

RETIRED MEMBERSHIP



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INTRODUCTION

Information contained in this publication is intended to be general and does not offer a legal interpretation of retirement law. Statements contained in this publication do not supersede or restrict the authority granted by the North Dakota Century Code, Administrative Code, the Board of the North Dakota Public Employees Retirement System, and its agents.

Material in this publication is current as of the 2009 session of the North Dakota legislature. This information is subject both to changes made by the legislature and rules and regulations established by the Board of the North Dakota Public Employees Retirement System.

In compliance with the Americans with Disabilities Act, this document can be provided in alternate formats. To request an alternative format, please call the NDPERS ADA coordinator at (701)328-3918 or call toll-free at 1-800-803-7377 if you are outside the Bismarck local calling area.

All questions, comments and correspondence can be directed to the following address:

North Dakota Public Employees Retirement System

400 East Broadway Ave, Suite 505

P.O. Box 1657

Bismarck, North Dakota 58502-1657

(701) 328-3900—Telephone

(701) 328-3920 — Fax Number

1-800-803-7377 — Toll-Free Outside the Bismarck Calling Area

EDITION DATE: 07-2009

CONFIDENTIALITY LAW

All records of a member or beneficiary are confidential and not public records. Information and records may be disclosed under limited circumstances:

- A person to whom a member/beneficiary has given written consent.
- A person legally representing the member/beneficiary upon proper proof of representation, unless member/beneficiary withholds consent.
- A person authorized by court order.
- A member's spouse or former spouse, that individual's legal representative, and the judge presiding over the member's dissolution of marriage proceedings for the purpose of drafting a **Qualified Domestic Relations Order**.
- A member's participating employer's authorized agent, under limited circumstances.
- A member's designated beneficiaries after the member's death. Information relating to beneficiaries may be disclosed to other beneficiaries of the same member.
- The general public, but only after the board has been unable to locate the member for a period in excess of two years, and limited to the member's name and the fact that NDPERS has been unable to locate the member.
- Any person whom the NDPERS board determines disclosure is necessary for treatment, operational, or payment purposes, including the completion of necessary documents.

A penalty for disclosure of confidential information is a Class C felony which includes a five-(5) year prison term and a \$5,000 fine (N.D.C.C. 12.1-13-01).

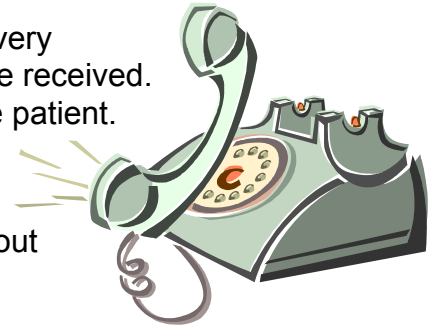
WHEN CALLING THE NDPERS OFFICE

While NDPERS staff makes every effort to take your calls and answer your questions immediately, it is not always possible to do so. In an effort to serve you more efficiently, we have a voice mail system. If it is necessary for you to leave a voice mail message, please provide the following information: your name, social security number, telephone number, and a brief explanation about your call. If NDPERS staff has this information at the outset, we are able to address your concerns more quickly and efficiently the first time!

We also have a Member Service Unit who can assist you with general questions about NDPERS programs, including updates on program changes. The representatives will also take requests for forms, brochures, and benefit books. If you require additional services outside the scope of Member Services, the representative will be happy to transfer you to the staff member best qualified to assist you.

Our busiest times are the day after a holiday and the first week of every month. Calls are placed in queue and answered in the order they are received. If you place a call to us during these high volume periods, please be patient. Your call is important to us.

Remember all your benefit information is confidential. For your protection, staff cannot release benefit information to any party without first obtaining your written authorization or your Durable Power of Attorney, or upon being served with a subpoena. Although you may request information over the phone, only you may do so and only after you have provided the correct response to at least three of five criteria established by the NDPERS Board.



