{stdlongdate} Member ID: {stdMbrPERSLinkID}

{stdMbrFullName}

{stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{stdMbrAdrCorCity} {stdMbrAdrCorState} {stdMbrAdrCorZip}

**RE: Minimum Distribution DEADLINE**

Dear {stdMbrSalutation}:

Federal requirements provide that participants in retirement plans who have attained age 70½ (if you were born before July 1, 1949), age 72 (if you were born after June 30, 1949), or age 73 (if you were born on or after January 1, 1951) are generally subject to "minimum distribution" requirements. However, for participants in a governmental pension plan, such as you, this requirement does not apply unless the individual is no longer working.

The purpose of this letter is to inform you that if you terminate employment in the future, it will be necessary for you to begin drawing your monthly benefits immediately from the North Dakota Public Employees Retirement System (NDPERS) to avoid potential penalties from the IRS.

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

Sincerely,

NDPERS Benefits Division

{tmp PER-0106}