{stdlongdate} Member ID: {stdMbrPERSLinkID}

{stdMbrFullName}

{stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{stdMbrAdrCorCity} {stdMbrAdrCorState} {stdMbrAdrCorZip}

**RE: TERM CERTAIN DISABILITY RETIREMENT**

Dear {stdMbrSalutation}:

You have elected the {BenefitOption} Term Certain 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 {MonthandYearBenefitBegin} and continuing for your lifetime, is based upon the following formula:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| {FinalAverageSalary} | | x | 25% | {SingleLifeBenefit} | |
| Final Average Salary | |  |  | Single Life Benefit | |
| x | {TermCertainPayableFactor}% | | | = | {FinalMonthlyBenefit} |
|  | Term Certain Payable Factor | | |  | Monthly Benefit |

If you die before {LastPaymentDate}, any of the remaining payments will be made monthly to your designated primary beneficiary(ies). If the primary beneficiary(ies) dies before all {NumberofMonths} monthly payments are disbursed, the account balance will be paid in a lump sum to the designated beneficiary(ies), or to your estate if no beneficiary(ies) are designated.

{x if RHICOption = “STRD”}

You have elected the **Standard Retiree Health Insurance Credit** option. The standard health credit provision for your surviving spouse is available under this retirement option for as long as a retirement benefit is payable.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| {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 {MemberAccountBalance}, of which {TaxableAmount} is taxable and {NontaxableAmount} is non‑taxable. This account will not be diminished until you reach normal retirement age (age 65). The disability benefit you are receiving is funded solely through your employer's contribution. Until you reach normal retirement age, you disability benefit is 100 percent taxable.

**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.

## 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