

**TFFR Mission
Statement:**

To administer a comprehensive retirement program that provides North Dakota public educators with a foundation for retirement security.

Briefly

OCTOBER 2022

Employing Retirees in Critical Shortage Areas

In addition to the "General Rule," retired teachers may also return to TFFR covered employment in an approved "Critical Shortage Area" (CSA) without losing retirement benefits. If retired prior to January 1, 2001, no waiting period is required. However, if the TFFR retirement date is after January 1, 2001, a one year waiting period is required. Only non-contracted substitute teaching may be performed during the waiting period. The CSA exception must be requested each year by completing [a Retired Member Employment Notification form](#).

The critical shortage areas are determined each year by the Education Standards and Practices Board (ESPB). For the 2022-23 school year, ESPB has declared all teacher content areas as critical shortage, except for Administrator positions.

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Questions on TFFR reporting? Join the TFFR Info Mixers!

TFFR staff will be providing you with opportunities to receive information about employer reporting and other procedures as it relates to TFFR. These sessions will be 45 minutes and will cover a variety of TFFR topics. There will be two offerings per topic. Below is the schedule for this fall. We hope you can join us!

<u>Topics</u>	<u>Date and Time (CDT)</u>
New Employees and Forms	Wednesday, October 12 - 2:00 pm Thursday, October 13 - 2:00 pm
TFFR Reportable Salary	Tuesday, November 15 - 2:00 pm Wednesday, November 16 - 2:00 pm
Corrections and Round Table	Tuesday, December 13 - 10:00 pm Wednesday, December 14 - 2:00 pm

New Business Manager Workshop

We are once again offering our virtual New Business Manager Workshop on Wednesday, November 2, 2022, from 2:00-3:30 pm CDT.

Topics will include:

- Business Manager TFFR Responsibilities
- Employer Payment Plan Models
- Reporting of Salary and Contributions
- Employing Retired Teachers
- Year End Reporting

Please use the link below to register for the workshop:

<https://www.surveymonkey.com/r/XJB3YGD>

Once registered, we will send you a Microsoft Teams invite for the workshop.

If you have any questions, please email us at rio@nd.gov and we will be glad to help you.

Connections

A little bit about me . . .

My name is Paulette Elder. I grew up in Hebron & graduated from Hebron Public School. I just started my thirty-first year as Business Manager for Hebron Public School. I am a member of the Broken Arrow Saddle Club & American Legion Auxiliary. I love accounting, working with people and watching students grow into young adults.



What is your favorite (book, author, tv show, or movie?)

I enjoy watching TV, some of my favorites are Chicago Med, Fire and PD, Law & Order SVU, Cooking Shows, Rodeos & Bull Riding. Movies I enjoy are, westerns, true stories, comedy or a little romance never hurts! I like County Music. I love animals, especially horses.

What is your favorite hobby?

I enjoy Crocheting, Embroidering, Quilting & Diamond Art.

What advice/tips would you offer other Business Managers?

My advice to my fellow Business Managers, don't get frustrated & give up, just pick up the phone. There is always someone that can answer your questions and help you solve problems. **STAY STRONG & NEVER GIVE UP** & always remember:

A #2 pencil and a dream can take you anywhere"

ACH Monthly Payment Option

You can send your TFFR monthly payment by ACH. Please let us know if you are interested in switching to this fast and efficient payment method and eliminate the need to mail a check each month.

Employing a TFFR Retired Teacher?

Retired TFFR members may return to TFFR covered employment under employment hourly limitations after they have satisfied the required waiting period.

The hourly limits apply to TFFR covered employment which includes teaching, supervisory, and administrative services. Extra-curricular duties and professional development hours DO NOT count towards the hourly limit; however, the salary for those two duties, as well as duties for need to be reported and the contributions need to be paid.

<u>Duty</u>	<u>Hours to Report</u>	<u>Salary to Report and Contributions to be paid</u>
Teaching	Yes	Yes
Supervisory	Yes	Yes
Administration	Yes	Yes
Extra-curricular	No	Yes
Professional Development	No	Yes

The [**Working After Retirement**](#) brochure details the hour limits and waiting periods. Below is a summary of the three Return to Work Options:

- 1) General Rule - Annual Hour Limit
 - a. 9-month contract = 700 hours
 - b. 10-month contract = 800 hours
 - c. 11-month contract = 900 hours
 - d. 12-month contract = 1000 hours
 - e. **Waiting period is 30 days** from Retirement Date (assuming the retiree has been paid their first TFFR benefit)
 - f. TFFR employer and employee contributions need to be paid.
- 2) Exception A: Critical Shortage Area determined by ESPB (working more than the Annual Hour Limit)
 - a. **Waiting period is one year** from retirement date.
 - b. TFFR employer and employee contributions need to be paid.
- 3) Exception B: Benefit Suspension and Recalculation
 - a. **Waiting period is 30 days** from TFFR retirement date.
 - b. TFFR employer and employee contributions need to be paid.

