NORTH Dakota | Teachers' Fund For Retirement
Be Legendary. RETIREMENT & INVESTMENT

*My*TFFR MEMBER
SELF-SERVICE PORTAL

Retirement Application Checklist

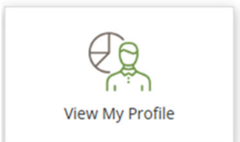
Retirement is an exciting milestone and thoughtful planning helps to ensure a smooth and stress-free transition. This checklist will guide you through the Teachers' Fund for Retirement's (TFFR) application process.

1. Understand your Annuity Options

To ensure you understand TFFR's pension program and your annuity options, the Retirement and Investment Office (RIO) encourages you to attend a Group Benefit Presentation (a recording is available on our YouTube Channel) or review the Member Handbook on RIO's website, select TFFR Member tab.

2. Review and update your Member Profile

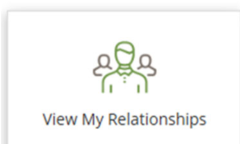
Login to *My*TFFR Member Self Service and select the "View My Profile" tile on the Dashboard. If needed, update the following.



- Contact information - mailing address, phone numbers and email addresses.
- Verify your Date of Birth and Social Security Number.
- Set your communication preferences (i.e., how you prefer to be contacted).

3. Review and update Relationships and Beneficiaries

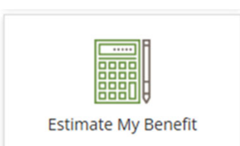
Select the "View My Relationships" tile on *My*TFFR's Dashboard. Provide as much information about these contacts as possible to ensure RIO is able to reach these individuals when needed.



- Relationships identify contacts associated with your account (e.g., spouse, child).
- Relationships are not entitled to benefits unless identified as Beneficiaries.
- Contacts must be added to Relationships before they can be named as Beneficiaries.

4. Run a Benefit Estimate and know your Retirement Date

When applying for retirement, members are required to select an annuity option.



- A Benefit Estimate breaks down your annuity options providing gross benefits, survivor gross benefits, federal tax and your net benefit.
- Select the "Estimate My Benefit" tile on *My*TFFR's My Dashboard.

Know your retirement date. If your last day of employment is the 1st - 14th, your retirement date will be the 15th. If your last day is the 15th – 31st, your retirement date will be the 1st of the following month.

5. Gather the Required Documents in an electronic format

The documents listed must be uploaded in a PDF, JPEG, JPG, TIF, TIFF, or PNG format. Save them to your computer before starting your retirement application.

- For Active Members
  - Proof of age - birth certificate, military discharge, passport or Real ID.
  - If choosing Joint and Survivor, proof of beneficiary age.
  - Letter of resignation.
  - Current year teaching contract(s), including extracurricular activities.

- For Inactive/Deferred Members
  - Proof of age - birth certificate, military discharge, passport or Real ID.
  - If choosing Joint and Survivor, proof of beneficiary age.

Retirement Application Checklist

6. Find your bank information and know your tax status

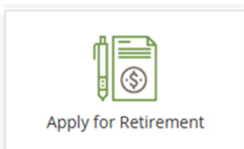
To complete an application, you will need to provide the following:

- Bank account and routing numbers for direct deposit.
- Federal and state tax withholding status. (If needed, use the IRS's Tax Withholding Estimator, www.irs.gov/individuals/tax-withholding-estimator, or consult with a tax professional.)

Apply for Retirement using *My*TFFR

To ensure you can complete your application in one sitting, prepare by completing the Retirement Application Checklist. If *My*TFFR times out while you are gathering documents or researching annuity options, you may have to restart the application process.

1. Completing a retirement application



Login to *My*TFFR Member Self Service and select the "Apply for Retirement" tile on the Dashboard to begin.

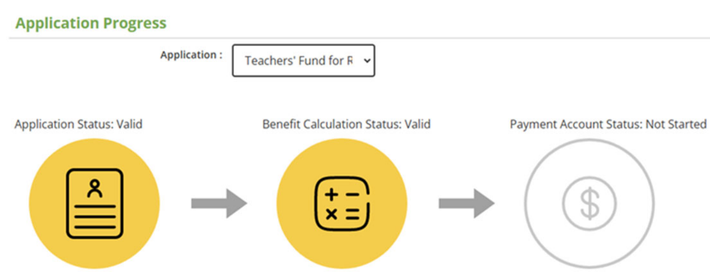
As you complete the application, you will be asked to make the following determinations.

- Benefit Option aka Annuity Option (e.g., Single Life, 100% Joint & Survivor, etc.)
- PLSO Option: a one-time lump sum payment provided in exchange for an actuarially reduced benefit. Refer to your Benefit Estimate for your PLSO numbers.

2. Track your application

When an application is submitted, the account goes into review.

- You can view your application's progress by selecting the "Apply for Retirement" tile on *My*TFFR's Dashboard.



3. Enrollment and annuity confirmation

- After your application is reviewed, RIO will send you an enrollment form to confirm your annuity option. You must have this form notarized and return it to the agency.
- Once RIO receives your completed enrollment form, you will be notified of your first payment date.

Have questions or need assistance?

- **For *My*TFFR Login Help:** a "How-to" video and instructions are available online at www.rio.nd.gov/mytffr.
- **For application assistance:** log into *My*TFFR and select the "Help" button for the Member Help Center. Alternatively, "How to" videos are available on RIO's YouTube Channel. Select the YouTube icon on RIO's website homepage and then select the *My*TFFR Member Self Service playlist.
- **For support:** submit a request for assistance by selecting the "Contact Us" tile on *My*TFFR's Dashboard.