

For each new permanent and temporary employee, the authorized agent must complete the online “Setup New Employee”. See your PERSLink Employer Self Service Guide.

Did you know that employees can complete their benefit plan enrollment(s) using PERSLink [Member Self Service \(MSS\)](#)? This is the preferred method of enrollment.

PERSLink MSS provides online access to benefit information, the ability to complete benefit enrollments and changes, as well as updating personal profile instead of completing paper forms and submitting to NDPERS.

Benefit Plan	Enroll...	If You Take No Action...
Defined Contribution 2025, Tier 3 (DC2025) Retirement Plan	Immediately	If eligible, automatically enrolled
<u>Additional Contribution</u> in Defined Contribution 2025, Tier 3	Within 30 days of first enrolled in DC2025 Plan , elect up to 3% (optional). This is a lifetime election.	*Forfeit opportunity to receive the match in the Defined Contribution 2025, Tier 3
State of North Dakota Deferred Compensation 457 Plan	Enrollment must be made in the month prior to the pay period in which the salary is earned (optional). This election can be updated at any time.	*Forfeit Defined Contribution 2025 Plan , Tier 3 match – receive up to a 3% match Forfeit Defined Benefit Plans (excludes Highway Patrol) Portability Enhancement Provision (PEP) Employee must elect through MSS or complete the 457 Deferred Compensation Plan Enrollment/Change Form SFN 3803
Defined Benefit Retirement Plan	Immediately	If eligible, automatically enrolled. The Main Defined Benefit Plan closed 1/1/2025 for newly enrolled members
<p>*The total employer match is up to 3%. The 3% can be split between the Defined Contribution Plan 2025 and the State of North Dakota Deferred Compensation 457 Plan. If you transfer to an employer that does not have the State of ND 457 Deferred Compensation plan, you may forfeit the employer match.</p> <p>Roth contributions may be made to the State of ND 457 plan. Employers can only match with pre-tax dollars. Both employee and employer contributions count toward the annual limit. High income earners who participate in age based catch-up provisions must contribute using Roth.</p>		

Designations & Changes

Initiate a change in employee contribution amount or to suspend contributions.	Employee must complete Member Self Service (MSS) or the 457 Deferred Compensation Plan Enrollment/Change Form SFN 3803
Initiate a change in name, address, employer, Provider Company or Provider Agent	Complete Member Self Service (MSS) or the 457 Deferred Compensation Plan Enrollment/Change Form SFN 3803
Name beneficiaries to deferred compensation account benefits in the event of an employee's death	Employee must Contact Provider Company Representative
Initiate a Transfer of 457 deferred compensation account funds to another NDPERS Provider Company	Employee must complete Rollover/Transfer to the 457 Deferred Compensation Plan form SFN 50177 and the 457 Deferred Compensation Plan Enrollment/Change SFN 3803 to stop deductions to original Provider Company
Initiate a "roll-over" of funds from another eligible retirement plan, 457(b), 403(b) or IRA to the NDPERS 457 Deferred Compensation Plan	Employee must complete Rollover/Transfer to the 457 Deferred Compensation Plan form SFN 50177

Age 50+, Super Catch-Up (age 60-63), 3 Year Catch-Up & USERRA

Initiate the 3 Year Catch-Up	Employee must complete Rollover/Transfer to the 457 Deferred Compensation Plan form SFN 50177 and the Catch-up Worksheet/Certification SFN 51501
Initiate utilization of the 50+ or Super Catch-Up for the 457 deferred compensation plan	Employee must complete Member Self Service (MSS) or the 457 Deferred Compensation Plan Enrollment/Change Form SFN 3803
Initiate USERRA for active military duty deferred compensation plan catch up for a Returned Reservist	Employee must complete Member Self Service (MSS) or the 457 Deferred Compensation Plan Enrollment/Change Form SFN 3803 . Send in a copy of the DD214

Miscellaneous

Initiate Financial Hardship Application	Employee must request the Financial Hardship Application SFN 16662 from NDPERS. Request form from NDPERS.
Initiate a Self-Certified Financial Hardship	Employee must complete SFN 62684 457(B) Deferred Compensation Plan Self-Certification of Unforeseeable Hardship
Initiate a request for an in-service Deminimus Distribution	Employee must complete Request for Deminimus Distribution SFN 52051

**457 DEFERRED COMPENSATION PLAN
ENROLLMENT/CHANGE FORM
SFN 3803**

All instructions, terms and conditions are in the [NDPERS Deferred Compensation Plan](#) handbook.

