{stdlongdate} Member ID: {stdMbrPERSLinkID}

{stdMbrFullName}

{stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{stdMbrAdrCorCity} {stdMbrAdrCorState} {stdMbrAdrCorZip}

**RE: SOCIAL SECURITY LEVEL BENEFIT**

Dear {stdMbrSalutation}:

You have selected the Social Security Level Benefit Retirement option. Your first payment represents { NumberofMonthsFirstPaymentRepresents } months of benefits. Your monthly benefit, which is issued on the first working day of each month beginning in { MonthandYearBenefitBegin } and continuing for your lifetime, is based upon the following formula:

{x if PreRTWPayeeAccount > 0}

{x if ReducedBenefitFlag = “Y”}

|  |  |  |
| --- | --- | --- |
| Total Monthly Benefit\*\*\*\* | = | {ReducedOptionMonthlyBenefit} |

{else}

{x if BenefitAcctSubType = “NRTR”}

**{when RuleFlag = “RL85”} RULE OF 85 APPLIES** **{endblock}**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier}% | x | {YearsofService} | = | {SingleLifeBenefit} |
| Final Average Salary |  |  | | Years of Service | Normal Benefit | |

{x if ReducedBenefitDecrease > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | - | {ReducedBenefitDecrease} | = | **{FinalReducedBenefit}** |
|  |  | Reduction in Benefit\*\*\*\* |  | **Reduced Benefit** |

{x endblock}

{x if QDROReduction > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | - | { QDROReduction} | = | **{ReducedQDROBenefit}** |
|  |  | QDRO Reduction\*\*\* |  | **Reduced benefit due to QDRO** |

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| {SSBAmount} | x | {LevelIncomeFactor} | = | **{LevelOptionSupplement}** |
| Social Security Benefit |  | Level Income Factor |  | **Level Option Supplement** |

{x endblock}

{x if BenefitAcctSubType = “DRTR”}

**{when RuleFlag = “RL85”} RULE OF 85 APPLIES** **{endblock}**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier}% | x | {YearsofService} | = | {SingleLifeBenefit} |
| Final Average Salary |  |  | | Years of Service | Normal Benefit | |

{x if ReducedBenefitDecrease > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | - | {ReducedBenefitDecrease} | = | **{FinalReducedBenefit}** |
|  |  | Reduction in Benefit\*\*\*\* |  | **Reduced Benefit** |

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | x | {DNROFactor} | = | **{DNROMonthlyBenefit}** |
|  |  | DNRO Payable Factor\* |  | **DNRO Benefit** |

{x if QDROReduction > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | - | { QDROReduction} |  | **{ReducedQDROBenefitAfterDNRO}** |
|  |  | QDRO Reduction\*\*\* |  | **Reduced benefit due to QDRO** |

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| {SSBAmount} | x | {LevelIncomeFactor} | = | **{LevelOptionSupplement}** |
| Social Security Benefit |  | Level Income Factor |  | **Level Option Supplement** |

{x endblock}

{x if BenefitAcctSubType = “ERTR”}

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier}% | x | {YearsofService} | = | {SingleLifeBenefit} |
| Final Average Salary |  |  | | Years of Service |  | Single Life Benefit |

{x if ReducedBenefitDecrease > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | - | {ReducedBenefitDecrease} | = | **{FinalReducedBenefit}** |
|  |  | Reduction in Benefit\*\*\*\* |  | **Reduced Benefit** |

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | x | {EarlyRetirementPayableFactor}% | = | {EarlySingleLifeBenefit} |
|  |  | Early Retirement Payable Factor |  | Early Single Life Benefit |

{x if QDROReduction > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | - | { QDROReduction} | = | **{ReducedQDROBenefit}** |
|  |  | QDRO Reduction\*\*\* |  | **Reduced benefit due to QDRO** |

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| {SSBAmount} | x | {LevelIncomeFactor} | = | **{LevelOptionSupplement}** |
| Social Security Benefit |  | Level Income Factor |  | **Level Option Supplement** |

{x endblock}

{endif}{else}

{x if ReducedBenefitFlag = “Y”}

|  |  |  |
| --- | --- | --- |
| Total Monthly Benefit\*\*\*\* | = | {ReducedOptionMonthlyBenefit} |