WHEN VISITING THE NDPERS OFFICE

Please make an appointment before stopping by the NDPERS office. Although staff will accommodate walk-ins when possible, an appointment will ensure that someone is available to assist you at the time you arrive. An appointment also allows staff to prepare appropriate benefit information for your individual needs.

WHEN WRITING TO THE NDPERS OFFICE

Always include your name and social security number on your correspondence.



NDPERS WEBSITE

The address for the NDPERS Website is www.nd.gov/ndpers.

NDPERS E-MAIL ADDRESS

The NDPERS address is ndpers-info@nd.gov.

NDPERS ON-LINE SERVICES

If you are a NDPERS Group Retirement Plan retiree, you may access two years of annual statements.

In addition, you also have access to plan information on all NDPERS benefits, Perspectives Newsletters, news flashes, forms and publications, and contact information.



GOVERNING AUTHORITY

The North Dakota Public Employees Retirement Board is the governing authority of the:

Public Employees Retirement System (N.D.C.C. Chapter 54-52)

Highway Patrol Retirement System (N.D.C.C. Chapter 39-03.1)

Defined Contribution Plan (N.D.C.C. Chapter 54-52.6)

Deferred Compensation Program (N.D.C.C. Chapter 54-52.2)

Retiree Health Insurance Credit Program (N.D.C.C. Chapter 54-52.1-03.2)

Uniform Group Insurance Program (N.D.C.C. Chapter 54-52.1)

Flex-Comp Program (N.D.C.C. Chapter 54-52.3)

Dental Plan (N.D.C.C. Chapter 54-52.1-04.7)

Vision Plan (N.D.C.C. Chapter 54-52.1-04.7)

Long-Term Care Plan (N.D.C.C. Chapter 54-52.1-04.8)

Employee Assistance Program (N.D.C.C. Chapter 54-52.1-04.9)

The **Board** generally meets monthly and is composed of seven voting members who serve staggered terms.

A North Dakota citizen who is neither a state nor a school district employee is appointed by the Governor to serve as Chairman of the Board. A member of the Attorney General's legal staff and the State Health Officer are also appointed to serve on the Board. One member is elected by retired NDPERS members and the remaining three Board members are elected from active employees currently contributing to NDPERS.



YOUR MONTHLY BENEFIT OPTION

When you retired, you elected a retirement option under which to begin drawing your benefits. No matter which benefit option you selected, your pension will pay you for as long as you live. The benefit options differ in how they pay your beneficiary upon your death. The option selection you made upon retiring is irrevocable. The payment provisions are summarized below:

NDPERS, NATIONAL GUARD, AND LAW ENFORCEMENT

SINGLE LIFE RETIREMENT BENEFIT

There is no monthly income provision for beneficiaries under this option. Upon your death, your beneficiary (ies) will receive a lump sum payment of the remaining amount in your member account balance, if any.

50% JOINT AND SURVIVOR

This option provides a lifetime benefit of 50% of your monthly benefit to your surviving spouse upon your death. In the event your spouse predeceases you, or in the event of a divorce, notify the NDPERS office immediately. Upon receipt of a certified copy of your spouse's death certificate, or a copy of the divorce decree, your monthly benefit will be adjusted back to your Single Life amount.

100% JOINT AND SURVIVOR

This option provides a lifetime benefit of 100% of your monthly benefit to your surviving spouse upon your death. In the event your spouse predeceases you, or in the event of a divorce, notify the NDPERS office immediately. Upon receipt of a certified copy of your spouse's death certificate, or a copy of the divorce decree, your monthly benefit will be adjusted back to your Single Life amount.

FIVE YEAR TERM CERTAIN

This option provides monthly payments to your beneficiary in the event you become deceased before receiving five years of benefits. Your beneficiary will receive the remainder of the five-year term of benefits. If you collect benefits longer than five years, there are no payments made to your beneficiary.

