



**RE: BENEFIT ESTIMATE**

Dear [REDACTED]

Your estimated benefit is calculated assuming the following information:

Benefit Multiplier:	2.00%	Marital Status:	Married
Age at Retirement:	54.6667	Retirement Date:	March 01, 2039
Years of Service Credit:	30.4167	Account Balance:	\$116,931.40
Final Average Salary:	\$6,871.00		

Benefit Sub-Type: Normal Retirement (Unreduced)

Please refer to the enclosed Retirement Plan Brochure for an explanation of your retirement benefit options. Refer to the NDPERS on-line help for complete information on retirement benefits.

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

**RETIREMENT BENEFIT OPTIONS**

Single Life Benefit:	\$4,179.86
50% Joint & Survivor Benefit:	\$3,986.33
100% Joint & Survivor Benefit:	\$3,809.52
Ten (10) Year Term Certain Benefit:	\$4,137.23
Twenty (20) Year Term Certain Benefit:	\$4,036.07

Under all retirement options, the fund guarantees a minimum payout equal to the member account balance determined at retirement. This is the sum of your employee contributions, any vested employer contributions, plus interest earned.

**RETIREE HEALTH INSURANCE BENEFIT OPTIONS (RHIC)**

Standard Health Credit:	\$152.08
Alternate 50% Joint & Survivor Health Credit:	\$145.04
Alternate 100% Joint & Survivor Health Credit:	\$138.61

The alternate 50% and 100% Joint & Survivor Health Credit option can only be elected in conjunction with a Retirement Benefit Option election of Single Life, 10 or 20 Year Term Certain.

If a 50% or 100% Joint & Survivor Retirement Benefit Option is elected the Standard Health Credit Option is automatic.

APP-7353 (01-2020)

# How to read your Benefit Estimate

NDPERS LUNCH & LEARN

# First section

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Information used to calculate  
the benefit estimate

# Really Important Stuff

**Last Day of Employment:** You know that!

**Last Contributions to NDPERS:**  
This can be a bit wiley.

- *State employee:* contributions are always for the last month they left.
- *Political subdivisions:* contribution schedules can vary – sometimes for the month you leave, sometimes the month after you leave – ask your employer.

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# More really important items

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**Retirement Date:** Always the first day of the month AFTER NDPERS receives contributions.

**Account Balance:** This is your current account balance. It will continue to increase as you continue to participate in the plan. When you retire, no more contributions or interest.

When you retire, you are first paid from your account balance. When that is gone, you receive your monthly benefit from the general pool of funds for the rest of your life! Hot dang!

## RETIREMENT BENEFIT OPTIONS

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# Second section

Understanding the  
Retirement Benefit Options

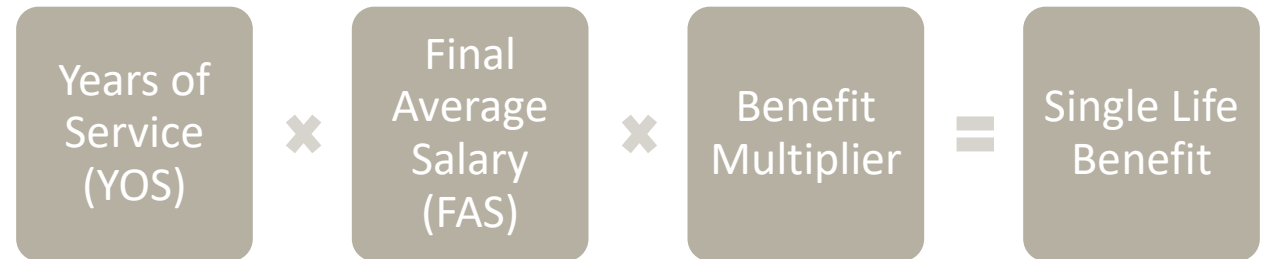
# Retirement Benefit Options

## *Single Life*

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If you pass away, there is no ongoing life-time benefit for your beneficiary.

Your beneficiary will receive anything left in your account balance.