{else}

{x if BenefitAcctSubType = “NRTR”}

**{when RuleFlag = “RL85”} RULE OF 85 APPLIES** **{endblock}**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier}% | x | {YearsofService} | = | {SingleLifeBenefit} |
| Final Average Salary |  |  | | Years of Service | Normal Benefit | |

{x if QDROReduction > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | - | { QDROReduction} | = | **{ReducedQDROBenefit}** |
|  |  | QDRO Reduction\*\*\* |  | **Reduced benefit due to QDRO** |

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| {SSBAmount} | x | {LevelIncomeFactor} | = | **{LevelOptionSupplement}** |
| Social Security Benefit |  | Level Income Factor |  | **Level Option Supplement** |

{x endblock}

{x if BenefitAcctSubType = “DRTR”}

**{when RuleFlag = “RL85”} RULE OF 85 APPLIES** **{endblock}**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier}% | x | {YearsofService} | | | = | {SingleLifeBenefit} |
| Final Average Salary |  |  | | Years of Service | | | Normal Benefit | |
|  | x | {DNROFactor} | | | = | **{DNROMonthlyBenefit}** | | |
|  |  | DNRO Payable Factor\* | | |  | **DNRO Benefit** | | |

{x if QDROReduction > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | - | { QDROReduction} |  | **{ReducedQDROBenefitAfterDNRO}** |
|  |  | QDRO Reduction\*\*\* |  | **Reduced benefit due to QDRO** |

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| {SSBAmount} | x | {LevelIncomeFactor} | = | **{LevelOptionSupplement}** |
| Social Security Benefit |  | Level Income Factor |  | **Level Option Supplement** |

{x endblock}

{x if BenefitAcctSubType = “ERTR”}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | | x | {multiplier}% | x | {YearsofService} | = | {SingleLifeBenefit} |
| Final Average Salary | |  |  | | Years of Service |  | Single Life Benefit |
| x | {EarlyRetirementPayableFactor}% | | | = | {EarlySingleLifeBenefit} | | |
|  | Early Retirement Payable Factor | | |  | Early Single Life Benefit | | |

{x if QDROReduction > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | - | { QDROReduction} | = | **{ReducedQDROBenefit}** |
|  |  | QDRO Reduction\*\*\* |  | **Reduced benefit due to QDRO** |

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| {SSBAmount} | x | {LevelIncomeFactor} | = | **{LevelOptionSupplement}** |
| Social Security Benefit |  | Level Income Factor |  | **Level Option Supplement** |

{x endblock}

{endif}{endif}

Pension prior to level age { SocialSecurityAge } equals { LIBenefittoAgePrior }

(Normal Benefit + Level Option Supplement = Pension prior to age { SocialSecurityAge })

Pension beginning at level age { SocialSecurityAge } equals { LIBenefittoAgeBeg }

(Pension Benefit prior to age { SocialSecurityAge } ‑ Social Security Benefit = Pension beginning at age { SocialSecurityAge })

{x if QDROApplies = 1}

\*\*\*Your benefit has been reduced to reflect the Qualified Domestic Relations Order (QDRO) on file at NDPERS.

{x endblock}

{x if ReducedBenefitCond = “Y”}

\*\*\*\*Your benefit has been reduced to reflect your election to change benefit option upon a return to work retirement or due to your selection of the reduced benefit option.

{x endblock}

{x if RHICOption = “STRD”}

You have elected the **Standard Retiree Health Insurance Credit** option.