TEN YEAR TERM CERTAIN

This option provides monthly payments to your beneficiary in the event you become deceased before receiving at least ten years of benefit payments. Your beneficiary will receive the remainder of the ten-year term of benefits. If you collect benefits longer than ten years, there are no payments made to your beneficiary.

TWENTY YEAR TERM CERTAIN

This option provides monthly payments to your beneficiary in the event you become deceased before receiving twenty years of benefits. Your beneficiary will receive the remainder of the twenty-year term of benefits. If you collect benefits longer than twenty years, there are no payments made to your beneficiary.

SOCIAL SECURITY LEVEL INCOME OPTION

There is no monthly income provision for your beneficiary(ies) under this option. Upon your death, your beneficiary(ies) will receive a lump sum payment of the remaining amount in your member account, if any.

PARTIAL LUMP SUM OPTION (PLSO)

This option is only available to members who retired at or after full retirement date. This option is not available to members who selected the Social Security Level Income option, members receiving disability benefits, or to beneficiaries of deceased members.

If you selected this option, you were allowed to take a partial lump sum distribution equal to 12 monthly payment of the Single Life option and was payable at the same time as your first monthly retirement benefit. You were still eligible to select a Joint and Survivor or Term Certain option as your ongoing retirement benefit. Your ongoing retirement benefit was actuarially reduced in exchange for the partial lump sum payment.

JUDGES

NORMAL RETIREMENT BENEFIT

If you are married at the time of your death, your surviving spouse will continue to receive one-half of your normal retirement benefit for as long as your spouse lives. If you are single, there is no monthly income provision for your beneficiary under this option.

100% JOINT AND SURVIVOR

This option provides a lifetime benefit of 100% of your monthly benefit to your surviving spouse upon your death. In the event your spouse predeceases you, or in the event of a divorce, notify the NDPERS office immediately. Upon receipt of a certified copy of your spouse's death certificate, or a copy of the divorce decree, your monthly benefit will be adjusted back to your Normal Retirement amount.

FIVE YEAR TERM CERTAIN

This option provides monthly payments to your beneficiary in the event you become deceased before receiving five years of benefits. Your beneficiary will receive the remainder of the five-year term of benefits. If you collect benefits longer than five years, there are no payments made to your beneficiary.

TEN YEAR TERM CERTAIN

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If you are married at the time of your death, your surviving spouse will continue to receive one-half of your normal retirement benefit for as long as your spouse lives. If you are single, there is no monthly income provision for your beneficiary under this option.

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This option is only available to members who retired at or after full retirement date. This option is not available to members who selected the Social Security Level Income option, members receiving disability benefits, or to beneficiaries of deceased members.

If you selected this option, you were allowed to take a partial lump sum distribution equal to 12 monthly payment of the Normal retirement option and was payable at the same time as your first monthly retirement benefit. You were

still eligible to select a Joint and Survivor or Term Certain option as your ongoing retirement benefit. Your ongoing retirement benefit was actuarially reduced in exchange for the partial lump sum payment.

HIGHWAY PATROL

NORMAL RETIREMENT BENEFIT

If you are married at the time of your death, your surviving spouse will continue to receive one-half of your normal retirement benefit for as long as your spouse lives. If you are single, there is no monthly income provision for your beneficiary under this option.

100% JOINT AND SURVIVOR

This option provides a lifetime benefit of 100% of your monthly benefit to your surviving spouse upon your death. In the event your spouse predeceases you, or in the event of a divorce, notify the NDPERS office immediately. Upon receipt of a certified copy of your spouse's death certificate, or a copy of the divorce decree, your monthly benefit will be adjusted back to your Normal Retirement amount. Should you remarry and wish to change back to the 100% Joint & Survivor option, a new actuarial retirement benefit will be calculated based upon your age and the age of your spouse.

