compound on your member account balance until you begin receiving a monthly benefit.