{stdlongdate} Member ID: {stdMbrPERSLinkID}

{stdMbrFullName}

{stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{stdMbrAdrCorCity} {stdMbrAdrCorState} {stdMbrAdrCorZip}

**RE: DEFERRED NORMAL RETIREMENT OPTION (DNRO)**

Dear {stdMbrSalutation}:

Your estimated benefit is calculated assuming the following information:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Benefit Multiplier: | {BenefitMultiplier}% |  | Marital Status: | {MaritalStatus} |
| Age at Retirement: | {AgeatRetirement} |  | Retirement Date: | {RetirementDate} |
| Years of Service Credit: | {YearsofServiceCredit} |  | Account Balance: | {MemberAccountBalance} |
| Final Average Salary: | {FAS} |  | Normal Retirement Date: | {NormalRetirementDate} |

{x if QDRO = 1}

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

{endif}

{x if QDRO = 1}

The account balance shown above is subject to a Qualified Domestic Relations Order (QDRO) on file at NDPERS and will be reduced prior to receipt of benefits from NDPERS.

{x endif}

{if Comments != null}

{x Comments}

{endif}

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

**RETIREMENT BENEFIT OPTION WITH DNRO**

|  |  |
| --- | --- |
| Single Life Benefit: | {SingleLifewithDNRO} |
| 50% Joint & Survivor Benefit: | {50%Joint&SurvivorwithDNRO} |
| 100% Joint & Survivor Benefit: | {100%Joint&SurvivorwithDNRO} |
| Ten (10) Year Term Certain Benefit: | {10YearTermCertainwithDNRO} |
| Twenty (20) Year Term Certain Benefit: | {20YearTermCertainwithDNRO} |

**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 option can only be elected in conjunction with a Retirement Benefit Option election of Single Life, 10 or 20 Year Term Certain.

If a 50% or 100% Joint & Survivor Retirement 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