

3. **Change normal (unreduced) retirement eligibility**
4. **Change early (unreduced) retirement eligibility**
5. **Change early (reduced) retirement eligibility**

Defined benefit plans typically require a minimum age or years of service, or both, in order to qualify for normal retirement benefits (benefits payable without actuarial reduction). ND state statutes define eligibility for retirement benefits for TFFR members.

Under current law, a vested member is eligible for unreduced retirement benefits if age 65 OR the Rule of 85 (Tier 1) or Rule of 90 (Tier 2). A vested member is eligible for reduced retirement benefits if age 55 or older. Early retirement benefits are reduced by 6% per year for every year the member's retirement age is less than age 65 or the Rule of 85 (Tier 1) or Rule of 90 (Tier 2), whichever is earlier.

Here is a summary of TFFR retirement eligibility requirements since 1969.

YEAR	Normal Unreduced Retirement AGE (3)	Early Unreduced Retirement AGE + SERVICE (4)	Early Reduced Retirement AGE (5)
1969	55	N/A	N/A
1971	65	N/A	55
1979	65	60 with 35+ years	55
1983	65	Rule of 90	55
1989	65	Rule of 85	55
2008	65 65	Rule of 85 - Tier 1 Rule of 90 - Tier 2	55