

State of New Jersey
Department of the Treasury
Division of Pensions and Benefits

MEMBER BENEFITS ONLINE SYSTEM (MBOS) REQUIRED FOR DESIGNATION OF BENEFICIARY

ATTENTION: The Division of Pensions and Benefits is implementing a significant change to the process for designating a beneficiary.

Effective February 1, 2013, Designations of Beneficiary for the retirement systems must be submitted online using the *Designation of Beneficiary Application* of the Member Benefits Online System (MBOS). This requirement applies to active employees enrolled in the Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF), Police and Firemen's Retirement System (PFRS), and State Police Retirement System (PFRS).

MBOS is a set of applications that allow registered members access to their pension account information over the Internet.

- **MBOS provides you with a secure, fast, and efficient method to verify, update, or change your beneficiary information.**
- **With MBOS you receive immediate confirmation** on screen and by follow-up e-mail that a change to your Designation of Beneficiary has been received.
- **If you are currently a registered MBOS user**, you already have access to the online Designation of Beneficiary application through your MBOS account.
- **If you are new to MBOS** you can access MBOS after you register with both MBOS and the *MyNewJersey* Web site. Registration is free at: www.state.nj.us/treasury/pensions/mbosregister.shtml Registration requires several steps — new users should read and carefully follow the MBOS *Registration Instructions*.

Please note that as of February 1, 2013, paper *Designation of Beneficiary* forms will no longer be accepted by the Division — *except* in the following situations:

- Certain "Special Provisions" may still require a paper form. These include designations to a trust, organization, charity, or corporation; a formal or informal trust; through a power of attorney; by court order; or for an unequal distribution of a fixed percentage or definite dollar amount. Instructions for obtaining the correct forms are provided in MBOS when accessing the Designation of Beneficiary online application.

If, after following the MBOS *Registration Instructions*, you still need assistance registering for or using MBOS, call the MBOS Help Desk at (609) 777-0534 or send an e-mail with the subject line "MBOS E-mail" to: pensions.nj@treas.state.nj.us

ACCESS YOUR PENSION ACCOUNT ONLINE THROUGH THE MEMBER BENEFITS ONLINE SYSTEM (MBOS)

REGISTRATION INSTRUCTIONS FOR FIRST TIME USERS

To use MBOS you must register with both MBOS and the *myNewJersey* Web site. These instructions will guide you through both processes.

**REGISTRATION FOR MBOS IS FREE
READ AND FOLLOW THESE INSTRUCTIONS CAREFULLY!**

STEP ONE — SET UP YOUR MBOS ACCOUNT WITH THE DIVISION OF PENSIONS AND BENEFITS.

1. Go to: www.state.nj.us/treasury/pensions
2. On the Division of Pensions and Benefits home page click the link "Register for MBOS".
3. Read the "Disclaimer Page" that opens and click the "Continue" button if you are an Active Member or a Retiree.
4. Complete all of the information requested on the MBOS "Member Registration" page.
5. Be sure to select whether you are an **Active Member** or a **Retiree**.

You will need **both** your Social Security number **and** your pension Member ID Number.

Your pension Member ID can be obtained from your employer or by contacting the Division's Office of Client Services.

Note: *If you register for MBOS as an active member, do not register again when you retire – you can continue to use your Logon ID and password from your active account.*

Pension ID Number: _____

6. When all of the information has been entered click the "Submit" button.

Note: *At this point, MBOS checks to see if you have already registered. If it finds that you are a registered MBOS user, it will automatically take you to the myNewJersey "Log On Page." If the "Log On Page" opens, see the MBOS log -on instructions for registered users.*

Otherwise, continue to item #7.

7. The *myNewJersey* Account Page will open.

STEP TWO — SIGN-ON TO, OR CREATE, YOUR *myNewJersey* ACCOUNT

- If you already have a *myNewJersey* account, click "Yes" on the *myNewJersey* Account Page and follow these directions **starting with item #1** below.
- If you **do not** have a *myNewJersey* account, you need to create one. Click "No" on the *myNewJersey* Account Page and follow these directions **starting with item #4** below.

MBOS REGISTRATION INSTRUCTIONS FOR FIRST TIME USERS *(Continued)*

1. If you already have a *myNewJersey* account, enter your **Logon ID** and **Password** on the *myNewJersey* Account Page.
2. When done, click the “Link MBOS to My Account” button.
3. Proceed to “STEP THREE”

If you do not have a myNewJersey account, Start Here!

4. To create your personal *myNewJersey* account, enter all of the information requested on the *myNewJersey* Account Page.
5. Be sure to select a **Logon ID** and **Password** that is easy to remember!

Note: *Forgotten Logon IDs and Passwords are the most common problem members have when using MBOS. Be sure that you can remember your Logon ID and Password for future use.*

Passwords must be at least 6 characters long and must include attributes from at least two of these groups: lowercase letters, uppercase letters, digits, and other characters (except space, quotes and \).

6. When done, click the “Create this new myNewJersey Account and Link MBOS to it” button.
7. Proceed to “STEP THREE”

STEP THREE — START USING MBOS

1. Once you successfully create, or link to, your *myNewJersey* account your “MBOS Home Page” will open.

Members with Multiple User Roles

If you have MBOS access to other pension fund accounts or employer access to the *Employer Pensions and Benefits Information Connection* (EPIC), you will need to select the “user role” you wish to open each time you log on to MBOS or EPIC.

After you log on to MBOS or EPIC you can click the “Select Different Role” button to leave the current MBOS or EPIC session and access your other accounts or user roles.

2. From the MBOS Home Page you can access the MBOS Applications that are currently available to active or retired members. MBOS Applications provide information about your pension account and link you to benefit calculators and online application forms.

Additional information about using MBOS Applications is provided online in the *MBOS User’s Guide* — just click the “Search Help” button on the MBOS Home Page.

If you need help, call the MBOS Help Desk at: (609) 777-0534.