

This step-by-step guide will aid active Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF), and Police and Firemen's Retirement System (PFRS) members in how to designate beneficiaries for their active death benefits.

Active pension members must use the Member Benefits Online System (MBOS) to designate their beneficiaries. Authorized users can register for an MBOS account here: <u>https://www.nj.gov/treasury/pensions/mbos-register.shtml</u>

For assistance with the registration process, see the *Active MBOS Registration* video in our video gallery: <u>https://www.nj.gov/treasury/pensions/videos.shtml</u>

Please note, if you have already registered for MBOS, you will not be able to register again. If you need assistance accessing your existing MBOS account, please see our MBOS Troubleshooting videos in our video gallery.

Once you have accessed your MBOS account, click the "Designation of Beneficiary" button to begin.

To exit the designation page anytime before your final submission, click the "Home" button located at the top of your MBOS screen. Your changes will not be saved.



Your current beneficiaries will be displayed on the screen. If your beneficiary designation has never been made, the first sentence will indicate that your estate is listed as you beneficiary. To update the beneficiary information, click "Continue" on the bottom of the page.

Member Name: SUSAN SMITH We are currently unable to display the beneficiaries you have or may cause. To confirm your beneficiaries, you may do one of th	Member Number : 01 - 1234567
We are currently unable to display the beneficiaries you have or may cause. To confirm your beneficiaries, you may do one of the	n file. We applogize for any inconvenience this
	e following:
1. Submit a written, signed request for your current beneficiary & Benefits, attention Beneficiary Services, P.O. Box 295, Trentor	v designation to: New Jersey Division of Pensions n, NJ 08625-0295.
2. Use the "Continue " button below to access the beneficiary s you to input your beneficiary information and have it available	ystem and follow the directions. This will allow to you as needed.
Do you wish to change your ben	eficiary information?
You must use the paper version of the <i>Designation of Beneficial</i> designations:	ry form if you choose any of the following types of
 Nominating a Power of Attorney; or if a Power of Attorney i Nominating more than ten beneficiaries per benefit. 	is completing the form.
To obtain the paper version, please	click on the link below:
http://www.ni.gov/treasury/pensions/do	ocuments/forms/eb0214.pdf

Please be advised that whenever the Division has a court order on file for any member for any reason, that member is precluded from changing (or viewing) his or her beneficiary designation through his or her MBOS account.

If your beneficiary information is unavailable, you may mail a written, signed letter requesting your current beneficiary designation be sent to your home address. Mail your request to the address provided.

To make changes to your beneficiary designation, the linked paper *Designation of Beneficiary* form is the only way a change can be made. This also applies if you wish to nominate a Power of Attorney (or if a Power of Attorney is completing the form), or if you are nominating more than 10 beneficiaries per benefit.

Change Beneficiaries New Terms	s
5	
The change in the designation of beneficiary will security number, date of birth and full address is	only be accepted if the beneficiary's name, social provided. If you do not have this information, please
obtain it and return to your MBOS active membe	r account to complete the change in beneficiary. This your designated beneficiary upon your death.
Our office will permit the designation of a benefit	ciary without a Social Security number (nonresident
alien), however that beneficiary must complete t distributed. Please use the following links for the	he Federal Form W-8BEN before payment is W-8BEN form and instructions,
https://www.irs.gov/pub/irs-pdf/fw8ben.pdf and	l <u>https://www.irs.gov/pub/irs-pdf/iw8ben.pdf</u> .
✓ I have read and agree to the new terms.	
	OK Canaal

Next, a pop up will appear. It notifies you that certain personal information is needed to designate your beneficiary. You must indicate that you have read and agree to these terms.



An explanation of your benefits will appear as well as some important information for designating a beneficiary. Click "Continue" to move forward through the application.



Next, choose whether you want to name an individual person or if you'd like to name a non-individual such as a trust, corporation, organization, charity or estate.

If naming an individual, you can add multiple individuals but you must enter them one at a time.

