{stdlongdate} Member ID: {stdMbrPERSLinkID}

{stdMbrFullName}

{stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{stdMbrAdrCorCity} {stdMbrAdrCorState} {stdMbrAdrCorZip}

**RE: BENEFIT RECALCULATION**

Dear {stdMbrSalutation}:

This is to inform you that you will be seeing a difference in your pension check amounts for {nextbenefitpayment}. {qu ExplainchangeinservicecreditFinalaveragesalaryorfactors}.

Your new {benefitoption} is calculated as follows:

{x if PreRTWPayeeAccount > 0}

{x if ReducedBenefitFlag = “Y”}

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

{else}

**{ x if NBCondition = 1}**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | | x | | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier2}% | | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | | Multiplier | | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | | |  | **{TotalUnreducedMonthlyBenefit}** | | |
|  |  | |  | | | |  | **Total Unreduced Benefit** | | |
|  | - | | {ReducedBenefitDecrease} | | | | = | **{FinalReducedBenefit}** | | |
|  |  | | Reduction in Benefit\*\*\*\* | | | |  | **Reduced Benefit** | | |
|  | 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 endblock}**

**{x if NBCondition = 2}**

**{if RuleFlag = “RL80” }RULE OF 80 APPLIES****{endblock}**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier2}% | | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | | Multiplier | | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | | |  | **{TotalMonthlyBenefit}** | | |
|  |  | |  | | | |  | **Total Monthly Benefit** | | |
|  | - | | {ReducedBenefitDecrease} | | | | = | **{FinalReducedBenefit}** | | |
|  |  | | Reduction in Benefit\*\*\*\* | | | |  | **Reduced Benefit** | | |

{x if QDROReduction > 0}

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

**{x endblock}**

**{x endblock}**

**{x if NBCondition = 3}**

**{if RuleFlag = “RL80” }RULE OF 80 APPLIES****{ endblock}**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier2}% | | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | | Multiplier | | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | | |  | **{TotalMonthlyBenefit}** | | |
|  |  | |  | | | |  | **Monthly Benefit** | | |
|  | - | | {ReducedBenefitDecrease} | | | | = | **{FinalReducedBenefit}** | | |
|  |  | | Reduction in Benefit\*\*\*\* | | | |  | **Reduced Benefit** | | |
|  | x | | {DNROFactor} | | | | = | **{DNROBenefit}** | | |
|  |  | | DNRO Payable Factor\*\* | | | |  | **Total DNRO Benefit** | | |

{x if QDROReduction > 0}

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

**{x endblock}**

**{x endblock}**

**{x if NBCondition = 4}**

**{if RuleFlag = “RL80” }RULE OF 80 APPLIES****{endblock}**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier2}% | | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | | Multiplier | | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | | |  | **{TotalMonthlyBenefit}** | | |
|  |  | |  | | | |  | **Monthly Benefit** | | |
|  | - | | {ReducedBenefitDecrease} | | | | = | **{FinalReducedBenefit}** | | |
|  |  | | Reduction in Benefit\*\*\*\* | | | |  | **Reduced Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

{x if GraduatedBenefit > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | x | {GraduatedBenefitFactor}% | = | **{GraduatedBenefit}** |
|  |  | Graduated Benefit Payable Factor\*\* |  | **Total Graduated Benefit** |

{x endblock}

**{x endblock}**

**{x if NBCondition = 5}**

**{if RuleFlag = “RL80” }RULE OF 80 APPLIES****{endblock}**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier2}% | | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | | Multiplier | | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | | |  | **{TotalMonthlyBenefit}** | | |
|  |  | |  | | | |  | **Monthly Benefit** | | |
|  | - | | {ReducedBenefitDecrease} | | | | = | **{FinalReducedBenefit}** | | |
|  |  | | Reduction in Benefit\*\*\*\* | | | |  | **Reduced Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

{x if PLSOBenefit > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | x | {PLSOFactor}% | = | **{PLSOBenefit}** |
|  |  | PLSO Payable Factor\*\* |  | **Total PLSO Benefit** |

