



# MBOS Applications

## A Step-By-Step Guide

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### How to Submit a Purchase Authorization

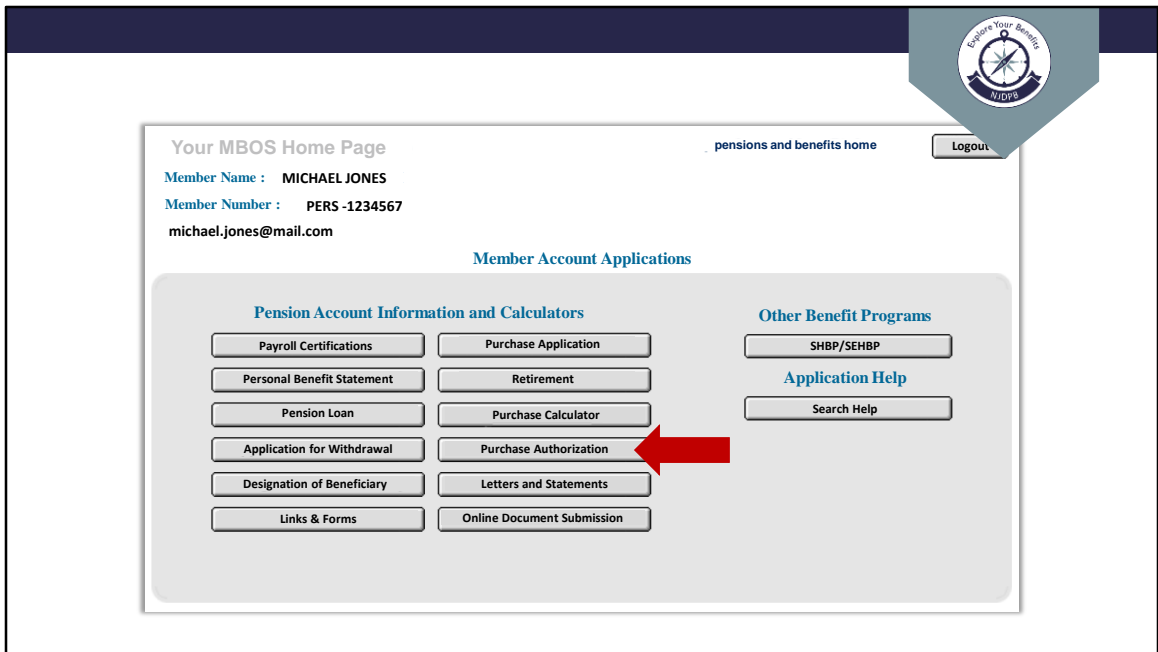
*For Active PERS, TPAF, and PFRS Members*

This step-by-step guide will assist active Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF), and Police Firemen's Retirement System (PFRS) members with submitting authorization for payroll deductions if they have been approved to purchase service credit and wish to pay for their purchase through this payment method only. If you wish to pay for your approved purchase of service through a lump sum payment, a direct trustee-to-trustee rollover, or a combination of payment methods, you cannot use this MBOS feature.

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

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

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.



The screenshot displays the MBOS Home Page for a member named Michael Jones. The page includes a navigation bar with the MDPS logo and a 'Logout' button. The main content area is titled 'Your MBOS Home Page' and shows the member's name, number, and email. Below this, there is a section for 'Member Account Applications' with two columns of buttons. The 'Purchase Authorization' button in the second column is highlighted with a red arrow.

**Your MBOS Home Page** pensions and benefits home [Logout](#)

**Member Name :** MICHAEL JONES  
**Member Number :** PERS -1234567  
michael.jones@mail.com

**Member Account Applications**

| Pension Account Information and Calculators |  | Other Benefit Programs           |
|---|--|----------------------------------|
| <a href="#">Payroll Certifications</a>      | <a href="#">Purchase Application</a>       | <a href="#">SHBP/SEHP</a>        |
| <a href="#">Personal Benefit Statement</a>  | <a href="#">Retirement</a>                 | <a href="#">Application Help</a> |
| <a href="#">Pension Loan</a>                | <a href="#">Purchase Calculator</a>        | <a href="#">Search Help</a>      |
| <a href="#">Application for Withdrawal</a>  | <a href="#">Purchase Authorization</a>     |                                  |
| <a href="#">Designation of Beneficiary</a>  | <a href="#">Letters and Statements</a>     |                                  |
| <a href="#">Links &amp; Forms</a>           | <a href="#">Online Document Submission</a> |                                  |

Once you have accessed your MBOS account, click the “Purchase Authorization” button to begin.

