{stdlongdate} Member ID: {stdMbrPERSLinkID}

{stdMbrFullName}

{stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{stdMbrAdrCorCity} {stdMbrAdrCorState} {stdMbrAdrCorZip}

**RE: JOINT & SURVIVOR RETIREMENT**

Dear {stdMbrSalutation}:

You have selected the { BenefitOptionDesc } Retirement Benefit 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 { BenefitBegin } 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 RetirementCondition = 1}

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier}% | x | {YearsofServiceTier1} | = | {MonthlyBenefitTier1} |
| Final Average Salary |  | Multiplier | | Years of Service | Monthly Benefit | |

{x if IsMainLENG = "H"}

{x if MonthlyBenefitTier2 > 0}

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary1} | x | {multiplier2}% | x | {YearsofServiceTier2} | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | Multiplier | | Years of Service | Monthly Benefit | |

{x endif}

{x if MonthlyBenefitTier3 > 0}

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | x | {multiplier3}% | x | {YearsofServiceTier3} | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | Multiplier | | Years of Service | Monthly Benefit | |

{x endif}

{x endif}

{x if ReducedBenefitDecrease > 0}

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

{x endif}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| x |  | { EarlyRetirementPayableFactor }% | = | **{ ReducedBenefit }** |
|  |  | Early Retirement Payable Factor |  | **Reduced Early Benefit** |

{x if QDROReduction > 0}

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

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| x |  | { JSPayableFactor }% | = | **{ MonthlyBenefit }** |
|  |  | Joint & Survivor Payable Factor\* |  | **Total Monthly Benefit** |

{x endblock}

{x if RuleFlag = “RL85” }

**RULE OF 85 APPLIES**

{x endblock}

{x if RetirementCondition = 2}

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

{x if IsMainLENG = "H"}

{x if MonthlyBenefitTier2 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary1} | x | {multiplier2}% | x | {YearsofServiceTier2} | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x if MonthlyBenefitTier3 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier3}% | x | {YearsofServiceTier3} | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x endif}

{x if ReducedBenefitDecrease > 0}

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

{x endif}

{x if QDROReduction > 0}

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

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| x |  | { JSPayableFactor }% | = | **{ JSMonthlyBenefit }** |
|  |  | Joint & Survivor Payable Factor\* |  | **Total Monthly Benefit** |

{x endblock}

{x if RetirementCondition = 3}

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

{x if IsMainLENG = "H"}

{x if MonthlyBenefitTier2 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary1} | x | {multiplier2}% | x | {YearsofServiceTier2} | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x if MonthlyBenefitTier3 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier3}% | x | {YearsofServiceTier3} | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x endif}

{x if ReducedBenefitDecrease > 0}

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

{x endif}

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

{x if QDROReduction > 0}

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

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| x |  | { JSPayableFactor }% | = | **{ JSMonthlyBenefit }** |
|  |  | Joint & Survivor Payable Factor\* |  | **Total Monthly Benefit** |

{x endblock}

{x if RetirementCondition = 4}

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

{x if IsMainLENG = "H"}

{x if MonthlyBenefitTier2 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary1} | x | {multiplier2}% | x | {YearsofServiceTier2} | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x if MonthlyBenefitTier3 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier3}% | x | {YearsofServiceTier3} | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x endif}

{x if ReducedBenefitDecrease > 0}

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

{x endif}

{x if QDROReduction > 0}

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

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| x |  | { GraduatedBenefitFactor }% |  |  |
|  |  | Graduated Benefit Payable Factor\*\* |  |  |
| x |  | { JSPayableFactor }% | = | **{ JSMonthlyBenefit }** |
|  |  | Joint & Survivor Payable Factor\* |  | **Total Monthly Benefit** |

{x endblock}

{x if RetirementCondition = 5}

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

{x if IsMainLENG = "H"}

{x if MonthlyBenefitTier2 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary1} | x | {multiplier2}% | x | {YearsofServiceTier2} | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x if MonthlyBenefitTier3 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier3}% | x | {YearsofServiceTier3} | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x endif}

