STATE OF NEW JERSEY
DEPARTMENT OF THE TREASURY
UNCLAIMED PROPERTY ADMINISTRATION (UPA)

ABANDONMENT TABLE

PROPERTY	PRESUMED ABANDONED
Checks, Drafts, Certified Checks	**3** years
Credit Memos	**3** years after payable
Dividends	**3** years
Wages/Payroll	**1** year
Money Orders	**3** years
Stored Value Cards and similar instruments	**5** years
Proceeds to dissolution	**1** year after date of final distribution
Safe Deposit Box Contents	**5** years after lease/rental expiration
Savings, Time & Demand Deposits	**3** years
Non-Governmental Bonds	**3** years after maturity
Governmental Entity – Bonds and	**1** year other Intangible Items
Travelers Checks	**3** years
Undelivered Shares	**3** years
Underlying Shares and Bonds	**3** years and **3** dividend or interest distributions
Unexchanged Shares	**3** years
Utility Deposits	**1** year after service ends
Commission	**3** years
All other Intangible Property	**3** years
Non-Dividend Paying Securities (NEW)	**3** years after second sailing and mutual funds are returned by Post Office or **3** years after discontinuation of mailing
Class Actions Proceeds	**1** year after initial distribution date
Demutualization	**3** years after the earlier of: The date of the distribution or the date of the last contact with policyholder

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PROPERTY	**PRESUMED ABANDONED**
Retirement Account or Plan	**3** years after the earliest of the date of the distribution or attempted distribution of the property or **3** years from the date of required distribution as stated in the plan or trust agreement of the plan; or **3** years from the date of required distribution to avoid a Federal Tax Penalty (from the date owner reaches age 70 ½)
Non Traditional Retirement Account (Roth)	**3** years after the date of a second returned mailing of a statement or other notification or **3** years after discontinuation of mailings to the apparent owner whichever is earlier
Education IRA	**3** years after the date of required distribution to avoid a Federal Tax Penalty (currently 3 years from the date the owner reaches age 30 years and 1 month)
Health Savings Accounts	**3** years after the earliest of the date of the distribution or attempted distribution of the property.

LIFE INSURANCE PROPERTY	**PRESUMED ABANDONED**
Funds held or owing under any life or endowment policy	**3** years after policy has matured or terminated and is due or annuity contract or **3** years after the insured has passed away or **2** years after Insured has attained the limiting Age under mortality tables and there are no assignments, readjustments, premium payments, loans or written communication in the last two years

BENEFICIARY FORMS

Beneficiary form must include:

1. Name and address of beneficiary
2. Relationship of beneficiary to the insured