FIVE YEAR TERM CERTAIN

This option provides monthly payments to your beneficiary in the event you become deceased before receiving five years of benefits. Your beneficiary will receive the remainder of the five-year term of benefits. If you collect benefits longer than five years, there are no payments made to your beneficiary.

TWENTY YEAR TERM CERTAIN

This option provides monthly payments to your beneficiary in the event you become deceased before receiving five years of benefits. Your beneficiary will receive the remainder of the twenty-year term of benefits. If you collect benefits longer than twenty years, there are no payments made to your beneficiary.

TEN YEAR TERM CERTAIN

This option provides monthly payments to your beneficiary in the event you become deceased before receiving at least ten years of benefit payments. Your beneficiary will receive the remainder of the ten-year term of benefits. If you collect benefits longer than ten years, there are no payments made to your beneficiary.

PARTIAL LUMP SUM OPTION (PLSO)

This option is only available to members who retired at or after full retirement date. This option is not available to members who selected the Social Security Level Income option, members receiving disability benefits, or to beneficiaries of deceased members.

If you selected this option, you were allowed to take a partial lump sum distribution equal to 12 monthly payment of the Normal retirement option and was payable at the same time as your first monthly retirement benefit. You were still be eligible to select a Joint and Survivor or Term Certain option as your ongoing retirement benefit. Your ongoing retirement benefit was actuarially reduced in exchange for the partial lump sum payment.

DISABILITY RETIREMENT BENEFITS

Your eligibility to continue to receive disability benefits must be recertified 18 months after the date your first check is issued, if the medical consultant deems recertification is necessary.

Four (4) months prior to the 18 month payment anniversary date, you will receive an “Application for Recertification of Long Term Disability Benefits” and a “Recertification of Long Term Disability Attending Physician’s Statement”. These two forms are to be completed and returned to NDPERS.

Also as a part of the Recertification Process, you will be required to document any employment. (See “**Benefits and Return to Work**” section).

If it is determined that you were not eligible for benefits during any period when benefits were provided, the executive director may do all things necessary to recover the erroneously paid benefits.

When you attain your normal retirement date, you may elect to terminate your disability benefits and draw retirement benefits.

Taxes and Your Disability Benefit

The NDPERS disability benefit is provided by your employer’s contributions to the retirement system and is therefore 100% taxable before age 65. You may elect to have both federal and ND state income tax withheld from your disability payment. You will receive a 1099-R tax statement at the end of each year, reporting the taxable income and any federal and/or ND income taxes withheld.

At age 65, your benefit is considered a retirement benefit is considered a retirement benefit for income tax purposes. A portion of your monthly benefit may non-taxable, based upon your contributions to your member account balance. An exclusion ratio will be computed to determine your non-taxable portion, if any.

According to IRS Regulation Section 1.72-15(c)(2), your member account balance will not be reduced before age 65. At age 65, your member account balance is reduced by the monthly benefit payments you receive.

POST-RETIREMENT BENEFIT INCREASES

Your retirement benefits are set by the legislature and do not provide an automatic cost of living adjustment (COLA). Historically, when the benefit multiplier has been increased by the legislature, a corresponding benefit increase for retirees has also been authorized. However, the legislature is not required to provide an increase for retirees. Therefore, it is to your benefit to actively participate in the legislative process and keep your legislators informed of your needs.

Any benefit increases granted become effective 90 days after the governor signs the bill, or August 1st, whichever date is later.

PAYMENT OF MONTHLY BENEFIT

With the exception of your first benefit check, your checks are mailed or direct deposited on the first **working** day of the month and is payment for that month.

DIRECT DEPOSITING YOUR BENEFIT

It is NDPERS' Board's policy that all annuity payments be direct deposited. This method of transferring funds is safe, secure and used nationwide. You do not have to change your current bank relationship to take advantage of this service. It is available through all banks, credit unions, savings and loans facilities and most other financial institutions.