{x if ReducedBenefitDecrease > 0}

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

{x endif}

{x if QDROReduction > 0}

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

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| x |  | { PLSOPayableFactor }% | = | **{ PLSOMonthlyBenefit }** |
|  |  | PLSO Payable Factor\*\* |  | **Reduced PLSO Benefit** |
| x |  | { JSPayableFactor }% | = | **{ JSMonthlyBenefit }** |
|  |  | Joint & Survivor Payable Factor\* |  | **Total Monthly Benefit** |

{x endblock}

{x if RetirementCondition = 6}

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

{x if IsMainLENG = "H"}

{x if MonthlyBenefitTier2 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary1} | x | {multiplier2}% | x | {YearsofServiceTier2} | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x if MonthlyBenefitTier3 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier3}% | x | {YearsofServiceTier3} | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x endif}

{x if ReducedBenefitDecrease > 0}

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

{x endif}

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

{x if QDROReduction > 0}

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

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| x |  | { PLSOPayableFactor }% | = | **{ PLSOMonthlyBenefit }** |
|  |  | PLSO Payable Factor\*\* |  | **Reduced PLSO Benefit** |
| x |  | { JSPayableFactor }% | = | **{ JSMonthlyBenefit }** |
|  |  | Joint & Survivor Payable Factor\* |  | **Total Monthly Benefit** |

{x endblock}

{endif}{else}

{x if ReducedBenefitFlag = “Y”}

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

{else}

{x if RetirementCondition = 1}

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier}% | x | {YearsofServiceTier1} | = | {MonthlyBenefitTier1} |
| Final Average Salary |  | Multiplier | | Years of Service | Monthly Benefit | |

{if IsMainLENG = "H"}{x if MonthlyBenefitTier2 > 0}

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary1} | x | {multiplier2}% | x | {YearsofServiceTier2} | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | Multiplier | | Years of Service | Monthly Benefit | |

{x endif}

{x if MonthlyBenefitTier3 > 0}

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier3}% | x | {YearsofServiceTier3} | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | Multiplier | | Years of Service | Monthly Benefit | |

{x endif}{endif}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| x |  | {EarlyRetirementPayableFac}% | = | **{ReducedBenefit}** |
|  |  | Early Retirement Payable Factor |  | **Reduced Early Benefit** |

{x if QDROReduction > 0}

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

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| x |  | { JSPayableFactor }% | = | **{ MonthlyBenefit }** |
|  |  | Joint & Survivor Payable Factor\* |  | **Total Monthly Benefit** |

{x endblock}

{x if RuleFlag = “RL85” }

**RULE OF 85 APPLIES**

{x endblock}

{x if RetirementCondition = 2}

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

{x if IsMainLENG = "H"}

{x if MonthlyBenefitTier2 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary1} | x | {multiplier2}% | x | {YearsofServiceTier2} | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x if MonthlyBenefitTier3 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier3}% | x | {YearsofServiceTier3} | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x endif}

{x if QDROReduction > 0}

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

{x endif}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| x |  | { JSPayableFactor }% | = | **{ JSMonthlyBenefit }** |
|  |  | Joint & Survivor Payable Factor\* |  | **Total Monthly Benefit** |

{x endblock}

{x if RetirementCondition = 3}

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

{x if IsMainLENG = "H"}

{x if MonthlyBenefitTier2 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary1} | x | {multiplier2}% | x | {YearsofServiceTier2} | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x if MonthlyBenefitTier3 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier3}% | x | {YearsofServiceTier3} | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}{x endif}

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

{x if QDROReduction > 0}

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

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| x |  | { JSPayableFactor }% | = | **{ JSMonthlyBenefit }** |
|  |  | Joint & Survivor Payable Factor\* |  | **Total Monthly Benefit** |

{x endblock}

{x if RetirementCondition = 4}

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

{x if IsMainLENG = "H"}

{x if MonthlyBenefitTier2 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary1} | x | {multiplier2}% | x | {YearsofServiceTier2} | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x if MonthlyBenefitTier3 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier3}% | x | {YearsofServiceTier3} | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x endif}