A [**TFFR RETIRED MEMBER EMPLOYMENT NOTIFICATION \(330\) form**](#) is required to be completed and sent to our office within 30 days of the retiree's employment. All fields in each section need to be completed and signed by the retiree and a school representative. If you have questions on any section of the form, please contact our office.

Model 2 Partial Review

The accurate reporting of member and employer contributions is vital to the administration of the retirement program. The TFFR Board has developed four models as authorized under NDCC 15-39.1-09 and NDAC 82-04.01 for employers to collect member and employer contributions for TFFR. Employers must select the employer payment plan model under which they will pay member contributions. The model selected by the employer can only be changed once each year at the beginning of the fiscal year and must file a new employer payment plan form. Internal Audit will be reviewing **all** Model 2 Partial employers to ensure compliance for the 2020-21 fiscal year. Internal Audit has randomly selected a member account from each employer who has elected to use the Model 2 Partial payment plan. This review will be verifying retirement salary, contributions paid, and the employer's model.

Reporting errors identified during the Model 2 Partial Review will be forwarded to Retirement Services. Retirement Services will then contact the employer if any changes to the accounts are needed.

Internal Audit staff includes Supervisor of Internal Audit Sara Sauter and Internal Auditor Dottie Thorsen.

TFFR Staffing Update

TFFR has had some exciting staffing changes in the past few months. During the special legislative session of the North Dakota Legislature this past spring, the Retirement and Investment Office was awarded several new budgeted positions.

Among them are three which have direct impact on the TFFR division.

First, the Retirement and Investment Office received funding for a new position of Communications and Outreach Director. That position is anticipated to be filled this fall. The Communications and Outreach Director will be developing member and employer outreach initiatives to help educate and inform in a timelier and more user-friendly manner. RIO also received funding for a Retirement Compliance Specialist and a Retirement Accountant. These two positions will be dedicated to making sure the financial and record keeping processes used by RIO and TFFR staff to maintain the fund are accurate and efficient. Both of those positions are also expected to be filled this fall.

Not newly funded, but recently vacated due to a retirement, the vacancy in the position of Deputy Executive Director and Chief Retirement Officer has been filled. Chad Roberts was hired as the Deputy Executive Director and Chief Retirement Officer of RIO. Mr. Roberts started on July 11th and is responsible for the daily operations and direction of the TFFR division as well as assisting in the overall administration of the Retirement and Investment Office.

New Member Reporting Requirements

A [Member Action form](#) must be completed when a participating employer hires a new teacher. The form is also required if you rehire a teacher after a break in employment with your school district of one year or more. The Member Action form should also be used to notify TFFR when a teacher is taking or returning from a leave of absence. This form provides TFFR with important information including the member's legal name, social security number, birth date, and current mailing address.

If the employee is a new TFFR member, also have them complete a [Designation of Beneficiary form](#). Designating a beneficiary allows the member to direct payment of survivor benefits in the event of the member's death.

We ask that all Member Action and Designation of Beneficiary forms be sent to TFFR electronically.

When you are ready to send these forms, please send an email to rio@nd.gov to request a secure link that you can use to send the documents. You will receive an email with a link that will take you to the State of North Dakota Secure File Transfer System. You will be able to upload the file from your computer. We ask that you scan all of the forms as one PDF document. Please scan only the front side of the forms. Once you upload your PDF and click on submit, we will have access to these forms and be able to process them promptly.

If TFFR does not receive the Member Action form within thirty days from the date the member is first reported to TFFR, the employer may be assessed a \$250 penalty for late reporting.

Don't Forget to Review Your Employer Summary Report!

A 2021-2022 Employer Summary Report was mailed to each school district at the end of August. Please review this report and verify that the reported salaries and service hours are correct.

Let us know if you find any discrepancies and the accounts will be corrected. Also, if you find any salary that should have been reported in the prior fiscal year, please let us know, and we can move it to the correct year. The salary should be reported in the year it was earned.

Also, hang on to this report for future reference for your auditors. They will request it for their documentation.

TFFR Employee Profile

Deputy Executive Director/ Chief Retirement Officer



Tell us about life before you joined the Retirement and Investment Office team?

Prior to joining the RIO team in July of this year, I was the Deputy County Administrator for a county in Wisconsin just across the border from Minneapolis. Before that role I served in law enforcement for almost 25 years, the last four as a Chief of two different agencies.

What is your educational background?

I attended the University of Alabama at Birmingham for both my undergrad and graduate work in accounting. I also attended Northwestern University for a graduate certificate in organizational change and management.

Why did you choose to work for the North Dakota Retirement and Investment Office?

Service to community is the main motivator in my career choices. While I have chosen career opportunities that advanced my personal growth, I have also chosen those which satisfy the desire to serve others. Serving in government has been my life's choice and as a beneficiary of a defined benefit plan from another state I know how important that financial security is for public servants. I wanted to be a part of the RIO mission of being a good financial steward of public monies so public servants can be secure in their retirements after dedicating their lives to others.

What aspects of your job do you find the most challenging?

Right now, all aspects! Coming in new to RIO and TFFR, I have a huge learning curve. I am absorbing all the information I can and relying on my team to teach me so that I can add value to the program.