		V/DV8
	Add Individual	
First Name *		·
Middle Name		
Last Name *		Designating an
Suffix	v	Designating an
Social Security No.		individual ac your
Date of Birth (mm/dd/yyyy) *		individual as your
Relationship *	[Select Relationship] Relationship Definitions	h a n a fi a i a m i
Group Life Insurance Benefits *	[Select Beneficiary Type]	beneficiary
Pension Benefits •	[Select Beneficiary Type]	· · · · ·
Address		
Street Address 1 *		Fill in all required
Street Address 2		r in in an required
City *		fields including the
State	New Jersey 🔻	neius including the
Zip Code *		
Country *	United States 🔻	individual s SSIN

When choosing an individual, you will need to fill out their personal information, including Social Security number.

	Add Individual	
First Name *		¥
Middle Name		
Last Name *		Designating an
Suffix		
Social Security No.		individual as your
Date N Birth (mm/dd/yyyy)		
Relationship *	[Select Relationship] Relationship Definitions [Select Relationship]	heneficiary
Pension Benefits •	Husband	beneficiary
	Civil Union Partner	
Address Street Address 1 *	Other	Coloct the
Street Address 2		Select the
City *		here of intervelo
State *	New Jersey 🔻	beneficiary s
Zip Code *	•	
Country *	United States	relationship to you
		. ,
Continue	Reset Cancel	

Next select the beneficiary's relationship to you. You must choose from the options available. Any individual other than wife, husband, or civil union/domestic partner should be listed as "other."

		NJOP8
	Add Individual	
First Name *		
Middle Name		
Last Name *		Designating an
Suffix	T	Designating an
Social Security No.		individual as your
Date of Birth (mm/dd/yyyy) *		individual as your
Relationship *	[Select Relationship]	heneficiary
Group Life Insurance Benefits •	[Select Beneficiary Type]	Deficicially
Pension benefits	Primary	
Address	N/A	
Street Address 1 *		Select the individual's
Street Address 2		
City		beneficiary type for
State	New Jersey	
Country *		vour Life Insurance
,	omed states	
		Benefits

You will then select whether the individual is a primary or contingent beneficiary or not applicable for the life insurance benefit.

	Add teditidust	
	Add molviddar	
First Name *		
Last Name *		Designations
Suffix	•	Designating an
Social Security No.		individual as your
Date of Birth (mm/dd/yyyy)		individual as your
Relationship *	[Select Relationship]	honoficiary
Grou Life Insurance Benefits • Pension Benefits •	[Select Beneficiary Type]	Deficicially
	[Select Beneficiary Type]	
Address Street Address 1 *	Contingent	Salact the individual'
Street Address 2	N/A	
City *		heneficiary type for
State *	New Jersey	beneficially type for
Zip Code		your Pension Benefit
Country -	United States	your rension benefic

And then again for the pension benefit.

	Add Individual	
First Name *	Michael	· · · · · · · · · · · · · · · · · · ·
Middle Name		
Last Name *	Smith	Designating an
Suffix	Jr. 🔻	Designating an
Social Security No. *	456 - 78 - 9012	individual as your
Date of Birth (mm/dd/yyyy)	10 / 14 / 1973	inuiviuuai as your
Relationship *	Husband Relationship Definitions	honoficiory.
Group Life Insurance Benefits *	Primary V	beneficiary
Pension Benefits *	Primary V	
Address		
Street Address 1 *	321 Cherry Tree Ave	All fields must he
Street Address 2	Apt B5	All licids indict be
City *	Anytown	completed before you
State *	New Jersey 🔻	completed before you
Zip Code *	08765 - 0987	con procod
Country *	United States 🔻	can proceed
Continue	Rest Cancel	

You will then provide the beneficiary's address before continuing. Completing this will take you to a summary page, which will be shown after explaining how to add a non-individual.



You can add a non-individual in lieu of or in addition to an individual.

	Contraction of the second se
	VIDP8
Add Trust Compa	ation Organization Charity or Estate
Add Trust, Corpor	ation, organization, charity, or estate
Name *	
Is Estate?	
Tax ID	
Group Life Insurance Benefits*	[Select Beneficiary Type]
Pension Benefits*	[Select Beneficiary Type]
Contact Info	
Individual, Office Name, etc.	
Street Address 1*	
Street Address 2 *	
City *	
State *	New Jersey
Zip Code *	
Country *	New Jersey
Continue	Rest Carvel
Contractor	

If you wish to designate a trust, corporation, organization, charity, or estate, you must provide information for all required fields and indicate the beneficiary type for your life insurance and pension benefits.