ADVANTAGES TO DIRECT DEPOSIT:

- * The money will be there on time each month.
- * Your worries about mail delays or stolen checks are over.
- * You will avoid waiting in long bank lines to cash or deposit checks.
- * Your money will be deposited quicker – the first business day of each month, which allows you to access money more quickly than before.

To begin Direct Deposit, simply complete an [**“Authorization for Direct Deposit for Annuity Payments SFN 18379”**](#).

Return the form to the NDPERS office by the 14th of any month. Your Direct Deposit of NDPERS benefit payments will begin the first of the following month, unless an alternate effective date is requested.

To change financial institutions or change **ANY** account information, just complete an [**“Authorization for Direct Deposit for Annuity Payments SFN 18379”**](#).

Every three months NDPERS will send you a “quarterly statement of deductions”. This statement gives you a record of all monthly deductions made from your benefit payment before deposit. It also provides convenient year-to-date totals of all deductions and benefit payments for your records.

Direct Deposit is safe, convenient and easy. Benefit payments are deposited electronically into YOUR bank account.

There are no service fees charged by NDPERS for this service. It is free! However, you may have to check with your bank for any possible fees.

RECEIVING YOUR BENEFIT BY MAIL

Checks are mailed out on the first **working** day of each month. Please present your endorsed checks promptly for payment. Though rare, sometimes members do not receive their monthly benefits checks due to unforeseen circumstances. NDPERS' experience has shown if you have not received your check within the first few business days of the month, it has simply been delayed in the mail and should arrive shortly.

If you have not received your benefit check by the 10TH of the month, call (701) 328-3900 or toll-free at 1-800-803-7377 and ask for the **Retirement Accountant** for assistance. A "stop payment" will be placed on your check and a new one will be issued after the 10TH. Do not cash the original check should it arrive at your home after a "stop payment" has been ordered; please return it to the NDPERS office.

MONTHLY BENEFIT DEDUCTIONS

You may elect to have a limited number of deductions withheld from your retirement benefit check. These deductions are as follows:

- **NDPERS Dental Insurance**
- **NDPERS Health Insurance**
- **Federal Income Tax**
- **NDPERS Vision Insurance**
- **NDPERS Life Insurance**
- **ND State Income Tax**
- Membership dues for ND retiree organizations:
 - [-Association of Former Public Employees](#)
 - [-North Dakota Public Employees Association](#)

You may elect to have any or all of the above deductions as long as your net benefit check is larger than \$50.00 after deductions. If your benefit is large enough, NDPERS group insurance premiums will be automatically deducted.

To have membership dues deducted from your check, you must fill out an authorization form and submit it to the NDPERS office. You may obtain an authorization form by contacting the following associations:

<u>Association of Former Public Employees</u> P.O. Box 1141 Bismarck, ND 58502 (701) 224-1815	<u>North Dakota Public Employees Association</u> 3333 E. Broadway Ave., Suite 1220 Bismarck, ND 58501 (701) 223-1964 or 1-800-472-2698
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INCOME TAXES

The majority of your retirement income paid is reportable as taxable income for federal and state income tax purposes. If you retired after July 1, 1986, most likely a small portion of your benefit is non-taxable based on contributions you made to NDPERS while you were working.

When you retired, you were provided with specific information regarding the taxability of your benefit. In most cases, once you have received the total amount of the contributions you paid in to NDPERS while you were working, your retirement benefit will become all taxable.

While you were working, you received a W-2 form from your employer reporting your salary earned for that year. As a retired member, you will receive a 1099-R tax form from NDPERS to be used in preparing your income tax return. **NDPERS will mail your 1099-R form by the end of January of each year.**

Whether you should have taxes withheld depends upon your financial situation. You have the option of having federal and North Dakota state income taxes withheld from your

monthly benefit payment. [North Dakota state tax is currently 21% of your federal tax liability and payable if you reside in North Dakota. Only North Dakota state tax can be withheld.] To estimate your federal income tax withholding, please refer to the “MONTHLY PAYROLL PERIOD” tables in the [IRS Federal Tax Guide](#).