What do you enjoy doing in your free time away from work?

I have three daughters who are very active in various sports and extracurriculars. My wife and I spend a lot of our time shepherding them to events and hanging out with the other parents. In addition, I love to golf and bird hunt. During the fall, my true Southerner comes out and I consume as much college football as I can, attending at least a few college games in person every season.

Watch for more of our Info Mixers this Fall.

Send us an email if there are any topics you would like us to cover.



Update on Pension Administration Project

TFFR is well underway with the development of the new pension administration software. This initiative was funded by the state legislature in the 2021-2022 biennial budget to the tune of \$9 million and is intended to improve both the user experience and the security of pension records. TFFR has partnered with Sagitec Solutions out of St. Paul, Minnesota to develop the platform.

Sagitec Solutions is an industry leader in the pension administration field and not only has designed systems for other teacher retirement systems, an unique market segment; but also has specific experience in North Dakota, having designed the system presently in use by NDPERS.

Presently, the new pension administration system is anticipated to be in use by fourth quarter of 2024. Yes, it seems a long way off, but it will be here before we know it and this system will not only be an improvement for all users but also a change. With change comes learning and TFFR will be partnering with employers and participants to help in this transition as that date draws nearer. TFFR will be providing education and outreach for the transition.

This new system offers many exciting upgrades from the current system both employers and participants have grown used to. Here are a few examples: First, security upgrades elevate the new system to cutting edge standards needed in today's connected world. With so much vital personal and financial information in the system protecting that data is one of our very top priorities here at TFFR. Second, both users and employers will be able to run reports to get an up-to-date snapshot of their accounts on their own without the need to contact TFFR representatives. Third, the new website will be completely mobile friendly, offering the same functionality on personal devices such as iPads, cellular phones, and Kindles as those offered on a traditional computer.

TFFR will continue to provide updates and information on this new and exciting platform as we continue the development, we are excited about this addition to our services and the improvements it will deliver to the experience for all of our partners and customers.

School Life

E	S	K	O	O	B	I	J	O	U	R	N	A	L
P	E	N	C	I	L	C	A	S	E	W	P	E	K
G	R	S	R	O	S	S	I	C	S	L	H	N	K
R	E	E	N	O	T	E	B	O	O	K	S	L	S
S	K	D	N	S	C	S	N	O	Y	A	R	C	O
N	S	R	G	E	L	R	E	T	T	I	L	G	C
E	B	A	L	R	P	I	R	O	B	L	X	L	O
P	A	O	U	A	E	R	C	R	A	O	K	E	M
K	C	B	E	D	O	S	A	N	B	B	O	P	P
E	K	K	S	S	B	I	S	H	E	A	C	N	A
I	P	C	T	B	N	G	C	R	S	P	K	L	S
P	A	A	I	B	T	N	M	A	R	K	E	R	S
S	C	L	C	N	U	E	R	A	S	E	R	O	I
O	K	B	K	L	K	R	O	W	E	M	O	H	N

LUNCH BOX
GLITTER
SCISSORS
BLACKBOARD
ERASER
PENS
SHARPENER
COMPASS
GLUE STICK
JOURNAL
NOTEBOOK
PENCIL CASE
PENCILS
CRAYONS
MARKERS
BACKPACK
HOMEWORK
BOOKS

Play this puzzle online at : <https://thewordsearch.com/puzzle/37/>

Employer Demographics and Payment Plan Model

For the 2022-2023 school year, we are requiring all employers to complete and return the [Employer Demographics and Payment Plan Model form](#) to us.

Thanks to everyone who has completed the form! And for those of you who have not, please do it as soon as possible!

**A reminder to please use the most current forms
which are located on our website under
TFFR Employers / Forms and TFFR Members / Forms.**





TFFR Forms

- If you are employing a new teacher, TFFR will need a new [Member Action](#) form and a [Designation of Beneficiary](#) form. Please note: Only ND licensed teachers are eligible to become members of TFFR. If you employ a teacher who has a permit or sub-license only, they should NOT be reported to TFFR.
- If the teacher has a change of address or name, they need to fill out and sign a [Change of Name or Address](#) form.
- If you have employed a TFFR retiree, please make sure to complete the [TFFR Retired Member Employment Notification](#) form. This form must be completed each year a retiree is employed and submitted to TFFR no later than 30 days after employment begins.
- These forms and other ones you may need are also found on our website: <https://www.rio.nd.gov/teachers-fund-retirement-employers>



Teachers' Fund For Retirement
RETIREMENT & INVESTMENT

Employer Newsletter

ND Teachers' Fund for Retirement
1600 East Century Ave, Suite 3
PO Box 7100
Bismarck, ND 58507-7100
Phone: 701.328.9885
Toll-Free: 1.800.952.2970
Website: www.rio.nd.gov

TFFR Vision Statement:

To be a trusted leader in the administration of a financially sound retirement program for North Dakota educators by providing exceptional customer service, professional plan management, and organizational effectiveness by adhering to the principles of good governance, transparency, and accountability.