{x endblock}

{x if BenefitAcctSubType = “NRTR”}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| {YearsofService} | x | {HealthCreditFactor} | = | {UnreducedHealthCredit} |
| Years of Service |  | Health Credit Factor |  | Standard Health Credit |

{x endblock}

{x if BenefitAcctSubType = “DRTR”}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| {YearsofService} | x | {HealthCreditFactor} | = | {UnreducedHealthCredit} |
| Years of Service |  | Health Credit Factor |  | Standard Health Credit |

{x endblock}

{x if BenefitAcctSubType = “ERTR”}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {YearsofService} | | x | {HealthCreditFactor} | | | = | {UnreducedHealthCredit} |
| Years of Service | |  | Health Credit Factor | | |  | Standard Health Credit |
| - | {HealthCreditReductionAmount} | | | = | {ReducedHealthCredit} | | |
|  | Early Retirement Reduction Amount | | |  | Reduced Monthly Health Credit | | |

{x endblock}

{x if JSRHICCond = 1}

You have elected the { **JointandSurvivorHealthCreditPercentage** }**%** **Joint and Survivor Retiree Health Insurance Credit** option.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| {YearsofService} | x | {HealthCreditFactor} | = | {UnreducedHealthCredit} |
| Years of Service |  | Health Credit Factor |  | Unreduced Health Credit |
| x |  | {J&SRHICPayableFactor}% | = | **{MonthlyBenefit}** | |
|  |  | Joint & Survivor Payable Factor\* |  | **Monthly Benefit** | |

{x endblock}

{x if JSRHICCond = 2}

You have elected the { **JointandSurvivorHealthCreditPercentage** }**%** **Joint and Survivor Retiree Health Insurance Credit** option.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| {YearsofService} | x | {HealthCreditFactor} | = | { HealthCredit} |
| Years of Service |  | Health Credit Factor |  | Unreduced Health Credit |

{x if BenefitAcctSubType = “ERTR”}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| - |  | {EarlyRetirementReductionAmount} | = | **{ReducedHealthCredit}** |
|  |  | Early Retirement Reduction Amount |  | **Reduced Monthly Health Credit** |
| x |  | {J&SRHICPayableFactor}% | = | **{MonthlyBenefit}** |
|  |  | Joint & Survivor Payable Factor\* |  | **Monthly Benefit** |

{x endblock}

\*The Joint & Survivor percentage payable factor is an actuarially determined figure based on the difference in age between you and your spouse.

If you die first, { SpouseName } will receive a lifetime health credit of { MonthlyHealthCredit } per month. If { SpouseName } dies first, your monthly health credit will be increased to your **standard** health credit amount, upon notice to NDPERS.

{x endblock}

Your **MEMBER ACCOUNT BALANCE**, referred to as minimum guarantee, is { AccountBalance }, of which { TaxableAmount } is taxable and { NontaxableAmount } is non‑taxable. {when PlanCode = “M”}Your account balance or minimum guarantee reflects all employee contributions, vested employer contributions (PEP), plus interest.{endblock} If there are any funds remaining in your member account balance after you are deceased, they will be paid in a lump sum to your designated beneficiary(ies), or to your estate if no beneficiary(ies) are designated.

**IN CASE OF DEATH, YOUR PERSONAL REPRESENTATIVE MUST NOTIFY NDPERS AS SOON AS POSSIBLE.**

The benefits listed previously **will not** be adjusted if your Social Security payment is different when you reach your level age and begin receiving benefits. Furthermore, your NDPERS benefit **will not** be adjusted if you elect to receive your Social Security benefit at an age different than the age you selected as your level age at retirement.

The NDPERS Board reserves the right, at any time, to amend the above computations. In the event of conflict between this document and present or future State Law, the **LAW** will take precedence.

**Member Self Service**

Once you receive your first payment, you will have the ability to access your NDPERS account(s) through NDPERS Member Self Service. The instructions to log in to Member Self Service can be found on the NDPERS web site at www.nd.gov/ndpers. You will need a ND Login ID and password along with your NDPERS Member ID and date of birth. Your NDPERS Member ID is printed in the upper right hand corner on the first page of this letter.

We are offering through MSS the ability to view:

1. Your retirement payment(s) and related details,
2. Insurance coverage(s) and related details,
3. Annual statement(s) and 1099R tax information, when available

We also offer you the capability to do direct on-line updates and requests for:

1. Address changes
2. Federal & ND State income withholding elections
3. Spouse or Designated contact information
4. Scheduling an Appointment
5. Submitting questions to NDPERS
6. Reporting a death of a spouse or a covered insurance dependent

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

Sincerely,

NDPERS Benefits Division

## THIS DOCUMENT SHOULD BE KEPT IN A SAFE PLACE