At the time of your retirement, NDPERS had you complete a “[Form W-4P \(Substitute\) Tax Withholding Certification SFN 51506](#)”. You may change your tax withholding election at any time, and as often as you wish; simply complete a new “[Form W-4P \(Substitute\) Tax Withholding Certification SFN 51506](#)”. Changes in tax withholding must be received in the NDPERS office by the 20th of the month to be effective for the next month's benefit payment.

If you do not have federal income tax withheld from your benefit payment, you cannot have ND state income tax withheld.

Questions about the amount of taxes to withhold or the need for tax deduction should be directed to a professional tax consultant.

CHANGE OF ADDRESS

Address changes must be requested in writing and include your Social Security Number and signature. Address changes must be received by the 15th of the month to be effective for the next month's check. For your convenience, complete and return a “[Notice of Change SFN 10766](#)”.

NOTIFICATION OF DEATH/DIVORCE

Death of a Member

If you die while receiving benefits, the NDPERS office must be notified immediately. A telephone call will initiate the appropriate process. Upon receiving notice, NDPERS will stop your benefit payments and contact your designated beneficiary (ies).

Death of a Member's Spouse Or Divorce

If you are drawing your monthly benefit or health insurance credit under the 100% or 50% Joint and Survivor Option, in the event your spouse predeceases you, or in the event of a divorce, notify the NDPERS office immediately. Upon receipt of a certified copy of your spouse's death certificate, or a copy of the divorce decree, your monthly benefit will be adjusted back to your Single Life or Normal amount.

DESIGNATION OF BENEFICIARY

At the time you retired, NDPERS staff requested that you update your designation of beneficiary. Please be sure to keep your designation up-to-date. If you are married and have designated someone other than or in addition to your spouse as your primary beneficiary, your spouse's written consent is required. If you are drawing your monthly benefit under the 100% or 50% Joint and Survivor Option, your primary beneficiary must be your legal spouse.

To update or change your designation of beneficiary, you must complete a "[Designation of Beneficiary for the Group Retirement Plan SFN 2560](#)".

BENEFITS & RETURN TO WORK

To be eligible for benefits, you must terminate employment or terminate membership. "Termination of employment" means a severance of employment by not being on the payroll of a covered employer for a minimum of one month (31 days). This period is determined by counting 31 days from your final regular payroll payment to the date you begin actual employment (first day of work) with a new NDPERS participating employer.

Approved leave of absence does not constitute termination of employment. "Termination of participation" means termination of eligibility to participate in the retirement plan.

Retirement

- a) If you return to permanent employment with a NDPERS participating employer, your hours of employment must be restricted if you wish to continue receiving your pension payment. Your employment must be limited to less than 20 hours per week if employed 20 weeks or more months per year. You may work more than 20 hours per week if employed less than 20 weeks per year.

If you are employed for 20 or more hours a week for 20 or more weeks per year then your retirement benefit will be suspended. You are not eligible to receive a retirement benefit payment while permanently employed with a NDPERS participating employer. (See "[Overpayment of Benefits](#)" section). Upon termination of employment, you may resume retirement benefit. Your previous retirement account will be combined with your current service.

- b) If you are eligible for normal retirement as specified by your retirement plan and accept a retirement benefit and become reemployed with a NDPERS participating employer other than the employer with which you were employed at the time you retired, you may, before reenrolling in the retirement plan, elect to permanently waive future participation in the Defined Benefit plan and the Retiree Health Insurance Credit program.

If you make this election you are not required to make any future employee contributions to NDPERS nor is your employer required to make any further contributions on your behalf.

Under N.D.C.C. 54-52-01(8), a "Governmental unit" means the state of North Dakota, except the highway patrol for members of the retirement plan created under chapter 39-03.1, or a participating political subdivision thereof. Therefore, North Dakota state agencies are considered one employer group and any member retiring with one state agency and becoming reemployed with another state agency **would not be eligible** for this return to work provision.

