{stdlongdate} Member ID: {stdMbrPERSLinkID}

{stdMbrFullName}

{stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{stdMbrAdrCorCity} {stdMbrAdrCorState} {stdMbrAdrCorZip}

**RE: DEFINED CONTRIBUTION PLAN BENEFIT ESTIMATE**

Dear {stdMbrSalutation}:

You have elected to participate in the NDPERS Defined Contribution Retirement Plan. Please contact TIAA at (800) 842-2252 for information and your current account balance, asset allocation or investment options. You can also access your account on the internet at www.tiaa-cref.org/ndpers.

Your estimated NDPERS Retiree Health Credits is calculated assuming the following information:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Age at Retirement: | {AgeatRetirement} |  | Retirement Date: | {RetirementDate} |
| Years of Service Credit: | {YearsofServiceCredit} |  | Marital Status: | {MaritalStatus} |

{x if Comments not " "}

{Comments}

{endif}

These are projected estimates and are subject to validation at the time you retire:

|  |  |
| --- | --- |
| Standard Health Credit: | {StandardHealthCredit} |
| Alternate 50% Joint & Survivor Health Credit: | {ReducedRHIC–50%} |
| Alternate 100% Joint & Survivor Health Credit: | {ReducedRHIC–100%} |

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

Sincerely,

NDPERS Benefits Division