{stdlongdate} Member ID: {stdMbrPERSLinkID}

{stdMbrFullName}

{stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{stdMbrAdrCorCity} {stdMbrAdrCorState} {stdMbrAdrCorZip}

**RE: ACTION REQUIRED! Your NDPERS Monthly Retirement Benefits (Pension)**

Dear {stdMbrSalutation}:

You are eligible to receive a pension from NDPERS as you reached your retirement age on {NormalRetirementDate}. Given this date has passed, NDPERS is required to back pay benefits to you from this date or your date of termination, whichever is later.

**You must select ONE of the following options to receive your first monthly benefit payment in** **{qu FirstCheckDate}.**

OPTION 1. Receive the estimated lump sum payment of {DNRORetroAmount}\* along with

your first monthly pension of {MonthlySingleLifeNormalBenefit}\*.

OPTION 2. Receive an actuarially increased monthly pension. This will increase your elected monthly benefit, but you will not receive any lump sum back pay. Under the *Single Life Benefit* retirement option, this would result in a change from {MonthlySingleLifeNormalBenefit}\* to {AdjustedMonthlySingleLifeBenefit}\*.

\*These estimates are based on the Single Life Benefit and may not accurately reflect your personal benefit option chosen at retirement.

{x if Main2020orDC2020 = 0}

NDPERS does not provide a retroactive payment for the Retiree Health Insurance Credit (RHIC) as stated in the ND Administrative Code 71-02-04-03.1. Therefore, your first RHIC benefit will be available for redemption at the same time you receive your first monthly benefit payment.

{x endif}

**What happens if I delay my election?**

You will delay receiving these funds if we do not receive your election by {qu ReturnDate}. Additionally, your regular monthly benefit payment may be impacted. For your convenience, please complete and mail in the *enclosed* Application for the Deferred Normal Retirement Option SFN 58631.

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

Sincerely,

NDPERS Benefits Division

Enclosures

{tmp SFN-58631}