To exit the purchase authorization anytime before your final submission, click the “Home” button located at the top of your MBOS screen.

**Please read the Terms of Agreement before selecting the agree button.**

**TERMS OF AGREEMENT  
PURCHASE AUTHORIZATION FOR SCHEDULED PAYROLL DEDUCTIONS ONLY**

This authorization is an agreement to purchase additional service credit through scheduled purchase (arrear) payroll deductions. Total repayment will include an interest assessment.

I understand that no refunds will be made of any installment payments.

I understand that I may **cancel** this purchase at any time on a prospective basis only. If I elect to cancel payroll deductions, I will receive prorated credit for the service purchased to the date installment payments cease. To cancel arrear payroll deductions, I must submit a signed, written request to the Adjustments Section of the Division of Pension and Benefits. If I cancel the purchase, any future request to purchase the remaining service will be based on eligibility criteria and cost factors in effect at that time.

I may also choose to pay off the remaining balance of my purchase (arrear) payroll deductions by requesting a lump sum payoff figure from the Adjustments Section.

If I return to employment following a period of inactivity or leave of absence, I must notify my employer to resume my arrear deductions for this purchase.

If I am on a leave of absence for two or more years, additional interest will be assessed on any outstanding balance of my purchase; however, if I separate from employment for two or more years (other than for a leave of absence), the purchase will be canceled and the service credit prorated.

If I retire with an existing arrear balance due for this purchase, I will be required to pay off the purchase or request a proration of service, prior to receiving a retirement benefit.

I understand that once an arrear deduction schedule has been authorized, no subsequent partial payments may be submitted towards this purchase and **no further changes will be accepted for the schedule.**

**If you are a member of the Public Employees' Retirement System (PERS) or the Teachers' Pension and Annuity Fund (TPAF) and you request to purchase Out-of-State or Federal Government purchase(s) after November 2, 2008, such service cannot be used to qualify for any state-paid or employer-paid health benefits. For additional details, click [here](#).**

In addition, **for members of all pension plans**, the purchase of Out-of-State, Federal, or Military service credit cannot be used for Ordinary Disability retirement qualification. For additional details, click [here](#).

Chapter 78, P. L. 2011, changed how purchases of service credit made after June 28, 2011 affect the cost of post-retirement medical benefits. For additional details, click [here](#).

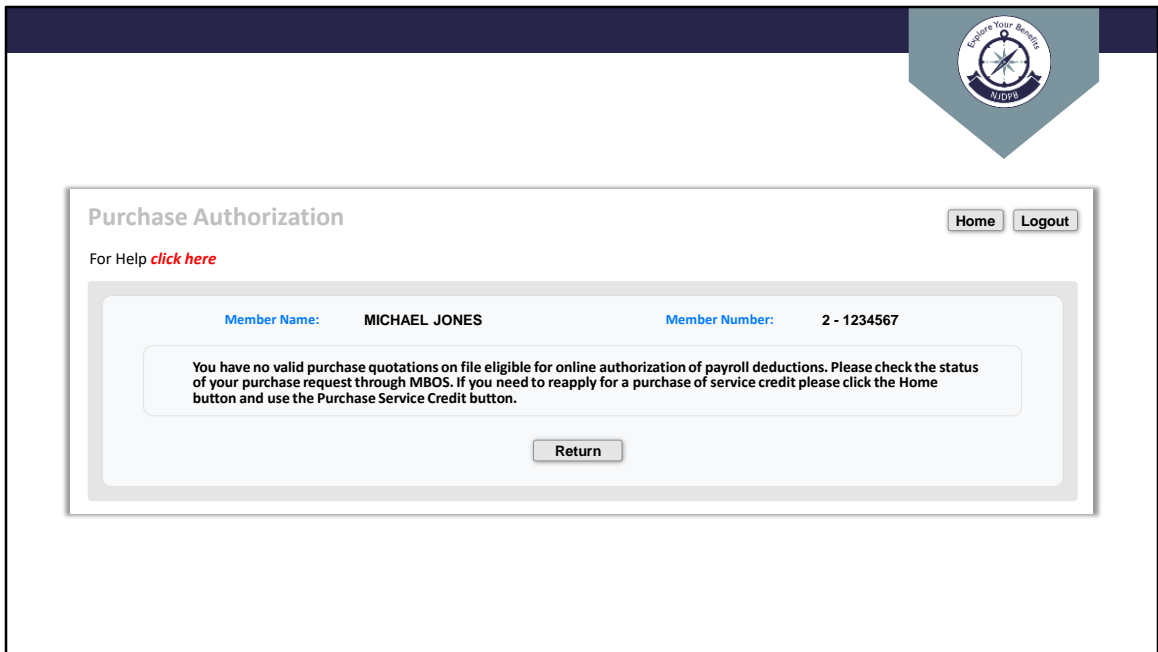
I agree to comply with these terms of agreement for the purchase authorization of scheduled payroll deductions.

