{stdlongdate} Member ID: {stdMbrPERSLinkID}

{stdMbrFullName}

{stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{stdMbrAdrCorCity} {stdMbrAdrCorState} {stdMbrAdrCorZip}

**RE:** **{stdMbrFullName} RETIREMENT ACCOUNT**

Dear {stdMbrSalutation}:

This is written confirmation of the information requested regarding your retirement account at NDPERS.

{x when QDRO has “N”}

The current retirement account balance is {acctBalance}.

{x endblock}

{x when QDRO has “Y”}

The estimated current retirement account balance is ${qu estimatedAcctBalance}.

As previously discussed, this is an estimate based on the Qualified Domestic Relations Order on file which reduces the amount of the account. The actual account balance will be calculated upon retirement and election to begin receiving monthly benefits from the plan.

{x endblock}

{x when MemberVested has “Y”}

Your current account balance is {acctBalance}, which consists of {PostTaxAmt} in post-tax retirement contributions and {PreTaxAmt} in pre-tax retirement contributions.

{x endblock}

This amount includes the most recent retirement contribution, which was for {LasContributionMonthYear}.

NDPERS is a governmental retirement plan established under IRC Section 401(a). A member’s account balance is made up of employee contributions, vested employer contributions and interest. The interest paid on a member’s account balance is based on the actuarial rate of return established by the NDPERS Board and builds on a tax-deferred basis. A member’s account is not available for withdrawal until the member has been terminated from covered employment for a minimum of 31 days.

According to N.D.C.C. 28-22-19, a member’s retirement benefits are exempt from liability for debts of the person to or on account of whom the amounts are paid, and are not subject to seizure upon execution or other processes. Therefore, a member’s retirement funds cannot be used as a means of providing security for a debt.

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

Sincerely,

NDPERS Benefits Division