



State of New Jersey • Department of the Treasury

DIVISION OF PENSIONS & BENEFITS — JUDICIAL RETIREMENT SYSTEM

P.O. Box 295, Trenton, NJ 08625-0295

DESIGNATION OF BENEFICIARY — JUDICIAL RETIREMENT SYSTEM (JRS)

For use by active and retired members of the Judicial Retirement System (JRS)

The JRS *Designation of Beneficiary* form allows a JRS member to nominate a beneficiary, or beneficiaries, for benefits payable upon the death of that JRS member. This form applies to both the group life insurance and pension benefit. The designation you provide on this form will replace all prior beneficiary designations previously on file. However, please be advised that the New Jersey Division of Pensions & Benefits (NJDPB) has the responsibility to deny changes to beneficiary designations that may violate a court order. If a court order exists, you may be required to furnish further documentation to the NJDPB to determine whether or not we can accept your JRS *Designation of Beneficiary* form.

The designation you provide on this form will replace all prior beneficiary designations previously on file. However, please be advised that the NJDPB has the responsibility to deny changes to beneficiary designations that may violate a court order. If a court order exists, you may be required to furnish further documentation to the NJDPB to determine whether or not we can accept your JRS *Designation of Beneficiary* form.

GROUP LIFE INSURANCE

The group life insurance refers to the non-contributory coverage provided to all active JRS members by the State of New Jersey through the retirement system at no cost to the JRS member. Non-contributory group life insurance coverage is available in retirement to JRS members with at least 10 years of service credit in the JRS or to those who retire on a Disability Retirement. For further details regarding JRS non-contributory group life insurance, please refer to the Certificate of Group Life Insurance, which is available on our website: www.nj.gov/treasury/pensions

Members enrolled in the contributory plan must change their beneficiary designation with that plan separately. To do so, please contact The Prudential Insurance Company of America, Group Life Services, P.O. Box 948, Horsham, PA 19044, or call 1-800-524-0542.

PENSION BENEFIT

Active Members

For active JRS members, the pension benefit is a monthly pension determined by the governing statutes regarding surviving spouses/civil union partners/eligible domestic partners, dependent children, and dependent parents. If none of these relationships are applicable to you at the time of your death as an active JRS member, the pension benefit is the return of member contributions paid in a lump sum.

Retired Members

For retired JRS members, the pension benefit is a monthly pension determined by the governing statutes regarding surviving spouses/civil union partners/eligible domestic partners, and dependent children. If none of these relationships are applicable to you at the time of your death as a retired JRS member, and you did not select a voluntary pension option that provides a monthly benefit to a named beneficiary,* the pension benefit is the pension allowance payable for the month in which you pass away, known as the Last Check Benefit.

**In addition to the statutory survivor benefit, a JRS member may elect one of eight voluntary pension options that provide a pension benefit to a named beneficiary. The pension option is selected when that JRS member completes an Application for Retirement Allowance. Once that JRS member's retirement becomes effective, the beneficiary selected to receive a monthly benefit on the Application for Retirement Allowance cannot be changed.*

DOS & DON'TS OF BENEFICIARY DESIGNATION

Do complete this form in ink. Completing this form in pencil makes the form unacceptable.

Do designate both primary and contingent beneficiaries. In the event of your death, the primary beneficiary (or beneficiaries) will receive any death benefits that are payable. The contingent beneficiary (or beneficiaries) will receive death benefits ONLY if all primary beneficiaries have predeceased you. Unless otherwise stated, all beneficiaries will share and share alike. If no primary or contingent beneficiaries survive you, all death benefits will be paid to your estate.

You may nominate any of the following as your primary or contingent beneficiary:

- A person or persons;
- A trust, institution, charity, or corporation; or
- Your estate (upon your death a court ordered surrogate certificate will be required).

If you choose a distribution of benefits other than the standard "share and share alike," e.g., specific percentages, or if you are designating a minor, or acting as Power of Attorney for the retired member, please refer to the *Designating a Beneficiary* Fact Sheet available on our website.

Do use full, proper names. When naming a married female as beneficiary, be certain the proper name is given, e.g., Mary J. Jones, not Mrs. John R. Jones. You must list each individual using his or her specific name; such phrases as "my children," "my living grandchild," or "my children's issue" will not be accepted.

Do use full Social Security numbers, dates of birth, and mailing addresses for your beneficiaries. Incomplete forms will not be accepted.

Don't send a photocopy or fax this form. Our office requires original JRS Designation of Beneficiary forms to update our JRS members' beneficiary information.

Don't use white out or cross out names to make changes in designation. This makes the form unacceptable and a new form will be mailed to you for your completion.

Don't use a JRS *Designation of Beneficiary* form to update a beneficiary's address. A signed letter notifying us of your beneficiary's address change will suffice. Your letter will be added to our files so your beneficiary information remains current.

