{stdlongdate} Member ID: {stdMbrPERSLinkID}

{stdMbrFullName}

{stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{stdMbrAdrCorCity} {stdMbrAdrCorState} {stdMbrAdrCorZip}

**RE: REQUEST FOR EARLY DISBURSEMENT OF RETIREMENT ACCOUNT**

Dear {stdMbrSalutation}:

{x if HardshipApproved = "Y"}

NDPERS received your application for an early refund distribution of your NDPERS retirement account due to unforeseen financial hardship. Your request has been approved. Therefore, your refund will be processed and mailed to you on {qu DateofDistribution}.

{x quwhen OffCoveredEmployerfor31Days is not “”}

{qu OffCoveredEmployerfor31Days}This date is to ensure that you have been off the payroll of a covered employer for 31 days, which is required due to federal and state law.

{x endblock}

{else}

We regret to inform you that NDPERS can not approve your request for early disbursement of your retirement account. Based on the date of your last regular paycheck of {qu DateofLastPayCheck}, your refund will be mailed on {qu DateofDistribution}.

For an early refund to be approved, the situation must be documented as an unforeseeable and extreme financial need. The following alone are not sufficient reasons to warrant an early refund: Relocation, buying a house, paying bills and/or rent, and rollover windows.

After a terminated employee sufficiently documents his/her situation as an unforeseeable and extreme financial hardship, the early refund is still subject to verification of final contribution by the payroll office of the agency where the contributions have been received. The agency must also verify that there will be no further contributions or adjustments made to the terminated member's account.

If you would like to provide additional documentation for consideration to show the situation is unforeseeable and causing an extreme financial hardship, please submit to NDPERS.

{x endif}

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

Sincerely,

NDPERS Benefits Division