{x if QDROReduction > 0}

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

{x endif}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| x |  | { GraduatedBenefitFactor }% |  |  |
|  |  | Graduated Benefit Payable Factor\*\* |  |  |
| x |  | { JSPayableFactor }% | = | **{ JSMonthlyBenefit }** |
|  |  | Joint & Survivor Payable Factor\* |  | **Total Monthly Benefit** |

{x endblock}

{x if RetirementCondition = 5}

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

{x if IsMainLENG = "H"}

{x if MonthlyBenefitTier2 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary1} | x | {multiplier2}% | x | {YearsofServiceTier2} | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x if MonthlyBenefitTier3 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier3}% | x | {YearsofServiceTier3} | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x endif}

{x if QDROReduction > 0}

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

{x endif}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| x |  | { PLSOPayableFactor }% | = | **{ PLSOMonthlyBenefit }** |
|  |  | PLSO Payable Factor\*\* |  | **Reduced PLSO Benefit** |
| x |  | { JSPayableFactor }% | = | **{ JSMonthlyBenefit }** |
|  |  | Joint & Survivor Payable Factor\* |  | **Total Monthly Benefit** |

{x endblock}

{x if RetirementCondition = 6}

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

{x if IsMainLENG = "H"}

{x if MonthlyBenefitTier2 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary1} | x | {multiplier2}% | x | {YearsofServiceTier2} | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}

{x if MonthlyBenefitTier3 > 0}

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | {multiplier3}% | x | {YearsofServiceTier3} | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | Multiplier | Years of Service | |  | Normal Benefit | |

{x endif}{x endif}

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

{x if QDROReduction > 0}

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

{x endblock}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| x |  | { PLSOPayableFactor }% | = | **{ PLSOMonthlyBenefit }** |
|  |  | PLSO Payable Factor\*\* |  | **Reduced PLSO Benefit** |
| x |  | { JSPayableFactor }% | = | **{ JSMonthlyBenefit }** |
|  |  | Joint & Survivor Payable Factor\* |  | **Total Monthly Benefit** |

{x endblock}

{endif}{endif}

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

{x if RetirementCondition = 3}

\*\*The Deferred Normal Retirement Option (DNRO) factor is an actuarially determined figure based on your age.

{x endblock}

{x if RetirementCondition = 4}

\*\*The Graduated Benefit factor is an actuarially determined figure based on your age.

{x endblock}

{x if RetirementCondition = 5}

\*\*The Partial Lump Sum Option (PLSO) factor is an actuarially determined figure based on your age.

{x endblock}

{x if RetirementCondition = 6}

\*\*The Partial Lump Sum Option (PLSO) factor is an actuarially determined figure based on your age.

{x endblock}

{x if QDROAppliesCond = 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}

If you die first, { SpouseName } will receive a lifetime benefit of {if BenefitOption = “J50S”} **{OneHalfMonthlyBenefit}****{endblock}** {if BenefitOption = “J100“}**{monthlybenefit}****{endblock}** per month. If { SpouseName } dies first, or in the event of a divorce, your monthly benefit will be increased to your normal benefit upon NDPERS receiving a copy of your spouse’s death certificate or, in the event of a divorce, a photocopy of the divorce decree.

You have elected the **Standard 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** |

If you die first, { SpouseName } will receive a lifetime health credit of the same amount per month.

{x endblock}

Your **MEMBER ACCOUNT BALANCE**, referred to as minimum guarantee, is { MemberAccountBalance }, of which { TaxableAmount } is taxable and { NontaxableAmount } is non‑taxable. {when IsMainLENG = “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 above may be increased by legislative action. 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 website at https://ndpers.nd.gov/. 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. Direct Deposit of your retirement payment
4. Insurance Premium Payment updates that are deducted from a bank account
5. Spouse or Designated contact information
6. Scheduling an Appointment
7. Submitting questions to NDPERS
8. 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