{stdlongdate} Member ID: {stdMbrPERSLinkID}

{stdMbrFullName}

{stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{stdMbrAdrCorCity} {stdMbrAdrCorState} {stdMbrAdrCorZip}

**RE: DISABILITY BENEFIT**

Dear {stdMbrSalutation}:

The purpose of this letter is to discuss your benefit options under disability retirement, early retirement, and normal retirement. A member may apply for early retirement benefits in lieu of a disability benefit if the benefit is higher. However, prior to making that decision please be aware that under disability rules when a member receiving a disability benefit attains their Normal Retirement Date, they may elect to terminate the disability benefit and begin drawing normal retirement benefits. If you begin receiving early retirement benefits in lieu of disability benefits, you give up the right to your higher normal retirement benefit under the above rules. Below is a description of each type of benefit with an assumed employment termination date of {TerminationDate}.

**DISABILITY BENEFIT:**

Your current Single Life benefit is {qu DisabilitySingleLife} and your retiree health insurance credit is {qu DisabilityRHIC}. While you are under age {AgeEligibleForNormalAsPerBR8001}, your member account balance is not reduced by the disability payments you receive and continues to earn interest. The disability benefit is funded solely through employer contributions and is fully taxable. When you reach age {AgeEligibleForNormalAsPerBR8001}, your member account balance will be reduced by each disability payment you receive and your account will no longer accrue interest.

**EARLY RETIREMENT BENEFIT:**

By switching from disability to early retirement benefits, your Single Life benefit would be {qu EarlySingleLife} and your retiree health insurance credit would be {qu EarlyRHIC}. Your member account balance will be reduced by each retirement payment you receive and your account will no longer accrue interest.

**NORMAL (FULL) RETIREMENT BENEFIT:**

If you keep your disability benefit, on {NormalRetirementDate} you will meet your Normal Retirement Date. Your Single Life benefit is {qu NormalSingleLife} and your retiree health insurance credit is {qu NormalRHIC}. Your member account balance will be reduced by each retirement payment you receive and your account will no longer accrue interest.

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

Sincerely,

NDPERS Benefits Division