➔

Thoroughly read through the “Terms of Agreement” for purchase authorization for scheduled payroll deductions that appears.

Once you are done, click “Agree” to go on to the next page.

If you cannot agree to these terms, click “Disagree” and the authorization will close.



The screenshot shows the MBOS Purchase Authorization interface. At the top right, there is a logo with a compass rose and the text "Explore Your Benefits" and "MDPS". Below the logo, the page title "Purchase Authorization" is displayed. To the right of the title are two buttons: "Home" and "Logout". Below the title, there is a link for help: "For Help [click here](#)". The main content area displays the member's information: "Member Name: MICHAEL JONES" and "Member Number: 2 - 1234567". Below this information, a message box states: "You have no valid purchase quotations on file eligible for online authorization of payroll deductions. Please check the status of your purchase request through MBOS. If you need to reapply for a purchase of service credit please click the Home button and use the Purchase Service Credit button." At the bottom of the message box is a "Return" button.

If you do not have a valid purchase of service credit quotation(s) on file, this message will appear instructing you to check the status of your purchase request through MBOS or to submit a new purchase of service application through the "Purchase Service Credit" button located on the MBOS homepage.

**Purchase Authorization**

For Help [click here](#)

Member Name: MICHAEL JONES      Member Number: 2 - 1234567

Please select the purchase quotation you wish to authorize as scheduled payroll deductions:

| Purchase Type                           | Quotation Date* | Eligible Service | Lump Sum Cost | Number of Monthly Payments | Amount Per Payment |
|---|-----------------|------------------|---------------|----------------------------|--------------------|
| <input type="radio"/> Former Membership | 01/25/2023      | 10 months        | \$ 3402.71    | 18                         | \$ 199.36          |

\* A Purchase Cost Quotation is valid for 90 days from the quotation date listed. If you do not authorize a purchase prior to the expiration date, you must reapply to purchase service through MBOS.

If you do have a valid purchase of service credit quotation(s) on file, it will appear.

To submit the purchase authorization, select the bubble next to the purchase quotation you wish to authorize and then click "Continue."

The screenshot shows the 'Purchase Authorization' page for member MICHAEL JONES (Member Number: 2 - 1234567). The page includes a table with the following data:

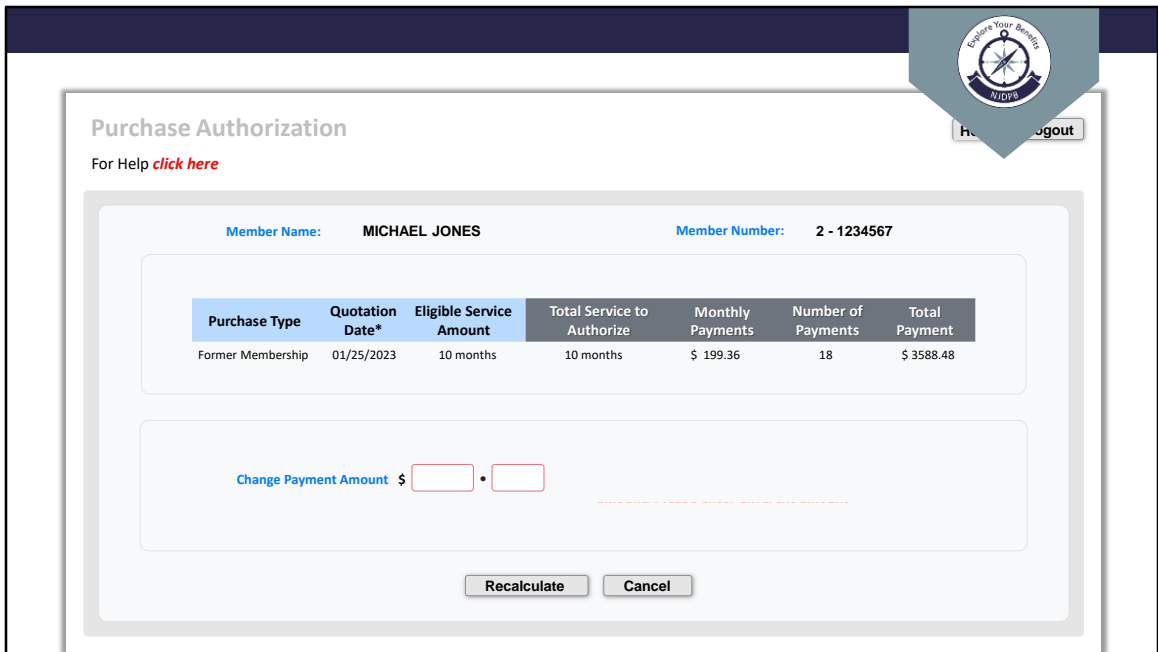
| Purchase Type     | Quotation Date* | Eligible Service Amount | Total Service to Authorize | Monthly Payments | Number of Payments | Total Payment |
|-------------------|-----------------|-------------------------|----------------------------|------------------|--------------------|---------------|
| Former Membership | 01/25/2023      | 10 months               | 10 months                  | \$ 199.36        | 18                 | \$ 3588.48    |