# Retirement Benefit Options Joint & Survivor

- The 50% and 100% Joint & Survivor are actuarially reduced based on you and your spouse's ages. These options are only offered to **married members**.
- 50% Joint & Survivor: If you choose a 50% J&S, your spouse continues to receive one half of what you received for the rest of their life
- 100% Joint & Survivor: If you choose a 100% J&S, your spouse continues to receive exactly what you received for the rest of their life
- If you choose a 50% or 100% J&S and your spouse passes first or you divorce, you are moved back to the Single Life.

## RETIREMENT BENEFIT OPTIONS

Single Life Benefit:	\$4,179.86
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# Retirement Benefit Options

## *Term Certain*

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- The 10 and 20-year Term Certain are actuarially reduced based on your age.
- Name anyone as a term certain beneficiary. This is a lifetime benefit for you!
- What it means for your beneficiary is that if you live past the term, they receive nothing.
- If you do not pass away before the term is fulfilled, then the beneficiary fulfills it on your behalf.
- For example, you select a 20-year term certain and live 12 years, the beneficiary receives that amount for the remaining 8 years. If you live 30 years you get the payment for 30 years, but the beneficiary will receive nothing.

### **RETIREMENT BENEFIT OPTIONS**

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**RETIREE HEALTH INSURANCE BENEFIT OPTIONS (RHIC)**

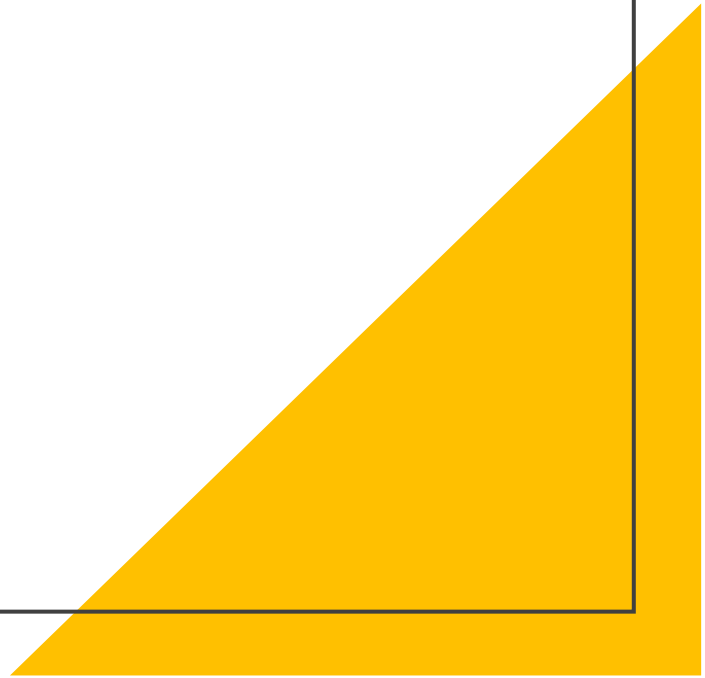
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If a 50% or 100% Joint & Survivor Retirement Benefit Option is elected the Standard Health Credit Option is automatic.

# Third section

Understanding the Retiree Health Insurance Credit (RHIC)  
Benefit Options



# Retiree Health Insurance Credit . . . a very cool thing

## RETIREE HEALTH INSURANCE BENEFIT OPTIONS (RHIC)

Standard Health Credit:	\$152.08
Alternate 50% Joint & Survivor Health Credit:	\$145.04
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If a 50% or 100% Joint & Survivor Retirement Benefit Option is elected the Standard Health Credit Option is automatic.

If you were first enrolled January 2020 or after, you will  
NOT have a RHIC

# RHIC Benefit Options

**SINGLE INDIVIDUALS:** you will have a Standard Health Credit.

**MARRIED INDIVIDUALS:**

- If you choose a J&S retirement, you take the standard RHIC. If you pass first, your spouse gets that too.
- If you are married and choose a single life or a term certain, you can choose either:
  - Standard Health Credit – your spouse does NOT get a retirement or health credit benefit.
  - Alternate 50% J&S – if you pass first, your spouse continues to receive one half of the health credit for their lifetime.
  - Alternate 100% J&S – if you pass first, your spouse continues to receive 50% of the health credit for their lifetime.
  - If you choose a 50% or 100% J&S and your spouse passes first or you divorce, you are moved back to the Standard Health Credit.