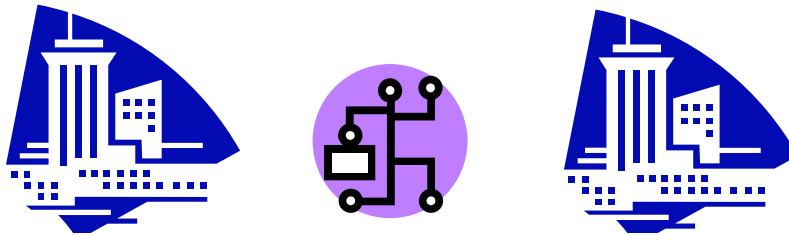
The following retired members may be eligible for this provision:

Past Employer	New Employer
State	Political Subdivision
Political Subdivision	State
Political Subdivision	Political Subdivision

Disability

If you return to work in a permanent full-time position and are eligible to participate in NDPERS, your disability benefits must be suspended. You are not eligible to receive a disability benefit payment while permanently employed with a NDPERS participating employer. (See “**Overpayment of Benefits**” section). If you are not able to continue employment for a consecutive period of time resulting in nine (9) months of service credit as a result of the disability and continue to meet the eligibility requirements under the plan, you may resume disability.

If you return to substantial gainful activity in employment not covered under NDPERS, your disability benefit may continue for up to nine (9) consecutive months. If you are not able to continue employment for at least nine (9) months as a result of the disability and continue to meet the eligibility requirements under the plan, you may continue disability status.

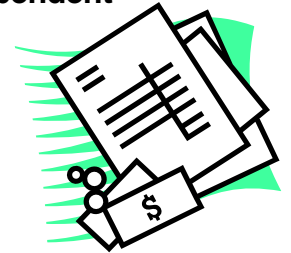


OVERPAYMENT OF BENEFITS

The laws governing NDPERS state that a person who receives an overpayment is liable to refund those payments upon receiving an explanation and a written request for the amount to be returned. Pursuant to that section, a member may be charged six (6) percent interest on the unpaid balance until the balance is paid in full. NDPERS executive director must approve any proposal made.

YOUR RETIREE HEALTH INSURANCE CREDITS

If you are a member receiving a monthly retirement benefit from NDPERS, NDHPRS, or Job Service Retirement Plan and are participating in the **Dakota or Dakota Retiree Health Plan**, your monthly premium will be reduced by the amount of retiree health insurance credit you have. **The retiree health credit cannot be used to reduce premiums for other health coverage provided through another employer group or independent policy, nor for vision, dental, long-term care insurance program premiums.**



This program provides you with up to \$5.00 for every year of retirement service credit, subject to reduction if you retired before attaining your Normal Retirement Date as specified by your retirement plan. Your retiree health insurance credit was not reduced if are receiving a disability benefit.

Your retiree health insurance credit will be applied automatically when you retire and participate in the Dakota or Dakota Retiree Plan. If a balance remains after your credit is applied to your health premium, it will either be deducted from your monthly benefit check, deducted from your bank account, or you will be sent a monthly bill.

Effective August 1, 2007, spouses who each have retiree health insurance credit may apply to combine their credits and apply the combined credit to the required monthly premiums under the NDPERS Dakota Plan.

RETIREE HEALTH INSURANCE CREDIT OPTIONS

If you chose the **Standard Option**, upon your death, your retiree health insurance credit will be transferred to your surviving spouse **ONLY** if your surviving spouse receives a monthly payment from NDPERS and participates in the Dakota Plan. He or she can use the health insurance credit for as long as the benefit payments continue.

If you chose a 50% or 100% **Alternate Health Credit Option**, upon your death, your surviving spouse will receive a health insurance credit amount, if covered by the NDPERS health insurance plan, for the spouse's lifetime.