\* You have the option of either changing your scheduled payment deduction amount or changing your service period.

At the bottom, there are three buttons: 'Change Payment', 'Change Service Period', and 'Submit'. A red arrow points to the 'Change Payment' button.

If you would like to pay more than the minimum repayment amount, click the “Change Payment” button.

It is important to note that you cannot pay less than the minimum repayment amount that has been quoted.



The screenshot shows a web interface for a "Purchase Authorization" form. At the top right, there is a logo for "Explore Your Benefits" with "MDPS" below it and a "Logout" button. The main heading is "Purchase Authorization" with a link "For Help [click here](#)". The form displays member information: "Member Name: MICHAEL JONES" and "Member Number: 2 - 1234567". Below this is a table with the following data:

| Purchase Type     | Quotation Date* | Eligible Service Amount | Total Service to Authorize | Monthly Payments | Number of Payments | Total Payment |
|-------------------|-----------------|-------------------------|----------------------------|------------------|--------------------|---------------|
| Former Membership | 01/25/2023      | 10 months               | 10 months                  | \$ 199.36        | 18                 | \$ 3588.48    |

Below the table is a section for "Change Payment Amount" with two input fields separated by a decimal point. At the bottom of the form are two buttons: "Recalculate" and "Cancel".

Enter the new payment amount and click the “Recalculate” button for a new repayment schedule. The system will get as close to your requested amount as possible ensuring that each payment is equal.

**Purchase Authorization**

For Help [click here](#)

Member Name: MICHAEL JONES      Member Number: 2 - 1234567

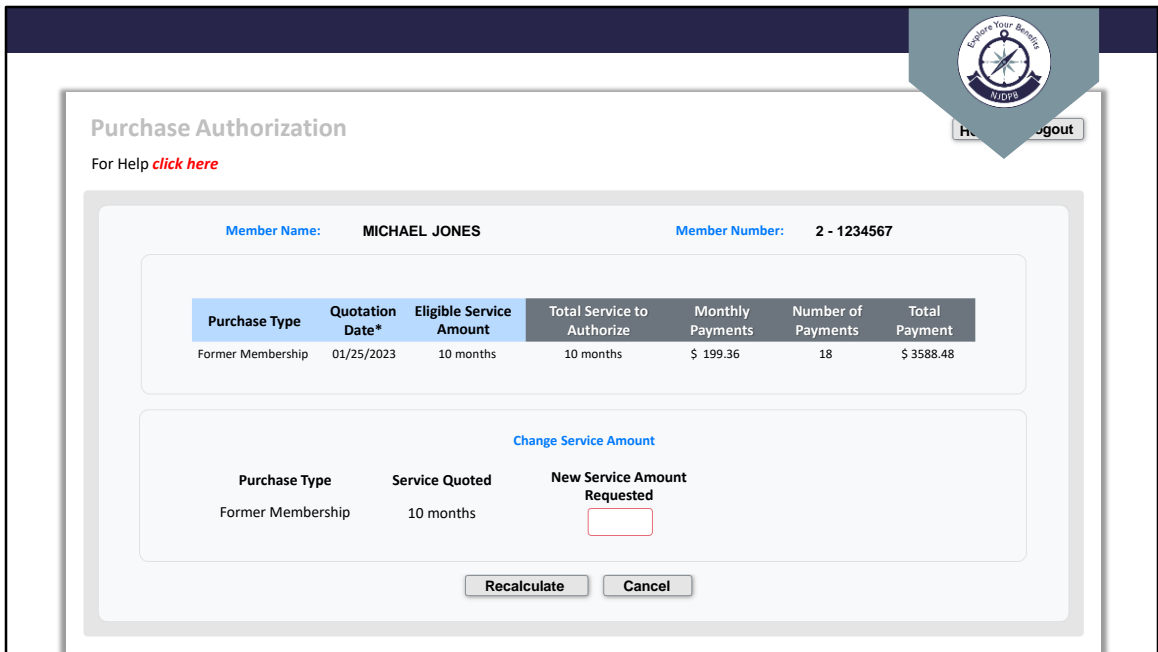
| Purchase Type     | Quotation Date* | Eligible Service Amount | Total Service to Authorize | Monthly Payments | Number of Payments | Total Payment |
|-------------------|-----------------|-------------------------|----------------------------|------------------|--------------------|---------------|
| Former Membership | 01/25/2023      | 10 months               | 10 months                  | \$ 199.36        | 18                 | \$ 3588.48    |

\* You have the option of either changing your scheduled payment deduction amount or changing your service period.

