

E-MAIL MESSAGE — October 25, 2017

TO: Certifying Officers, Human Resource Representatives, and Benefit Administrators

FROM: New Jersey Division of Pensions & Benefits, Benefits Education

SUBJECT: MEMBER WEBINARS — NEW TOPICS

The Division of Pensions & Benefits (NJDPB) is pleased to announce the addition of six **NEW Webinar topics** for retirement system members. These are in addition to our regular Public Employees' Retirement System (PERS), Teachers' Pension Annuity Fund (TPAF), and Police and Firemen's Retirement System (PFRS) Retirement Planning webinars/seminars, and the Defined Contribution Retirement Program (DCRP) Overview for Employees webinars/seminars.

Please share the attached document with your employees. The file is in PDF format and requires Acrobat Reader which is available free from Adobe via a link at: <http://www.state.nj.us/acrobat.htm>

View available Dates and Register Online at:
<http://www.nj.gov/treasury/pensions/workshop-webinars.shtml>

The descriptions of the new webinars are as follows:

Solving MBOS Login Issues

This webinar is designed to assist you in resetting your Member Benefits Online System (MBOS) password or retrieving your Logon ID, and includes easy-to-follow instructions and screen shots of each step. The session also covers how to contact the myNewJersey helpdesk if you forgot the logon ID, forgot the answer to your challenge question, or have changed your e-mail address since you registered your account. The webinar is approximately 15 minutes long and is followed by a brief Q&A period.

PERS and TPAF Retirement Estimates

When planning for retirement, you should obtain an Estimate of Retirement Benefits. This webinar is designed to show PERS and TPAF members how to run a retirement estimate using the Member Benefits Online System (MBOS) calculator and the website's Long-Range Calculator. We will produce a sample estimate with pension payment options available to PERS and TPAF members. This webinar is approximately 15-20 minutes in duration and is followed by a brief Q&A period.

PERS and TPAF Pension Options

This webinar explains the various pension options for PERS and TPAF members that add financial flexibility when there is a need to provide for others after your death. The options are described in detail so that you can make an informed choice on this very important decision. We will discuss the different options that are available, who can be named as a beneficiary, the effect each option has on your own monthly benefit, and other important advantages and limitations to consider. This webinar is approximately 20 minutes long and is followed by a brief Q&A period.

Reviewing a Sample Retirement Application for PERS or TPAF members

By attending this webinar, PERS and TPAF members can be prepared with the information and answers they will need when they submit their retirement application. The presentation reviews sample

applications for regular retirement (Service, Early, Veteran, or Deferred) and disability retirement (Ordinary Disability and Accidental Disability). It also includes step-by-step instruction on how to access the application on MBOS and offers a handy retirement-planning worksheet. The webinar is approximately 20 minutes long and is followed by a brief Q&A period

Reviewing a Sample Retirement Application for PFRS members

By attending this webinar, PFRS members can be prepared with the answers and information they will need when they submit their retirement application. The presentation reviews sample applications for regular retirement (Service, Special, or Deferred) and disability retirement (Ordinary Disability and Accidental Disability). It also includes step-by-step instruction on how to access the application on MBOS and offers a handy retirement-planning worksheet. The webinar is approximately 20-25 minutes in duration and includes a Q&A period.

Understanding Your Pension Benefits

Whether you are a new hire or have been a member of the Public Employees' Retirement System (PERS) or the Teachers' Pension and Annuity Fund (TPAF) for a while, this class will give you a basic understanding of your pension benefits. Topics covered are enrollment criteria, membership tiers, the Member Benefits Online System (MBOS), beneficiary designation, group life insurance coverage, purchasing service credit, pension loans, retirement formulas, and withdrawing. This webinar is approximately 1 hour and 20 minutes long and includes a Q&A period.

Register for this webinar based on your employer type:

- State Employees (PERS and TPAF members employed by a N.J. State department, State agency, State Institution, or a N.J. State College/University.)
- Local Government Employees (PERS members employed by a city, county, township, municipality, or authority.)
- Local Education Employees (PERS and TPAF members employed by a board of education, charter school, or a community/county college.)

ADDITIONAL TRAINING DATES

Please check our website regularly for newly added seminar/webinar dates and/or locations. For a complete list of employee pension training opportunities, visit the NJDPB Seminar Registration page at: <http://nj.gov/treasury/pensions/workshop-webinars.shtml>

DISTRIBUTION OF THIS MESSAGE

Certifying Officers should make this information available to their employees, and forward this message to their Human Resources staff, benefit administrators, and any other staff members responsible for the administration of pension and benefits for employees.

Please note: It is important that the Certifying Officer's and all other EPIC-Users e-mail addresses are kept current with the Employer Pensions and Benefits Information Connection (EPIC) to assure the accurate and timely delivery of this information. Update your information using the Employer Demographics application in EPIC.

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Do not reply to this e-mail message or mailbox -- Incoming messages cannot be received.

