



**DIVISION OF PENSIONS & BENEFITS — DEFINED BENEFIT & DEFINED CONTRIBUTION BUREAU**

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

**ALTERNATE BENEFIT PROGRAM (ABP) — ENROLLMENT APPLICATION**

See page 2 for instructions on completing this form.

**PART 1 - MEMBER INFORMATION**

1. Name: \_\_\_\_\_  
First Middle Last
2. Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Gender: Male  Female   
Month Day Year
3. Address: \_\_\_\_\_  
Street City State Zip Code
4. Phone Number: ( \_\_\_\_ ) \_\_\_\_\_ — \_\_\_\_\_ 5. Social Security Number: \_\_\_\_\_
6. Have you ever been a member of a New Jersey State-administered retirement system?  Yes  No  
 If yes, check fund and indicate membership number:  ABP  PERS  TPAF  PFRS  SPRS  
 Membership number: \_\_\_\_\_ Are you retired from this retirement system?  Yes  No
7. Are you eligible for immediate vesting in the ABP? (See eligibility criteria on page 2.)  
 Yes  No If yes, identify how you qualify: \_\_\_\_\_

\_\_\_\_\_  
*Signature of Applicant*

\_\_\_\_\_  
*Date*

**PART 2 - CASH DISTRIBUTION (VESTED MEMBERS ONLY)**

A member of the Alternate Benefit Program (ABP) becomes eligible to commence distributions at any age upon severance from employment or retirement. Members may receive benefits in the form of an annuity or cash distribution. Annuity benefits will be calculated by the Designated Service Provider (DSP) based upon the account accumulation, life expectancy, and the distribution option selected. Cash distributions to members under the age of 55 are limited to their employee contributions and accumulations. The remaining employer contributions and earnings are available for distribution upon attaining age 55. Participation in the ABP shall terminate and the individual shall be considered retired once he or she has elected to receive a distribution of the value of his or her accounts in a direct payout as a cash distribution, a rollover, or an annuity (or a combination of these distributions). The member is considered retired and is not eligible to enroll in any New Jersey State-administered retirement system, nor is he/she eligible to re-enroll in the ABP.

I hereby acknowledge that I have been counseled regarding my election to withdraw funds from my mandatory 401(a) account.

\_\_\_\_\_  
*Signature of Applicant*

\_\_\_\_\_  
*Date*

**PART 3 - CERTIFICATION OF EMPLOYING AGENCY (To be completed by the employer.)**

- Title of Position: \_\_\_\_\_ Employed:  10  12 months Appointment Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_
- Employing Institution: \_\_\_\_\_ Location Number: \_\_\_\_\_ Annual Base Salary \$ \_\_\_\_\_
- Full-Time Employee:  Yes  No Academic Position:  Yes  No  
 Bachelor's Degree:  Yes  No Administrative Position:  Yes  No  
 Immediately Vested:  Yes  No Adjunct/Part-Time Faculty:  Yes  No

I certify that this employee and position meets the eligibility criteria for the retirement system as provided by law. I acknowledge that I am subject to penalty for falsifying or permitting to be falsified any record, application, form, or report of the retirement system in an attempt to defraud the system pursuant to N.J.S.A. 43:3C-15. Two signatures required.

Certifying Officer: \_\_\_\_\_  
Print Name Signature Date

Certifying Officer's Supervisor: \_\_\_\_\_  
Print Name Signature Date

## GENERAL INFORMATION

**Eligibility** — All full-time faculty and administrative personnel required to possess a Bachelor's Degree are eligible for enrollment in the ABP. Adjunct faculty and part-time instructors are also eligible for enrollment in the ABP under the provisions of P.L. 2008, c. 89 (Chapter 89). Other employees hired in a temporary position are not eligible. Employees earning less than 50 percent of the normal base salary are not eligible. Employees with F or J visas are not eligible.

**Note:** A retiree from any New Jersey State-administered retirement system is ineligible to participate in the ABP.

**Vesting Eligibility Criteria** — A member is immediately vested if he/she owns a retirement contract that contains both employer and employee contributions that is based upon employment in the field of higher education or transfers an active or vested New Jersey State-administered retirement system account to the ABP. The retirement contract must be in force, i.e., the employee is entitled to receive benefits at a future date. The member is also immediately vested if he/she is an active or vested member of a state-administered retirement system of any state in the United States.

**Individuals Age 60 Or Older** — To be covered by the group life and long-term disability insurance programs, you must submit to a medical examination to prove insurability. A medical examination will be arranged for you. Upon advice from the insurance carrier that you have proved insurability, you will be covered.

**Service Credit** — Pension membership credit begins to accrue from the date you become eligible for enrollment in the ABP.

**Investment Carrier Selection** — ABP members must complete an *Alternate Benefit Program (ABP) Carrier Election and Allocation* form and the application forms of each investment carrier selected.

## INSTRUCTIONS FOR COMPLETING THE APPLICATION

All applications should be submitted online using the Employers' Pensions and Benefits Information Connection (EPIC). In the event that you cannot complete the *ABP Enrollment Application* online, please mail this completed application to the address below.

Parts 1 & 2 are to be completed by the employee. Part 3 is to be completed by the employer.

**ITEMS 1 - 5** — Please complete all items.

**ITEM 6** — If you were recently a member of the Teachers' Pensions and Annuity Fund (TPAF), the Police and Firemen's Retirement System (PFRS) or the Public Employees' Retirement System (PERS) and did not withdraw your contributions from that retirement system, you may remain in, or transfer into, the PERS and waive participation in the ABP. You may obtain a proper transfer form from your human resources office. However, if you elect to participate in the ABP, this *Enrollment Application* must be completed and submitted with the appropriate application to transfer contributions to the ABP.

**ITEM 7** — See vesting eligibility criteria above. If you answer "Yes," employer and employee contributions vest immediately. If you answer "No," employer and employee contributions are remitted to the one investment carrier you select. However, the employer contributions are not vested until your 13th consecutive month of employment. If you terminate employment prior to your 13th month, the employer contributions are returned to your employer.

**APPLICANT SIGNATURES** — All applicants must sign and date Part 1. Vested members must also check the box, sign and date Part 2, acknowledging that they have read the cash distribution information.

**GROUP LIFE INSURANCE AND DESIGNATION OF BENEFICIARY** — The designation of beneficiary is not a part of this application. Upon enrollment, a new ABP member's estate is automatically designated as the beneficiary for any death benefit. New members should update their beneficiary information by completing an *ABP Designation of Beneficiary* form and submitting it to the New Jersey Division of Pensions & Benefits (NJDPB).

You may change your beneficiary designation for the group life insurance at any time. The change must be filed with the NJDPB and supersedes any previous designation on file. The *ABP Designation of Beneficiary* form is available from the employer or on the NJDPB website at: [www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)

This does not change your beneficiary designation for your annuity. Contact your individual investment carrier(s) for changes to your annuity.

**Return this completed form to:** **New Jersey Division of Pensions & Benefits**  
**Defined Benefit & Defined Contribution Plans Reporting Bureau**  
**P.O. Box 295**  
**Trenton, NJ 08625-0295**