An official website of the State of North Dakota

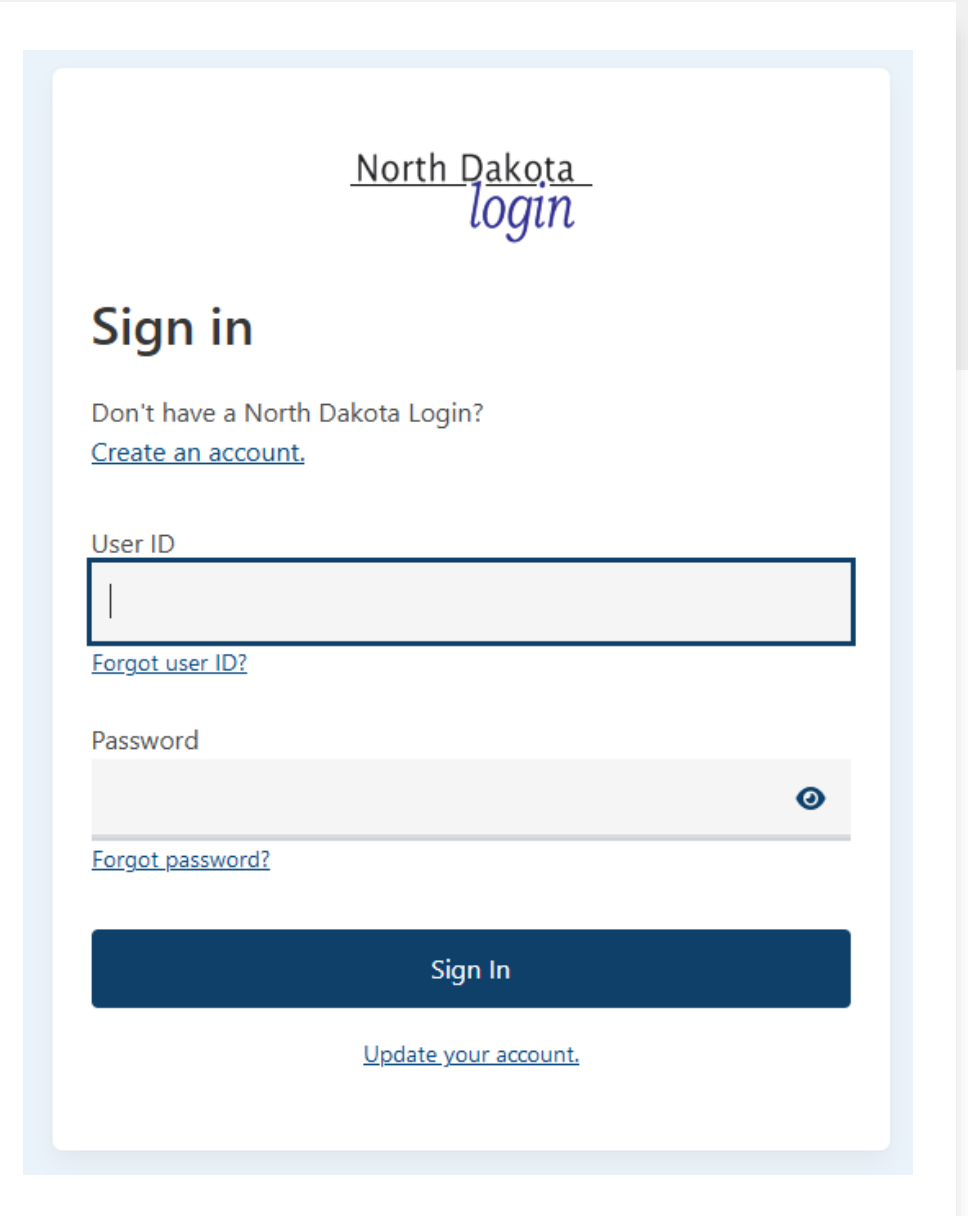


## On the NDPERS website banner

- Click on Member Login
- Select *Log in to Member Self Service (MSS)* on the next screen