BENEFIT COUNSELING

Individual benefit counseling is available at the NDPERS office. If you would like a counseling appointment, **please make an appointment** before coming to the NDPERS office.



QUALIFIED DOMESTIC RELATIONS ORDERS

If certain requirements are met, the NDPERS Board may approve the equitable distribution of a member's retirement benefits due to a divorce. If applicable, your attorney should contact the NDPERS office to obtain a copy of the latest requirements prior to beginning or constructing a domestic relations order (a **copy** can be obtained on the NDPERS website). After a domestic relations order is deemed to be qualified, retirement benefits must be paid in accordance with any Qualified Domestic Relations Order (QDRO) issued in compliance with North Dakota Century Code Chapter 54-52-17.6, and North Dakota Administrative Code Chapter 71-02-10.

If you contact NDPERS regarding information about your account in relation to a divorce, please alert NDPERS staff so your information request can be provided in the proper format.

DURABLE POWER OF ATTORNEY

Everyone, regardless of age, faces the possibility of being incapacitated. Planning for this possibility is very important to you and your family should you become unable to handle your own affairs.

A good step in planning is to have a current Durable Power of Attorney on file with NDPERS since the laws regarding Power of Attorney change from time to time. It should contain a durable clause that allows the attorney-in-fact to work on retirement system matters on the member's behalf in the event the member becomes incapacitated, disabled, or is unavailable.

A Power of Attorney that does not have a durable clause terminates upon a member's incapacity, and because of that termination, it may be necessary for NDPERS to withhold the member's NDPERS benefits until a conservator is appointed by the courts.

While it is preferred that members use Durable Power of Attorney, because it contains a durable clause, NDPERS will also accept a General Power of Attorney without a durable clause. A General Power of Attorney or Durable Power of Attorney may be used for address changes, withholding tax elections, setting up direct deposit, or requesting information regarding benefit payments. However, NDPERS will only accept beneficiary designations or retirement option elections from representatives authorized to act under a Durable Power of Attorney.

In conclusion, having a Durable Power of Attorney on file at NDPERS assures that NDPERS will be able to handle your retirement benefits without interruption, and in accordance with your wishes, should you become unable to handle your own affairs.

INDEX OF FORMS YOU MAY REQUEST OR OBTAIN ON-LINE

IF YOU ARE TRYING TO	OBTAIN THIS FORM
Change your address	NOTICE OF CHANGE SFN 10766
Change your name	NOTICE OF CHANGE SFN 10766
Change your marital status	NOTICE OF CHANGE SFN 10766
Change your beneficiary for retirement benefits	DESIGNATION OF BENEFICIARY SFN 2560
Change your direct deposit information	AUTHORIZATION FOR DIRECT DEPOSIT FOR ANNUITY PAYMENTS SFN 18379
Change your Federal income tax election based on marital status and number of allowances	FORM W-4P (SUBSTITUTE) TAX WITHHOLDING CERTIFICATE SFN 51506

RECORD OF IMPORTANT DOCUMENTS

Name _____ Date _____

Personal

Indicate the location of each document.

Birth Certificate	_____
Marriage Certificate	_____
Deed/Title to Property	_____
Automobile Title	_____
Passport	_____
Social Security Card	_____
Divorce Papers	_____
Military Service Record	_____
Designation of Beneficiary Forms	_____

Financial

Indicate the bank name, address, and account number for each account.

Bank Account (Primary)	Bank Account (Other)
_____	_____
_____	_____
_____	_____

Mortgage	Safe Deposit Box/Box Number/Keys
_____	_____
_____	_____
_____	_____

Retirement Sources

Indicate the company name, address, and account number for each plan.

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

{Continued}

Insurance

Indicate the insurance company name, address, and policy number for each policy.

Life Insurance

Health Insurance

Automobile Insurance

Property Insurance

Legal

Indicate the location of each document and, if applicable, an authorized individual.

Will

Trust

Power of Attorney

Other

Keys and Combinations
