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DEPARTMENT OF THE TREASURY  
DIVISION OF PENSIONS AND BENEFITS  
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[www.state.nj.us/treasury/pensions](http://www.state.nj.us/treasury/pensions)

ANDREW P. SIDAMON-ERISTOFF  
*State Treasurer*

FLORENCE J. SHEPPARD  
*Acting Director*

February 23, 2011

**TO:** Certifying Officers  
**FROM:** Florence J. Sheppard, Acting Director,   
Division of Pensions and Benefits  
**SUBJECT: Online Application Requirement for Withdrawals**

The Division of Pensions and Benefits is implementing significant changes to withdrawal application procedures for members of the Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF), Police and Firemen's Retirement System (PFRS), and State Police Retirement System (SPRS).

### ONLINE WITHDRAWAL APPLICATION REQUIRED

**Effective April 1, 2011**, an eligible member who terminates employment and chooses to withdraw from a pension account, **must submit the withdrawal application online** using the *Application for Withdrawal* that is accessible through a personal account with the Member Benefits Online System (MBOS).

- The *Application for Withdrawal* will no longer be available as a printed form or through the Division's Web site.
- Paper *Applications for Withdrawal* received by mail as of April 1, 2011, will be returned to members with instructions on submitting the withdrawal request through MBOS (see page 2 for specific exception).

### MBOS ACCESS

The Member Benefits Online System (MBOS) is a set of Internet applications that allow registered retirement system members access to their pension account information.

- MBOS provides members with the fastest, most efficient method for requesting a withdrawal. Confirmation of receipt of the application is provided to the member on screen and by e-mail.
- Retirement system members who were registered for MBOS while employed will have access to the online *Application for Withdrawal* through their MBOS account for up to two years after leaving payroll.
- Retirement system members who are new to MBOS can register and access MBOS for up to two years after leaving payroll. Registration is free and requires registration with both the *MyNewJersey* Web site and MBOS. The registration process requires several steps and new users should carefully follow the *MBOS Registration Instructions* (see attachment).

If, after following the MBOS *Registration Instructions*, a member still needs assistance registering for or using MBOS, they should 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](mailto:pensions.nj@treas.state.nj.us)

### **EMPLOYER PARTICIPATION**

Early and frequent communication with employees will be key elements to a smooth transition to requiring withdrawal applications through MBOS. The Division expects participating employers to play a significant role in assisting with the change.

- Employers should take all available opportunities to inform employees of the coming application change using any in-house communication channels.
- As we near the April 1, 2011, implementation date, the Division will provide State employees with pay check messages through centralized payroll.
- All employers should also make the attached fliers, or similar messages, available to employees to inform them of the pending change.

### **Exceptions to Online Withdrawal Application**

While the majority of withdrawal requests will require processing through MBOS, a limited number of members will not be able to access the MBOS *Application for Withdrawal*. These are members who have been off payroll for two years or more **and** whose accounts have been designated as "expired."

- Members with expired accounts can still withdraw their contributions, but must write or send e-mail to the Withdrawal Section of the Division of Pensions and Benefits. Members should include in any correspondence their full name, pension membership number or Social Security number, and current mailing address and e-mail address. Our staff will determine the status of the account and provide additional instructions to the member for completing the withdrawal.

**Employers and members should also note** that limited access to a computer or a member's reluctance to use MBOS **will not** be considered sufficient circumstances to allow a paper application for a withdrawal.

### **ADDITIONAL INFORMATION**

For additional information about withdrawals see Fact Sheet #24, *Withdrawal from the Retirement System*, which is available for viewing or printing on the Division of Pensions and Benefits Web site at: [www.state.nj.us/treasury/pensions](http://www.state.nj.us/treasury/pensions)

For assistance registering with or using MBOS, contact 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](mailto:pensions.nj@treas.state.nj.us)

If you have questions regarding any of the other information provided in this letter, contact the Division's Office of Client Services at (609) 292-7524, or e-mail the Division at: [pensions.nj@treas.state.nj.us](mailto:pensions.nj@treas.state.nj.us)

Enclosures

MBOS Withdrawal Flier  
MBOS Registration Instructions

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

## MEMBER BENEFITS ONLINE SYSTEM (MBOS) ONLINE WITHDRAWAL APPLICATION REQUIREMENT

**ATTENTION:** The Division of Pensions and Benefits is implementing a significant change to the withdrawal application process.

Effective April 1, 2011, all pension withdrawal requests must be submitted online using the *Application for Withdrawal* program of the Member Benefits Online System (MBOS). This requirement applies to all eligible members of the Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF), Police and Firemen's Retirement System (PFRS), and State Police Retirement System (SPRS) who terminate employment and choose to withdraw their pension account.

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

- **MBOS provides you with the fastest, most efficient method for requesting a pension account withdrawal.** .
- **With MBOS you receive immediate confirmation** on screen and by follow-up e-mail that your Application for Withdrawal has been received.
- **If you are already a registered MBOS user**, you have access to the online Application for Withdrawal through your MBOS account for two years after leaving payroll.
- **If you are new to MBOS** you can register and access MBOS for up to two years after leaving payroll. Registration is free and requires registration with both the *MyNewJersey* Web site and MBOS. The registration process requires several steps and new users should carefully follow the MBOS *Registration Instructions*.

**In addition, as of April 1, 2011:**

- The *Application for Withdrawal* will no longer be available as a printed form or on the Division's Web site.
- Paper *Applications for Withdrawal* received by mail as of April 1, 2011, will be returned to members with instructions on submitting the withdrawal request using MBOS.

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](mailto: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!**

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

1. Go to: [www.state.nj.us/treasury/pensions](http://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 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 **Log On 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 **Log On ID** and **Password** that is easy to remember!

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

**Passwords must be at least 6 characters long and chosen 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 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.***