# Logging in to your MSS Account

- View/update benefit plans & personal profile
- Retirement benefit estimates
- Service purchase estimates



The screenshot shows the North Dakota Login page. At the top right, the text "North Dakota" is underlined, with "login" written in a blue script font below it. The main heading is "Sign in". Below this, there is a link: "Don't have a North Dakota Login? [Create an account.](#)". The "User ID" field is a text input box with a vertical cursor. Below it is a link: "[Forgot user ID?](#)". The "Password" field is a text input box with a toggle icon on the right. Below it is a link: "[Forgot password?](#)". At the bottom, there is a dark blue "Sign In" button and a link: "[Update your account.](#)".

Alerts & Messages

You have 21 messages **NEW**

Your Account(s)

- Home Page
- NDPERS Plans
- Member Account Balance
- Service Purchase Contracts
- Benefit Estimates**
- Annual Statements



Related Tasks

- Personal Profile
- Spouse/Designated Contact Info
- Seminar Information
- Schedule an Appointment
- Report a Death

Member |



Your e-mail account registered with NDPERS does not match the e-mail account in your North Dakota Login profile. [Update](#)



NDPERS Plans

- Enroll, Update or View Plans



Personal Profile


- View or Edit Your Personal Profile
- You have 21 messages



Benefit Information

- View Member Account Balance
- Perform, Request or View Benefit Estimates
- Perform, Request or View Service Purchase
- View Your Annual Statements

Documents on this website require Adobe Acrobat Reader® for viewing/printing. The reader is available as a [free download](#) from Adobe. In addition, you may wish to consult our [.pdf](#) an Adobe Acrobat (.pdf) document.



The MSS estimate is  
the same as the  
official estimate from  
NDPERS

Your Benefit Estimate

Your Benefit Estimate

What would you like to do?  Go

- Use the benefit estimate calculator & calculate a benefit estimate
- Request an official estimate from NDPERS
- View benefit estimates

### Steps to complete your Benefit Estimate

Step 1: Enter your retirement date and wage projection information

Step 2: Enter new service purchase information

Step 3: Review the summary and complete your benefit estimate calculation

### Disclaimer :

The NDPERS Retirement Benefit Estimate Calculator is provided solely as a tool for an individual to obtain an UNOFFICIAL estimate of their potential retirement or disability benefits. This calculator uses both information provided by the member and information contained in NDPERS' records. NDPERS accepts no responsibility for any errors or defects in the calculator or in any data a member may input.

NDPERS has the sole authority under law to determine a member's retirement and disability benefits. No estimate produced by this calculator shall in any way constitute a benefit determination by NDPERS or be binding upon NDPERS. All data used in the actual calculation of a member's retirement allowance is subject to audit, verification, and possible recalculation if any subsequent errors are discovered.

By using this calculator, you indicate your understanding and agreement that this calculator is merely providing an UNOFFICIAL estimate of your potential retirement or disability benefits. You agree to hold NDPERS harmless for any damages arising from your use of this calculator, now and in the future. NDPERS EXPRESSLY DISCLAIMS ANY AND ALL WARRANTIES RELATED TO THIS CALCULATOR, INCLUDING ANY WARRANTY FOR FITNESS FOR A PARTICULAR PURPOSE.

As you near retirement, you should request an OFFICIAL estimate directly from NDPERS. If you would like an OFFICIAL estimate prepared by NDPERS, please complete a [Request a New Benefit Estimate](#)

By clicking below, you indicate your agreement with the above.

