{stdlongdate} Member ID: {stdMbrPERSLinkID}

{stdMbrFullName}

{stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{stdMbrAdrCorCity} {stdMbrAdrCorState} {stdMbrAdrCorZip}

**{x if SecondLetter != 2}**

**RE: NDPERS DEFERRED RETIREMENT BENEFITS NOTICE**

**{endblock}****{x if SecondLetter = 2}**

**RE: NDPERS DEFERRED RETIREMENT BENEFITS SECOND NOTICE**

**{endblock}**

Dear {stdMbrSalutation}:

{x if DeferralDateEqualsNormalRetirementDate = “Y”}

According to our records, you will meet the eligibility requirements for normal retirement on { NormalRetirementDate}. Pursuant to NDCC 54-52-17(3), normal retirement is age 65 (age 55 in the Public Safety Plan) or when you meet the “Rule” based upon your age and credited service, whichever occurs first. Once you meet these requirements, you can retire with full benefits.

To apply for NDPERS monthly benefits effective {NormalRetirementDate}, please complete a “RETIREMENT FORMS PACKET” available on the NDPERS website and **return it to us along with a photocopy of your birth certificate approximately 90 days prior and no later than** **{RetirementDateMinus31Days}.** You may calculate your estimated monthly benefit payable to you by logging into the NDPERS online Member Self Service (MSS) portal.

{x endblock}

{x if DeferralDateEqualsNormalRetirementDate = “N”}

According to our records, when you terminated employment, you indicated that you wanted to begin receiving retirement benefits effective {RetirementDate}. As that date is approaching, we are contacting you to notify you of your options.

To apply for NDPERS monthly benefits effective {RetirementDate}, please complete a “RETIREMENT FORMS PACKET” available on the NDPERS website. **Return your completed paperwork to us along with a photocopy of your birth certificate approximately 90 days prior and no later than** **{RetirementDateMinus31Days}.** You may calculate your estimated monthly benefit by logging into the NDPERS online Member Self Service (MSS) portal. {x endblock}

If you do not want to start a monthly benefit at this time, you can defer your retirement benefits to a later age; however, Federal requirements provide that participants are subject to "minimum distribution" requirements. Required minimum distributions must begin at age 70½ (if you were born before July 1, 1949), age 72 (if you were born after June 30, 1949), or age 73 (if you were born on or after January 1, 1951). If you choose to defer benefits to a later age, we are required to back pay benefits to you in a lump sum, without interest, retroactive to the date you met the normal retirement requirements. In lieu of a lump sum, you may elect an actuarially increased monthly benefit for your lifetime based on your age at the time your benefits commence.

If you do not want a monthly retirement benefit, you may apply for a lump sum distribution or a direct rollover of your account balance. Your current account balance is {BenefitAccountBalance}; of this amount {TaxableAmount} is taxable. To apply for a refund or rollover of your account balance, complete the “Refund/Rollover Forms Packet” available on the NDPERS website. If you elect this option, you forfeit all service credit to the date of the distribution, as well as:

* Monthly Retirement Benefits
* Monthly Disability Benefits
* Non-Vested Employer Contributions
* Retiree Health Credit
* Dakota Plan Health Insurance Coverage
* Dental, Vision and Life Insurance Coverage

**An online version of the “Retirement Forms Packet” and “Refund/Rollover Forms Packet” can be found on the NDPERS website. On the NDPERS Home Page under “I WANT TO” click “Enroll, Change or Leave NDPERS Plans”. Click “Leaving NDPERS Employment” and select the applicable forms packet to make your election.**

If you have any questions, please call NDPERS at {stdNDPERSPhoneNumber} or {stdNDPERSTollFreePhoneNumber}.

Sincerely,

NDPERS Benefits Division

{tmp PER-0106}