INSTRUCTIONS

Before submitting the JRS *Designation of Beneficiary* form, please be sure to complete the items indicated below:

- Provide your name, address, birth date, full Social Security Number, and phone number.
- Nominate your Group Life Insurance Beneficiary (if you are covered by group life insurance as a retired member) – PRINT the name of your primary beneficiary(ies) and contingent beneficiary(ies). If this section is not completed (and you have group life insurance coverage as a retired member), this benefit will automatically default to your estate.
- Nominate your Pension Beneficiary – PRINT the name of your primary beneficiary(ies) and contingent beneficiary(ies). If this section is not completed and the only pension benefit payable is the Last Check Benefit or the balance of the Option 1 reserve, this benefit will automatically default to your estate.
- Sign and date the form. On any additional sheets used to specify beneficiary information, please be sure to include your signature and date on the sheet, and print your name, address, daytime telephone number, and your full Social Security number.

Mail your completed form to:

**Judicial Retirement System
Division of Pensions & Benefits
P.O. Box 295
Trenton, NJ 08625-0295**

Upon receipt of your JRS *Designation of Beneficiary* form, a rider will be issued to you reflecting the changes you have made regarding your beneficiary information. If you have any questions on how to complete your JRS *Designation of Beneficiary* form: Write to the Division of Pensions & Benefits, P.O. Box 295, Trenton, NJ 08625-0295, send an email to Brittany.Zulla@treas.nj.gov or call (609) 690-4859.



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DIVISION OF PENSIONS & BENEFITS — JUDICIAL RETIREMENT SYSTEM

P.O. Box 295, Trenton, NJ 08625-0295

DESIGNATION OF BENEFICIARY — JUDICIAL RETIREMENT SYSTEM (JRS)

Please read and follow the instructions before completing the form.

Print Name _____
First MI Last

Mailing Address _____
Street City State Zip

Birth Date ____/____/____ Social Security Number _____ Phone Number _____

Group Life Insurance (if applicable)

Primary Beneficiary(ies)

Beneficiary Name	Relationship	Social Security Number	Birth Date
1. _____	_____	_____	____/____/____
Address _____			
2. _____	_____	_____	____/____/____
Address _____			
3. _____	_____	_____	____/____/____
Address _____			

Contingent Beneficiary(ies) — Will receive this benefit if all primary beneficiaries listed above predecease you.

Beneficiary Name	Relationship	Social Security Number	Birth Date
1. _____	_____	_____	____/____/____
Address _____			
2. _____	_____	_____	____/____/____
Address _____			
3. _____	_____	_____	____/____/____
Address _____			

Pension Benefit

Primary Beneficiary(ies)

Beneficiary Name	Relationship	Social Security Number	Birth Date
1. _____	_____	_____	____/____/____
Address _____			
2. _____	_____	_____	____/____/____
Address _____			
3. _____	_____	_____	____/____/____
Address _____			

Contingent Beneficiary(ies) — Will receive this benefit if all primary beneficiaries listed above predecease you.

Beneficiary Name	Relationship	Social Security Number	Birth Date
1. _____	_____	_____	____/____/____
Address _____			
2. _____	_____	_____	____/____/____
Address _____			
3. _____	_____	_____	____/____/____
Address _____			

Member Signature _____ Date ____/____/____

FREQUENTLY ASKED QUESTIONS

- 1. Q. All of my beneficiaries' information will not fit on this application. What do I do?**

A. If additional space is required, an attachment sheet is acceptable. In addition to the beneficiary information, please be sure to include your Signature and date, your name, address, daytime telephone number, and full Social Security number.
- 2. Q. What if my beneficiary doesn't have a Social Security Number?**

A. Beneficiaries who do not have a Social Security Number will be contacted by the NJDPB instructing them to complete and return a Federal *Form W-8BEN*. Upon receipt of the completed form, any death benefit will be payable to your beneficiary minus 30 percent federal income tax. No payment will be issued until a properly completed *Form W-8BEN* is received.
- 3. Q. What if I leave a section blank?**

A. If the Group Life Insurance section is left blank, the group life insurance benefit will be payable to your estate. If the Pension Benefit section is left blank, the pension benefit will be determined by the governing statutes regarding surviving spouses/civil union partners/eligible domestic partners, minor children, and dependent parents. If none of the aforementioned relationships are applicable to you at the time of your death as an active JRS member and the Pension Benefits section is left blank, the return of JRS member contributions will be payable to your estate.
- 4. Q. Why do I have to provide my daytime telephone number?**

A. We may have questions regarding the information on your JRS *Designation of Beneficiary* form. To expedite the designation process, contacting you by phone instead of written correspondence enables us to provide prompt and efficient service.
- 5. Q. I am in the process of getting divorced. How should I word my form?**

A. Since each divorce case or dissolution of a civil union is different and can be complex, please refer to the *Divorce, Dissolution of a Civil Union, and Retirement Benefits* Fact Sheet