{x endblock}

**{x endblock}**

**{x if NBCondition = 11}**

**{if RuleFlag = “RL80” }RULE OF 80 APPLIES****{endblock}**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier2}% | | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | | Multiplier | | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | | |  | **{TotalMonthlyBenefit}** | | |
|  |  | |  | | | |  | **Monthly Benefit** | | |
|  | - | | {ReducedBenefitDecrease} | | | | = | **{FinalReducedBenefit}** | | |
|  |  | | Reduction in Benefit\*\*\*\* | | | |  | **Reduced Benefit** | | |
|  | x | | {DNROFactor} | | | | = | **{DNROBenefit}** | | |
|  |  | | DNRO Payable Factor\*\* | | | |  | **DNRO Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

{x if PLSOBenefit > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | x | {PLSOFactor}% | = | **{PLSOBenefit}** |
|  |  | PLSO Payable Factor\*\* |  | **Total PLSO Benefit** |

{x endblock}

**{x endblock}**

**{x if NBCondition = 6}**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | | x | {multiplier2}% | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier3}% | x | {YearsofServiceTier3} | | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | | Multiplier | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | |  | **{TotalMonthlyBenefit}** | | |
|  |  | |  | | |  | **Total Monthly Benefit** | | |
|  | - | | {ReducedBenefitDecrease} | | | = | **{FinalReducedBenefit}** | | |
|  |  | | Reduction in Benefit\*\*\*\* | | |  | **Reduced Benefit** | | |
|  | 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 endblock}**

**{x if NBCondition = 7}**

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

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | | x | {multiplier2}% | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier3}% | x | {YearsofServiceTier3} | | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | | Multiplier | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | |  | **{ TotalMonthlyBenefit }** | | |
|  |  | |  | | |  | **Total Monthly Benefit** | | |
|  | - | | {ReducedBenefitDecrease} | | | = | **{FinalReducedBenefit}** | | |
|  |  | | Reduction in Benefit\*\*\*\* | | |  | **Reduced Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

**{x endblock}**

**{x if NBCondition = 8}**

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

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | | x | {multiplier2}% | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier3}% | x | {YearsofServiceTier3} | | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | | Multiplier | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | |  | **{ TotalMonthlyBenefit }** | | |
|  |  | |  | | |  | **Total Monthly Benefit** | | |
|  | - | | {ReducedBenefitDecrease} | | | = | **{FinalReducedBenefit}** | | |
|  |  | | Reduction in Benefit\*\*\*\* | | |  | **Reduced Benefit** | | |
|  | x | | {DNROFactor} | | | = | **{DNROBenefit}** | | |
|  |  | | DNRO Payable Factor\*\* | | |  | **DNRO Monthly Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

**{x endblock}**

**{x if NBCondition = 9}**

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

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | | x | {multiplier2}% | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier3}% | x | {YearsofServiceTier3} | | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | | Multiplier | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | |  | **{ TotalMonthlyBenefit }** | | |
|  |  | |  | | |  | **Total Monthly Benefit** | | |
|  | - | | {ReducedBenefitDecrease} | | | = | **{FinalReducedBenefit}** | | |
|  |  | | Reduction in Benefit\*\*\*\* | | |  | **Reduced Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

{x if GraduatedBenefit > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | x | {GraduatedBenefitFactor}% | = | **{GraduatedBenefit}** |
|  |  | Graduated Benefit Payable Factor\*\* |  | **Total Graduated Benefit** |

{x endblock}

**{x endblock}**

**{x if NBCondition = 10}**

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

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | | x | {multiplier2}% | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier3}% | x | {YearsofServiceTier3} | | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | | Multiplier | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | |  | **{ TotalMonthlyBenefit }** | | |
|  |  | |  | | |  | **Total Monthly Benefit** | | |
|  | - | | {ReducedBenefitDecrease} | | | = | **{FinalReducedBenefit}** | | |
|  |  | | Reduction in Benefit\*\*\*\* | | |  | **Reduced Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

{x if PLSOBenefit > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | x | {PLSOFactor}% | = | **{PLSOBenefit}** |
|  |  | PLSO Payable Factor\*\* |  | **Total PLSO Benefit** |

