{stdlongdate} Member ID: {stdMbrPERSLinkID}

{stdMbrFullName}

{stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{stdMbrAdrCorCity} {stdMbrAdrCorState} {stdMbrAdrCorZip}

**RE: SINGLE LIFE RETIREMENT**

Dear {stdMbrSalutation}:

You have selected the {BenefitOption} Disability 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 {BenefitBegin} and continuing for your lifetime, is based upon the following formula:

{x if PlanCode = “H”}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | 70% | = | {MonthlyNormalBenefit} |
| Final Average Salary |  |  | | Monthly Benefit |
|  | - | {WSIorSSAReduction} | | {TotalFinalMonthlyBenefit} |
|  |  | WSI or SSA Reduction | | Total Monthly Benefit |

{x endblock}

{x if PlanCode = “M”}

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| {FinalAverageSalary} | x | 25% | = | {MonthlySingleLifeBenefit} |
| Final Average Salary |  |  | | Monthly Benefit |

{x endblock}

{x if RHICOption = “STRD”}

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

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

{x endblock}

{x if RHICOption != “STRD”}

You have elected the **{JS} Retiree Health Insurance Credit** option.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| {YearsofService} | | x | {HealthCreditFactor} | = | {UnreducedHealthCredit} |
| Years of Service | |  | Health Credit Factor |  | Standard Health Credit |
| x |  | {JointandSurvivorPayableFactor}% | | = | **{ReducedMonthlyHealthCredit}** |
|  |  | Joint & Survivor Payable Factor | |  | **Monthly Health Credit** |

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

{x endblock}

Your **MEMBER ACCOUNT BALANCE**, referred to as minimum guarantee, is {AccountBalance}, of which {TaxableAmountofAccountBalance} is taxable and {NontaxableAmountofAccountBalance} is non‑taxable. {if PlanCode = “MLN”}Your account balance or minimum guarantee reflects all employee contributions, vested employer contributions (PEP) if applicable, plus interest.{endblock} This account will not be diminished until you reach normal retirement age (65). The disability benefit you are receiving is funded solely through your employer’s contribution. Until you reach normal retirement age, your disability benefit is 100 percent taxable.{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 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.

## THIS DOCUMENT SHOULD BE KEPT IN A SAFE PLACE

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

Sincerely,

NDPERS Benefits Division