If you would like to purchase less service than you were quoted, click the “Change Service Period” button.





**Purchase Authorization**

For Help [click here](#)

Member Name: MICHAEL JONES      Member Number: 2 - 1234567

| Purchase Type     | Quotation Date* | Eligible Service Amount | Total Service to Authorize | Monthly Payments | Number of Payments | Total Payment |
|-------------------|-----------------|-------------------------|----------------------------|------------------|--------------------|---------------|
| Former Membership | 01/25/2023      | 10 months               | 10 months                  | \$ 199.36        | 18                 | \$ 3588.48    |

[Change Service Amount](#)

| Purchase Type     | Service Quoted | New Service Amount Requested |
|-------------------|----------------|------------------------------|
| Former Membership | 10 months      | <input type="text"/>         |

Enter the new service amount and click the “Recalculate” button for a new repayment schedule.

**Purchase Authorization**

For Help [click here](#)


Member Name: MICHAEL JONES      Member Number: 2 - 1234567

| Purchase Type     | Quotation Date* | Eligible Service Amount | Total Service to Authorize | Monthly Payments | Number of Payments | Total Payment |
|-------------------|-----------------|-------------------------|----------------------------|------------------|--------------------|---------------|
| Former Membership | 01/25/2023      | 10 months               | 10 months                  | \$ 199.36        | 18                 | \$ 3588.48    |

\* You have the option of either changing your scheduled payment deduction amount or changing your service period.

When you are ready, click the “Submit” button to authorize the purchase.



**NJ Division of Pensions and Benefits**  
**Purchase Authorization**

**CONGRATULATIONS**

**Member Name:** MICHAEL JONES      **Member Number:** 2 - 1234567

| Purchase Type     | Service Amount | Quotation Date |
|-------------------|----------------|----------------|
| Former Membership | 10 months      | 01/25/2023     |

The lump sum cost of your purchase in the amount of **\$3,402.71** will automatically be scheduled for **18** payroll deductions of **\$199.36** each for a total of **\$3,588.48** which includes the current interest rate. A Certification of Payroll Deductions will be issued to your employer authorizing arrears to be deducted from your salary.

**If you are a member of the Public Employees' Retirement System (PERS) or the Teachers' Pension and Annuity Fund (TPAF) and you request to purchase Out-of-State or Federal Government purchase(s) after November 1, 2008, such service cannot be used to qualify for any State-paid or employer-paid health benefits. For additional details, click [here](#).**

In addition, **for members of all pension plans**, the purchase of Out-of-State, Federal, or Military service credit cannot be used for Ordinary Disability retirement qualification. For additional details, click [here](#).

Chapter 78, P.L. 2011, changed how purchases of service credit made after June 28, 2011 affect the cost of post-retirement medical benefits. For additional details, click [here](#).

**A copy of this acknowledgment is being sent to your employer(s):**  
ANYTOWN TOWNSHIP

**Please allow 24 hours for the status of your purchase authorization request to be updated in the Member Benefits Online System (MBOS).**

PLEASE PRINT THIS CONFIRMATION FOR YOUR RECORDS

Once processed, your Purchase Authorization Confirmation will appear. At the bottom of the page, click the "Print" button to save or print a copy of this confirmation for your records.



**Phone:** (609) 292-7524

**Email:** [pensions.nj@treas.nj.gov](mailto:pensions.nj@treas.nj.gov)

**Mail:** P.O. Box 295  
Trenton, NJ 08625-0295

**For more information about this topic, please see the *Purchasing Service Credit* fact sheet and the *Purchasing Service Credit for PERS, TPAF and PFRS Members* video. Both are located on our website at [www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)**

If you have any questions regarding purchasing service, you can reach out to the Division of Pensions & Benefits by telephone, email, or postal mail.

For additional information about this topic, see the *Purchasing Service Credit* fact sheet and the *Purchasing Service Credit for PERS, TPAF and PFRS Members* video. Both are located on our website at [www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)