{stdlongdate} Member ID: {stdMbrPERSLinkID}

{stdMbrFullName}

{stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{stdMbrAdrCorCity} {stdMbrAdrCorState} {stdMbrAdrCorZip}

**RE: DISABILITY BENEFIT ESTIMATE**

Dear {stdMbrSalutation}:

Your estimated disability benefit is calculated assuming the following information:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Final Average Salary Percentage: | 70% |  | Marital Status: | {MaritalStatus} |
| Age at Retirement: | {AgeatRetirement} |  | Retirement Date: | {RetirementDate} |
| Years of Service Credit: | {YearsofServiceCredit} |  | Account Balance: | {MemberAccountBalance} |
| Final Average Salary: | {FAS} |  |  |  |

{x if QDRO = 1}

|  |  |
| --- | --- |
| QDRO Reduction Amount\*: | {QDROamount} |

{endif}{x if Comments not " "}

{Comments}

{endif}

Disability benefits are offset by any payments from Work Force Safety & Insurance or Social Security.

Please refer to the enclosed Disability Benefits Brochure for an explanation of the following retirement and retiree health credit options. Refer to the NDPERS on-line help for complete information on disability benefits.

These are projected estimates and are subject to validation at the time you retire.

**DISABILITY BENEFIT OPTIONS**

|  |  |
| --- | --- |
| Normal Benefit: | {NormalBenefit} |
| 100% Joint & Survivor Benefit: | {100%Joint&Survivor} |
| Ten (10) Year Term Certain Benefit: | {10YearTermCertain} |
| Twenty (20) Year Term Certain Benefit: | {20YearTermCertain} |

Under all retirement options, the fund guarantees a minimum payout equal to the member account balance determined at retirement. This is the sum of your employee contributions, plus interest earned.

**RETIREE HEALTH INSURANCE BENEFIT OPTIONS**

|  |  |
| --- | --- |
| Standard Health Credit: | {StandardHealthCredit} |
| Alternate 50% Joint & Survivor Health Credit: | {ReducedRHIC–50%} |
| Alternate 100% Joint & Survivor Health Credit: | {ReducedRHIC–100%} |

The alternate 50% and 100% Joint & Survivor Health Credit alternate options can only be elected in conjunction with a Disability Benefit Option election of 10 or 20 Year Term Certain.

If the Normal or 100% Joint & Survivor Disability Benefit Option is elected, the Standard Health Credit Option is automatic.

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

Sincerely,

NDPERS Benefits Division

Enclosure - Disability Benefits Brochure