This form is used for all of the following:

1. New Application
2. Change Deduction or Provider
3. Lump sum Sick & Annual Leave
4. Age 50+ and Super Catch-up (age 60, 61, 62, 63)
5. Regular 3-Year Catch-up
6. USERRA Missed Deferrals Contributions

The employee must contact the provider (with the exception of the Companion Plan) to ensure their account is set up, investments are selected and beneficiaries are designated.

[Member Self Service \(MSS\)](#) or the 457 Deferred Compensation Plan Enrollment/Change Form SFN 3803 is the form used to enroll an employee in the 457 Deferred Compensation Plan.

Defined Contribution 2025, Tier 3: will allow up to a [3% match](#).

- The Defined Contribution 2025 provides up to a 3% match by the employer. The match is cumulative between the Defined Contribution 2025 and NDPERS 457 Plans.
- Both employee and employer contributions count toward the annual limits.
- High income earners who pay into Social Security and contribute to the 50+ or Super Catch-Up must use Roth.
- Employers can only match pre-tax dollars. With the introduction of Roth, DC 2025 members might want to consider making their Roth contributions earlier in the year to avoid missing out in pre-tax employer match. Employers can only match pre-tax funds.

Defined Benefit Plans: (excluding Highway Patrol): will automatically begin [Portability Enhancement Provision \(PEP\)](#) contribution vesting

THIS FORM MUST BE RECEIVED AND SIGNED BY NDPERS BEFORE CONTRIBUTIONS WILL BE ACCEPTED FOR THE NDPERS DEFERRED COMPENSATION PLAN.

For non-NDPERS 457 plan participants or 403(b) plan participants, this form is not necessary. For employees transferring from one participating agency to another use the [Notice of Transfer Guide SFN 53728](#).

If a member wishes to suspend or change the deduction amount or Provider, the employee must complete a 457 Deferred Compensation Plan Enrollment/Change Form. Payroll does not have the authority under IRS regulations to change or suspend deductions without an approved Enrollment/Change form. Deductions must be submitted for each pay period wages are paid unless the employee completes the Enrollment/Change form to suspend the contribution amount.

Part time/temporary employees are not eligible to participate in NDPERS 457 Deferred Compensation Plan.

Instructions for Part E – Salary Reduction Authorization

Deduction Amount. The employer is required to withhold the amount entered in this section from each paycheck that the employee receives. It is a pay period amount, not a monthly amount.

Example: If an employee enters a deduction amount of \$100 and is paid on a monthly payroll cycle, the total deductions withheld for the month will be \$100. If the employee is paid on a semi-monthly payroll cycle, the total deductions withheld for the month will be \$200. If the employee is paid bi-weekly, \$100 will be deducted every 2 weeks.

Deduction Beginning Date. The date entered in this section is the pay period beginning date. It is not the date the paycheck is issued.

For example, if an employee enters a pay period beginning date of July 1, 2015, the deduction is authorized to begin as follows:

State employee: The deduction will begin with the July 1-31, 2015 pay period paid August 1, 2015. The deduction does not begin on the paycheck received on July 1, 2015. To set up the deduction in PeopleSoft Benefits Administration, use the date from Part E of the form as the event date. For this example, that would be July 1, 2015. This will ensure that the deduction begins in the correct pay period.

Higher education employee: The deduction will begin with the July 1-15, 2015 pay period paid on July 31, 2015. To set up the deduction in PeopleSoft Benefits Administration, use the date from Part E of the form as the event date. For this example, that would be July 1, 2015. This will ensure that the deduction begins in the correct pay period.

Employee paid semi-monthly on 15 & 30: The deduction will begin with the July 1-15, 2015 pay period paid on July 15.

If you have questions on when to start, stop or change deferred comp deductions, please contact the NDPERS deferred compensation accountant at 701 328 3900.

OTHER NON-STATE 457 OR 403(B) PLANS

DEFINED BENEFIT PLAN: Member contributions to other participating employer supplemental internal revenue code section 457 or 403(b) retirement programs, as approved by the board, are eligible for vesting of employer contributions. Portability Enhancement Provision (PEP).

DEFINED CONTRIBUTION 2025, TIER 3 PLAN: Member contributions to other participating employer supplemental internal revenue code section 457 or 403(b) retirement programs may be matched up to 3% at the discretion of the employer.

