{stdlongdate} Member ID: {stdMbrPERSLinkID}

{qu ContactName}

{qu ContactAdrCorStreet1}

{x qu ContactAdrCorStreet2}

{qu ContactAdrCorCity} {qu ContactAdrCorState} {qu ContactAdrCorZip}

**RE: NOTICE OF DETERMINATION OF QUALIFIED DOMESTIC RELATIONS ORDER** **{DROCaseNumber}**

**MEMBER:** **{stdMbrFullName}**

**ALTERNATE PAYEE:** **{AlternatePayeeCaps}**

Dear {qu ContactName}:

This will notify you that the certified copy of the Qualified Domestic Relations Order pertaining to NDPERS member, {stdMbrSalutation}, has been received in this office. As the order has been determined to be qualified by NDPERS staff, the Plan is required to comply with the provisions contained in the attached order.

{x when DROModel has “DCMD”}

The alternate payee is awarded {percentage }% of the member’s account balance of ${MemberAccountBalance} as of {DateOfDivorce}. The amount awarded to the alternate payee shall be transferred into a separate bookkeeping account on behalf of the alternate payee. The alternate payee shall be entitled to any earnings or losses accrued on the alternate payee’s share from the date the Board accepts this order as Qualified to the date of the transfer of funds by the Plan to the alternate payee’s account. Distribution of the alternate payee’s account balance pursuant to NDCC 54-52.6-13(3) may begin at any time after the transfer of the alternate payee’s funds into the alternate payee’s account.

{x endblock}

{x when DROModel has “DFCM”}

The alternate payee is awarded {percentage }% or ${amount} of the member’s account balance of ${MemberAccountBalance} as of {DateOfDivorce}. The amount awarded to the alternate payee shall be transferred into a separate bookkeeping account on behalf of the alternate payee. The alternate payee shall be entitled to any earnings or losses accrued on the alternate payee’s share from the date the Board accepts this order as Qualified to the date of the transfer of funds by the Plan to the alternate payee’s account. Distribution of the alternate payee’s account balance pursuant to NDCC 54-52.2-03.3 may begin at any time after the transfer of the alternate payee’s funds into the alternate payee’s account.

{x endblock}

{x when DROModel has “ADBM”}

Unless the member takes a refund of their retirement account, benefit payment to the alternate payee will begin when the member reaches {MemberAgeAtTimeOfBenefitReceipt}. The alternate payee will receive {percentage}% OR ${amount} of the member’s accrued monthly benefit of ${AccruedMonthlyBenefit} as of {DateOfDivorce}. The payment may be actuarially adjusted based upon the plan’s assumptions to reflect the alternate payee’s life expectancy. The actuarial adjustment factor reflects adjustments for the alternate payee award date which is prior to the member’s normal retirement age, if applicable, and for the age difference between the member and the alternate payee. Therefore, NDPERS’ actuaries must calculate the actual monthly payment amount at the time the monthly benefit is processed for distribution.

The payments shall be made to the alternate payee on a monthly basis over the {BenefitLife} and calculated on the basis of {DurationOfPayments}.

{x when istrLifeOfAp10Or20 has “1”}

Upon the alternate payee’s death, payments will continue to the alternate payee’s designated beneficiary under the term certain and life option identified above.

{x endblock}

{x when istrLifeOfBenefitAccOwner10Or20 has “1” }

Upon the participating member’s death, payments will continue to the alternate payee if the selected term has not expired.

{x endblock}

{x endblock}

{x when DROModel has “ADFM”}

Unless the member takes a refund of their retirement account, benefit payment to the alternate payee will begin when the member reaches {MemberAgeAtTimeOfBenefitReceipt}. The alternate payee will receive {percentage}% OR ${amount}of the member’s accrued monthly benefit of ${AccruedMonthlyBenefit} as of {DateOfDivorce}. The payment may be actuarially adjusted based upon the plan’s assumptions to reflect the alternate payee’s life expectancy. The actuarial adjustment factor reflects adjustments for the alternate payee award date which is prior to the member’s normal retirement age, if applicable, and for the age difference between the member and the alternate payee. Therefore, NDPERS actuaries must calculate the monthly payment amount at the time the monthly benefit is processed for distribution. The payments shall be made to the alternate payee on a monthly basis over the {BenefitLife} and calculated on the basis of {DurationOfPayments}.

{x when istrLifeOfAp10Or20 has “1”}

Upon the alternate payee’s death, payments will continue to the alternate payee’s designated beneficiary under the term certain and life option identified above.

{x endblock}

{x when istrLifeOfBenefitAccOwner10Or20 has “1” }

Upon the participating member’s death, payments will continue to the alternate payee if the selected term has not expired.

{x endblock}

{x endblock}

{x when DROModel has “RDBM”}

Benefit payment to the alternate payee will be effective {DateOfDivorce}. The alternate payee will receive {percentage}% OR ${amount} of the member's accrued monthly annuity benefit as of {DateOfDivorce}. The payment may be actuarially adjusted based upon the plan’s assumptions to reflect the alternate payee’s life expectancy. The actuarial adjustment factor reflects adjustments for the age difference between the member and the alternate payee. Therefore, NDPERS actuaries must calculate the monthly payment amount at the time the monthly benefit is processed for distribution. The payments shall be made to the alternate payee on a monthly basis over the {BenefitLife} and calculated on the basis of a {PaymentMethod}.

{x when TermCertainSelectedAndOverLifeOfAlternatePayee has “1”}

Upon the alternate payee’s death, payments will continue to the alternate payee’s designated beneficiary under the term certain and life option identified above.

{x endblock}

{x when TermCertainSelectedOverLifeOfParticipatingMember has “1”}

Upon the participating member’s death, payments will continue to the alternate payee if the selected term has not expired.

{x endblock}

{x endblock}

Please advise this office immediately if the above Order is revised or withdrawn.

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

Sincerely,

NDPERS Benefits Division

Enclosure - Certified Copy of Qualified Domestic Relations Order

C: {stdMbrSalutation} Certified Mail #{qu CertifiedMail#1}

{AlternatePayee} Certified Mail #{qu CertifiedMail#2}

{x qu other}

{x qu 2}

{x qu 3}

{x qu 4}

{x qu 5}