[Benefit Estimate Calculator](#)



Last Date of Employment is the month/day/year when your last contribution is made

Plan: Main Retirement

Benefit Account Type: Retirement

Last Date of Employment: 02/28/2039

Retirement Date: March 2039

Spouse Date of Birth: 06/01/1985

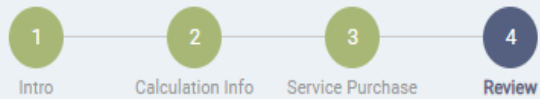
If you do not indicate a Termination Date and Retirement Date, the benefit estimate will project continued employment until you reach your Normal Retirement Date.

Would you like to factor annual salary increases into your Final Average Salary? If yes, please enter

Monthly Salary Percent Increase: 0 Enter the typical salary percent increase you receive annually. Example: If you receive 4%, enter a 4

Month Salary Increase Effective:

Would you like to include a new purchase of eligible service? If yes, what type?



## Review Your Selections

Please review your selections; if correct, click the Finish button at the bottom of this page. If you need to change any information, click the Previous button and modify your selections.

### Member Details

Plan : Main Retirement

Benefit Account type : Retirement

Termination Date : 02/28/2039

Retirement Date : 03/01/2039

Monthly Salary Percent Increase : 0

Month Salary Increase Effective :

Spouse Date of Birth : 06/01/1985

Service Credit Change :  Unused Sick Leave Purchase

Additional Service Months

Previous

Next

Finish

# Final Benefit Estimate in MSS

## Summary

Benefit Calculation ID : 259770

Plan : Main Retirement

Benefit Type : Retirement

Employment Termination Date : 02/28/2039

Retirement Date : 03/01/2039

Spouse Date of Birth : 06/01/1985

Normal Retirement Date : 03/01/2039

The calculations below are estimates based upon the information shown in this section.

## Benefit Calculation and Options

Final Average Salary	Benefit Multiplier %	Years of Service Credit
\$6,871.00	2.0000	30.4167

Payee	Benefit Option	Gross Benefit Amount	Monthly Non Taxable Amount	Monthly Taxable Amount	Benefit Amount After Deductions
Member	Single Life	\$4,179.86	\$2.53	\$4,177.33	\$4,179.86
Member	50% Joint & Survivor	\$3,986.33	\$2.22	\$3,984.11	\$3,986.33
Spouse	50% Joint & Survivor	\$1,993.17	\$2.22	\$1,990.95	\$1,993.17
Member	100% Joint & Survivor	\$3,809.52	\$2.22	\$3,807.30	\$3,809.52
Spouse	100% Joint & Survivor	\$3,809.52	\$2.22	\$3,807.30	\$3,809.52
Member	20 Year Term Certain	\$4,036.07	\$2.53	\$4,033.54	\$4,036.07
Member	10 Year Term Certain	\$4,137.23	\$2.53	\$4,134.70	\$4,137.23

## Retiree Health Insurance Credit

RHIC Option	Member RHIC Amount
Standard Health Credit	\$152.08
Alternate 50% Joint & Survivor Health Credit	\$145.04
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For more detailed information, view Service Credit and Final Average Salary Details below.

# SAME ESTIMATE: MSS vs. Official NDPERS Estimate

## Summary

Benefit Calculation ID : 259753

Plan : Main Retirement

Employment Termination Date : 02/28/2039

Spouse Date of Birth : 06/01/1985

Benefit Type : Retirement

Retirement Date : 03/01/2039

Normal Retirement Date : 03/01/2039

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Final Average Salary	Benefit Multiplier %	Years of Service Credit
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Member	50% Joint & Survivor	\$3,986.33	\$2.22	\$3,984.11	\$3,986.33
Spouse	50% Joint & Survivor	\$1,993.17	\$2.22	\$1,990.95	\$1,993.17
Member	100% Joint & Survivor	\$3,809.52	\$2.22	\$3,807.30	\$3,809.52
Spouse	100% Joint & Survivor	\$3,809.52	\$2.22	\$3,807.30	\$3,809.52
Member	20 Year Term Certain	\$4,036.07	\$2.53	\$4,033.54	\$4,036.07
Member	10 Year Term Certain	\$4,137.23	\$2.53	\$4,134.70	\$4,137.23

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**Now, go run  
an estimate!**

Questions?