**ROLLOVER/TRANSFER TO THE 457 DEFERRED COMPENSATION PLAN
SFN 50177**

(For provider to provider transfers or plan to plan rollovers)

Provider to Provider transfers may only be made from one NDPERS approved 457 Deferred Compensation Provider to another approved NDPERS 457 Deferred Compensation Plan Provider.

Plan rollovers into the NDPERS 457 Deferred Compensation Plan are eligible rollovers if the funds are from other qualified plans. Eligible qualified plans are listed on the Rollover/Transfer form.

An eligible rollover may be made from an approved qualified plan to the NDPERS Defined Benefit Retirement Plan for the purchase of service credit in a “plan to plan” transfer. The rollover must be approved by NDPERS and is not a taxable distribution. Roth funds cannot be rolled over for a purchase.

Transfers and/or rollovers are not subject to the annual deferred compensation contribution limits set forth by IRS Code Section 457.

Pursuant to the administrative agreement held with each provider company, and under federal Internal Revenue Code 457 (e)(16) transfer of funds must be a plan to plan transfer of funds.

A roll out or transfer of funds out of the NDPERS 457 Deferred Compensation Plan is not permitted unless the employee has separated from service and has satisfied the 30 day separation from service requirement.

<p>Please note that a request for transfer <u>will not</u> automatically stop deductions to the original provider company. A 457 Deferred Compensation Plan Enrollment/Change Form, SFN 3803, must be completed to cease contributions or begin contributions to a new company.</p>
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IN-PLAN ROTH CONVERSION

Employees work directly with their provider to convert their pre-tax funds to Roth (after-tax funds).

**REQUEST FOR DEMINIMUS DISTRIBUTION
SFN 52051**

Participants that have not separated from service may apply for a deminimus distribution of their account if:

the total value of their deferred compensation assets (including all providers) is less than **\$7,000**,
the participant has not made any deferrals to the plan in the preceding twenty-four months,
the participant has not previously received a deminimus distribution from the plan.

CATCH-UP WORKSHEET/CERTIFICATION SFN 51501

Certain participants may obtain authorization from the NDPERS office to utilize the regular or normal “catch-up” provision of the plan. Eligibility criteria for the catch-up provision include:

- Participant must have been eligible for the state’s deferred compensation program, but did not defer the maximum amount allowed in each calendar year of eligibility.
- Participant is within three calendar years of attaining eligibility for an unreduced retirement benefit which is either age 65 or meeting the Rule of 85, or the participant’s declared retirement date.
- Participant has not previously utilized the “catch-up provision” at any other time for any other plan.
- Participant is not utilizing the age 50 or older catch-up option.

The maximum catch-up deferral is the lesser of either the Regular Annual IRS limit or as much of the maximum deferral established that has not been used for calendar years beginning after December 31, 1978.

The catch-up provision may be utilized for up to three consecutive years, but must not be used in the year the participant retires. Prior to implementing this provision, the participant must submit the Catch-Up Worksheet Certification to the NDPERS office and receive written approval from the authorized agent.

Part A

Complete all information requested. In addition, the participant must declare their “normal retirement age” by specifying the month and year they plan to retire. Age at retirement **must** fall within the range of ages for normal retirement. Provide “pick-up” information only if applicable. See “C” below for explanation.

Part B

- A. Beginning with Tax Year 1979, identify the tax year(s) the participant was employed by their current employer but did not contribute the maximum amount participant was eligible to defer.
- B. Gross earnings may be determined from participant’s W-2 Form issue by an eligible employer. Only wages paid as an employee of an eligible employer may be considered when determining gross earnings for purposes of the catch-up provision.
- C. If the employer participates in Employer Pick-up (makes contributions to employees’ retirement plan with pre-tax dollars) the percentage of pick-up should be placed in column “C” for all years starting with the pick-up year on the worksheet.
- D. Only for years Employer Pick-up applies, multiply the pick-up percentage (column “C”) as shown on the worksheet by the column “B” (gross annual salary), and enter the result in column “D”.
- E. The Adjusted Gross Annual Salary is determined by subtracting column “D” from column “B” and entering the result in column “E”.
- F. Determine the Annual Maximum Deferral.

- G. Enter any actual amounts deferred for each tax year. This can be determined from a payroll stub or periodic statements issued by the investment firms.
- H. Add the amounts in column "G" from column "F" for each year to determine the under-utilized amount the participant is eligible to catch up. Do not include IRA contributions
- I. Add the amounts in column "H"

NOTE: If more space is needed to reflect under-utilization in the plan, use additional forms to provide the necessary information.