



# State of New Jersey

DEPARTMENT OF THE TREASURY  
DIVISION OF PENSIONS AND BENEFITS  
P. O. Box 295

TRENTON, NEW JERSEY 08625-0295  
Telephone (609) 292-7524 / Facsimile (609) 777-1779  
TRS 711 (609) 292-6683  
[www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)

ELIZABETH MAHER MUOIO  
*State Treasurer*

JOHN D. MEGARIOTIS  
*Acting Director*

PHILIP D. MURPHY  
*Governor*

SHEILA Y. OLIVER  
*Lt. Governor*

August 2023

**TO:** Certifying Officers – All Funds  
**FROM:** New Jersey Division of Pensions & Benefits (NJDPB)  
**SUBJECT: Reminder – Beneficiary Designation through MBOS**

This is an important reminder to all Certifying Officers that paper *Designation of Beneficiary* forms are not accepted by the NJDPB for active or retired members of the Public Employees' Retirement System (PERS), Police and Firemen's Retirement System (PFRS), Teachers' Pension and Annuity Fund (TPAF), or State Police Retirement System (SPRS). All beneficiary designations must be submitted online through the member's active or retired Member Benefits Online System (MBOS) account, except in certain circumstances as detailed in this letter.

## ONLINE DESIGNATION REQUIREMENT

The submission of beneficiary designations through MBOS is mandatory for all active and retired members. Active members or retirees who wish to verify, update, or change their beneficiary information must use the online *Designation of Beneficiary* application through their MBOS account. The online *Designation of Beneficiary* application is a safe, fast, and efficient method for employees and retirees to access beneficiary information and also provides an immediate confirmation of receipt of any beneficiary designation updates as well as a follow-up email. Required use of the online application has many important benefits, including eliminating costs and delays associated with printing, expediting processing times, and assuring secure transmission of confidential information.

## EXCEPTIONS TO THE ONLINE REQUIREMENT

While most circumstances warrant use of the active and retired online *Designation of Beneficiary* application, the following special provisions permit the use of a paper form:

- When designating a specific dollar amount of the proceeds;
- A power of attorney is acting on behalf of a member or retiree; or
- The member's or retiree's account is annotated by a court order.

Paper forms that are received for any other type of designation will be returned to the member or retiree with instructions for submitting the designation through MBOS.

Members of the Judicial Retirement System (JRS), Alternate Benefit Program (ABP), and Defined Contribution Retirement Program (DCRP) do not have access to designate a beneficiary using

MBOS. Members of these systems should use a paper *Designation of Beneficiary* form for their retirement system, which can be found online at: [www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)

### **EMPLOYER RESPONSIBILITIES**

Certifying Officers should not provide employees or retirees with paper *Designation of Beneficiary* forms. Any and all outdated forms should be destroyed. Employees and retirees should be directed to access the *Designation of Beneficiary* application through their MBOS account and assistance can be provided with obtaining instructions for MBOS registration or password recovery as needed. Limited access to a computer or reluctance to use MBOS is not considered sufficient reason to permit the use of a paper *Designation of Beneficiary* form. Employer communication with employees and retirees is critical to ensure compliance with the online beneficiary designation requirement.

### **ADDITIONAL INFORMATION**

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