{x endblock}

**{x endblock}**

**{x if NBCondition = 12}**

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

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | | x | {multiplier2}% | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier3}% | x | {YearsofServiceTier3} | | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | | Multiplier | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | |  | **{ TotalMonthlyBenefit }** | | |
|  |  | |  | | |  | **Total Monthly Benefit** | | |
|  | - | | {ReducedBenefitDecrease} | | | = | **{FinalReducedBenefit}** | | |
|  |  | | Reduction in Benefit\*\*\*\* | | |  | **Reduced Benefit** | | |
|  | x | | {DNROFactor} | | | = | **{DNROBenefit}** | | |
|  |  | | DNRO Payable Factor\*\* | | |  | **Monthly Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

{x if PLSOBenefit > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | x | {PLSOFactor}% | = | **{PLSOBenefit}** |
|  |  | PLSO Payable Factor\*\* |  | **Total PLSO Benefit** |

{x endblock}

**{x endblock}**

{endif}

{else}

{x if ReducedBenefitFlag = “Y”}

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

{else}

**{ x if NBCondition = 1}**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | | x | | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier2}% | | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | | Multiplier | | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | | |  | **{TotalUnreducedMonthlyBenefit}** | | |
|  |  | |  | | | |  | **Total Unreduced Benefit** | | |
|  | 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 endblock}**

**{x if NBCondition = 2}**

**{if RuleFlag = “RL80” }RULE OF 80 APPLIES****{endblock}**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier2}% | | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | | Multiplier | | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | | |  | **{TotalMonthlyBenefit}** | | |
|  |  | |  | | | |  | **Total Monthly Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

**{x endblock}**

**{x if NBCondition = 3}**

**{if RuleFlag = “RL80” }RULE OF 80 APPLIES****{ endblock}**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier2}% | | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | | Multiplier | | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | | |  | **{TotalMonthlyBenefit}** | | |
|  |  | |  | | | |  | **Monthly Benefit** | | |
|  | x | | {DNROFactor} | | | | = | **{DNROBenefit}** | | |
|  |  | | DNRO Payable Factor\*\* | | | |  | **Total DNRO Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

**{x endblock}**

**{x if NBCondition = 4}**

**{if RuleFlag = “RL80” }RULE OF 80 APPLIES****{endblock}**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier2}% | | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | | Multiplier | | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | | |  | **{TotalMonthlyBenefit}** | | |
|  |  | |  | | | |  | **Monthly Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

{x if GraduatedBenefit > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | x | {GraduatedBenefitFactor}% | = | **{GraduatedBenefit}** |
|  |  | Graduated Benefit Payable Factor\*\* |  | **Total Graduated Benefit** |

{x endblock}

**{x endblock}**

**{x if NBCondition = 5}**

**{if RuleFlag = “RL80” }RULE OF 80 APPLIES****{endblock}**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier2}% | | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | | Multiplier | | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | | |  | **{TotalMonthlyBenefit}** | | |
|  |  | |  | | | |  | **Monthly Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

{x if PLSOBenefit > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | x | {PLSOFactor}% | = | **{PLSOBenefit}** |
|  |  | PLSO Payable Factor\*\* |  | **Total PLSO Benefit** |

{x endblock}

**{x endblock}**

**{x if NBCondition = 11}**

**{if RuleFlag = “RL80” }RULE OF 80 APPLIES****{endblock}**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier2}% | | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary |  | | Multiplier | | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | | |  | **{TotalMonthlyBenefit}** | | |
|  |  | |  | | | |  | **Monthly Benefit** | | |
|  | x | | {DNROFactor} | | | | = | **{DNROBenefit}** | | |
|  |  | | DNRO Payable Factor\*\* | | | |  | **DNRO Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

{x if PLSOBenefit > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | x | {PLSOFactor}% | = | **{PLSOBenefit}** |
|  |  | PLSO Payable Factor\*\* |  | **Total PLSO Benefit** |