If you have questions or concerns about the content of this message, contact the NJDPB at:
pensions.nj@treas.nj.gov or go to: <https://www.nj.gov/treas/pensions/pensionmail.shtml>



Explore Your Benefits

The Division of Pensions & Benefits (NJDPB) is pleased to announce the addition of **six NEW Webinar topics** for retirement system members. These are in addition to our regular Public Employees' Retirement System (PERS), Teachers' Pension Annuity Fund (TPAF), and Police and Firemen's Retirement System (PFRS) Retirement Planning webinars/seminars, and the Defined Contribution Retirement Program (DCRP) Overview for Employees webinars/seminars.

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Date	Time
Friday, October 27, 2017	9:00 A.M.
Tuesday, October 31, 2017	12:00 P.M.
Wednesday, November 8, 2017	2:00 P.M.
Monday, November 13, 2017	2:00 P.M.
Tuesday, November 28, 2017	2:30 P.M.
Friday, December 8, 2017	12:00 P.M.
Friday, December 29, 2017	11:30 A.M.

PERS and TPAF Retirement Estimates

When planning for retirement, you should obtain an Estimate of Retirement Benefits. This webinar is designed to show PERS and TPAF members how to do a retirement estimate using the Member Benefits Online System (MBOS) and the website Long-Range Calculator. We will produce a sample estimate with pension payment options available to PERS and TPAF members. This webinar is approximately 15-20 minutes in duration and is followed by a brief Q&A period.

Date	Time
Friday, October 27, 2017	10:00 A.M.
Tuesday, October 31, 2017	9:00 A.M.
Monday, November 13, 2017	11:00 A.M.
Tuesday, November 28, 2017	12:30 A.M.
Friday, December 8, 2017	9:00 A.M.
Thursday, December 28, 2017	1:00 P.M.

PERS and TPAF Pension Options

This webinar explains the various pension options for PERS and TPAF members that add financial flexibility when there is a need to provide for others after your death. The options are described in detail so that you can make an informed choice on this very important decision. We will discuss the different options that are available, who can be named as a beneficiary, the effect each option has on your own monthly benefit, and other important advantages and limitations to consider. This webinar is approximately 20 minutes long and is followed by a brief Q&A period.

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Tuesday, October 31, 2017	10:00 A.M.
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Friday, December 8, 2017	10:00 A.M.
Thursday, December 28, 2017	2:00 P.M.

Reviewing a Sample Retirement Application for PERS or TPAF members

By attending this webinar, PERS and TPAF members can be prepared with the information and answers they will need when they submit their retirement application. The presentation reviews sample applications for regular retirement (Service, Early, Veteran, or Deferred) and disability retirement (Ordinary Disability and Accidental Disability). It also includes step-by-step instruction on how to access the application on MBOS and offers a handy retirement-planning worksheet. The webinar is approximately 20 minutes long and is followed by a brief Q&A period.

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Thursday, December 28, 2017	3:00 P.M.

Reviewing a Sample Retirement Application for PFRS members

By attending this webinar, PFRS members can be prepared with the answers and information they will need when they submit their retirement application. The presentation reviews sample applications for regular retirement (Service, Special, or Deferred) and disability retirement (Ordinary Disability and Accidental Disability). It also includes step-by-step instruction on how to access the application on MBOS and offers a handy retirement-planning worksheet. The webinar is approximately 20-25 minutes in duration and includes a Q&A period.

Date	Time
Wednesday, November 29, 2017	9:00 A.M.
Tuesday, December 19, 2017	2:00 P.M.

Understanding Your Pension Benefits

Whether you are a new hire or have been a member of the Public Employees' Retirement System (PERS) or the Teachers' Pension and Annuity Fund (TPAF) for a while, this class will give you a basic understanding of your pension benefits. Topics covered are enrollment criteria, membership tiers, the Member Benefits Online System (MBOS), beneficiary designation, group life insurance coverage, purchasing service credit, pension loans, retirement formulas and types, and withdrawing. This webinar is approximately 1 hour and 20 minutes long and includes a Q&A period.

Register for this webinar based on your employer type:

- State Employees (PERS and TPAF members employed by a N.J. State department, State agency, State Institution, or a N.J. State College/University.)
- Local Government Employees (PERS members employed by a city, county, township, municipality, or authority.)
- Local Education Employees (PERS and TPAF members employed by a board of education, charter school, or a community/county college.)

For State Employees

Date	Time
Monday, October 30, 2017	10:00 A.M.
Tuesday, November 21, 2017	2:00 P.M.
Tuesday, December 12, 2017	11:00 A.M.
Tuesday, December 26, 2017	10:00 A.M.

For Local Government Employees

Date	Time
Tuesday, October 31, 2017	2:00 P.M.
Wednesday, November 15, 2017	2:00 P.M.
Tuesday, November 21, 2017	9:00 A.M.
Tuesday, December 5, 2017	9:00 A.M.

For Local Education Employees

Date	Time
Wednesday, November 1, 2017	2:00 P.M.
Friday, November 24, 2017	2:00 P.M.
Thursday, December 14, 2017	2:00 P.M.
Friday, December 29, 2017	9:30 A.M.

To see all available seminar/webinar dates and/or locations, or to register, please visit our registration page at: <http://www.nj.gov/treasury/pensions/workshop-webinars.shtml> or visit our website at: <http://www.nj.gov/treasury/pensions/> and click on "Seminars and Webinars for Employees enrolled in PERS, TPAF, or PFRS" under "Counseling and Training" to select the appropriate program.