Name: Address:	Michael Smith Jr. 321 Cherry Tree Ave Apt B5 Anytown, NJ 08765-0987	Delete	Date of Birth: 10/14/1973 Relationship: Husband Group Life Insurance Benefits: Primary Pension Benefits: Primary
	Anytown, NJ U8765-0987		Modify

Once your beneficiary is added, you can click continue to submit your changes, or if you want to add an additional beneficiary, click "Add Beneficiary." You will be able to add as many beneficiaries as you like.

	List o	of Beneficia	aries on File
Name: Address:	Michael Smith Jr. 321 Cherry Tree Ave Apt B5 Anytown, NJ 08765-0987	Delete	Date of Birth: 10/14/1973 Relationship: Husband Group Life Insurance Benefits: Primary Pension Benefits: Primary Modify
Name: Address:	Anthony Jones 777 Main St Beach Island, NJ 08901-3210	Delete	Date of Birth: 12/27/1951 Relationship: Other Group Life Insurance Benefits: Contingent Pension Benefits: Contingent Modify
Name: Address:	Melissa V Johnson 36 Center Rd Garden City, NJ 07685-4567	Delete	Date of Birth: 04/29/1973 Relationship: Other Group Life Insurance Benefits: Contingent Pension Benefits: Contingent Modify

Once you have added all the beneficiaries you intend to designate, click "Continue" to confirm the beneficiaries.



On the Verify Beneficiaries page, you confirm and submit your beneficiaries. If you have multiple beneficiaries listed, they will split the monies evenly. However, if you wish to do so, you can allocate the individual beneficiaries to receive a certain percentage instead by clicking on the "Allocate By Percentage" button BEFORE you click "Submit."

	Percentage Allocation	VIDYS
Gro	oup Life Insurance Benefit	
Primary Beneficiary(ies) Name: Michael Smith Jr.	Percentage % (##)	
Contingent Beneficiary(ies) Name: Anthony Jones Name: Melissa V Jones	% (##) % (##)	
	Pension Benefit	
Primary Beneficiary(ies) Name: Michael Smith Jr.	Percentage % (##)	
Contingent Beneficiary(ies) Name: Anthony Jones Name: Melissa V Jones	% (##) % (##)	
Cancel	Reset Continue	

If you allocate percentages, the primary beneficiaries' percentages must add up to 100% and the contingent beneficiaries' percentages must separately also add up to 100%.



You can now submit your changes.

If you need to make any additional changes, you can click "Change Beneficiaries" on the Verify Beneficiaries page.

	List	of Beneficia	aries on File
Name: Address:	Michael Smith Jr. 321 Cherry Tree Ave Apt B5 Anytown, NJ 08765-0987	Delete	Date of Birth: 10/14/1973 Relationship: Husband Group Life Insurance Benefits: Primary Pension Benefits: Primary Modify
Name: Address:	Anthony Jones 777 Main St Beach Island, NJ 08901-3210	🗌 Delete	Date of Birth: 12/27/1951 Relationship: Other Group Life Insurance Benefits: Contingent Pension Benefits: Contingent Modify
Name: Address:	Melissa V Johnson 36 Center Rd Garden City, NJ 07685-4567	✓ Delete	Date of Birth: 04/29/1973 Relationship: Other Group Life Insurance Benefits: Contingent Pension Benefits: Contingent Modify

This will bring up your list of beneficiaries.

From here, you can click "Delete" to remove a beneficiary.

You can click "Modify" to change personal information, and you are able to add more beneficiaries from this page as well. When the beneficiary list is as desired, click "Continue."



Once your designation has been submitted, you will receive email containing an updated rider. There is also a link to a printable version on the top of the confirmation page if you want to immediately print it out for your records.



In some situations, you may need to submit a paper application. You can click on the link on the bottom of the page to access this paper form.



If you have any questions regarding your death benefits, you can reach out to the Division of Pensions & Benefits by telephone, email, or postal mail. For additional information about beneficiary designation, please see the life Insurance and death benefits fact sheets on our website at <u>www.nj.gov/treasury/pensions</u>