{x endblock}

**{x endblock}**

**{x if NBCondition = 6}**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | | x | {multiplier2}% | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier3}% | x | {YearsofServiceTier3} | | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | | Multiplier | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | |  | **{TotalMonthlyBenefit}** | | |
|  |  | |  | | |  | **Total Monthly Benefit** | | |
|  | 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 endblock}**

**{x if NBCondition = 7}**

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

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | | x | {multiplier2}% | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier3}% | x | {YearsofServiceTier3} | | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | | Multiplier | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | |  | **{ TotalMonthlyBenefit }** | | |
|  |  | |  | | |  | **Total Monthly Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

**{x endblock}**

**{x if NBCondition = 8}**

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

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | | x | {multiplier2}% | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier3}% | x | {YearsofServiceTier3} | | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | | Multiplier | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | |  | **{ TotalMonthlyBenefit }** | | |
|  |  | |  | | |  | **Total Monthly Benefit** | | |
|  | x | | {DNROFactor} | | | = | **{DNROBenefit}** | | |
|  |  | | DNRO Payable Factor\*\* | | |  | **Total Monthly Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

**{x endblock}**

**{x if NBCondition = 9}**

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

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | | x | {multiplier2}% | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier3}% | x | {YearsofServiceTier3} | | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | | Multiplier | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | |  | **{ TotalMonthlyBenefit }** | | |
|  |  | |  | | |  | **Total Monthly Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

{x if GraduatedBenefit > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | x | {GraduatedBenefitFactor}% | = | **{GraduatedBenefit}** |
|  |  | Graduated Benefit Payable Factor\*\* |  | **Total Graduated Benefit** |

{x endblock}

**{x endblock}**

**{x if NBCondition = 10}**

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

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | | x | {multiplier2}% | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier3}% | x | {YearsofServiceTier3} | | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | | Multiplier | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | |  | **{ TotalMonthlyBenefit }** | | |
|  |  | |  | | |  | **Total Monthly Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

{x if PLSOBenefit > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | x | {PLSOFactor}% | = | **{PLSOBenefit}** |
|  |  | PLSO Payable Factor\*\* |  | **Total PLSO Benefit** |

{x endblock}

**{x endblock}**

**{x if NBCondition = 12}**

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

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| { FinalAverageSalary } | | x | {multiplier1}% | x | {YearsofServiceTier1} | | | = | {MonthlyBenefitTier1} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | | x | {multiplier2}% | x | {YearsofServiceTier2} | | | = | {MonthlyBenefitTier2} |
| Final Average Salary | |  | Multiplier | | Years of Service | | | Monthly Benefit | |
| { FinalAverageSalary } | x | | {multiplier3}% | x | {YearsofServiceTier3} | | | = | {MonthlyBenefitTier3} |
| Final Average Salary |  | | Multiplier | | Years of Service | | |  | Monthly Benefit |
|  |  | |  | | |  | **{ TotalMonthlyBenefit }** | | |
|  |  | |  | | |  | **Total Monthly Benefit** | | |
|  | x | | {DNROFactor} | | | = | **{DNROBenefit}** | | |
|  |  | | DNRO Payable Factor\*\* | | |  | **Monthly Benefit** | | |

{x if QDROReduction > 0}

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

{x endblock}

{x if PLSOBenefit > 0}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | x | {PLSOFactor}% | = | **{PLSOBenefit}** |
|  |  | PLSO Payable Factor\*\* |  | **Total PLSO Benefit** |

{x endblock}

**{x endblock}**

{endif}{endif}

{x if BASubType = 1}

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

{x endblock}

{x if BASubType = 2}

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

{x endblock}

{x if BASubType = 3}

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

{x endblock}

{x if QSROAppliesCond = 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, {Spouse} will receive a lifetime benefit of { ReducedMonthlyBenefit } per month.

You have been underpaid {monthlyunderpayment} for {numberofmonthsofunderpayment} months. You will be issued a lump sum payment of {totalunderpayment} with your next benefit payment on {nextbenefitpayment}. {if InterestApplied = “Y”}

The lump sum includes six percent interest on the underpaid portion of your monthly benefit. {endblock}

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

Sincerely,

NDPERS Benefits Division