



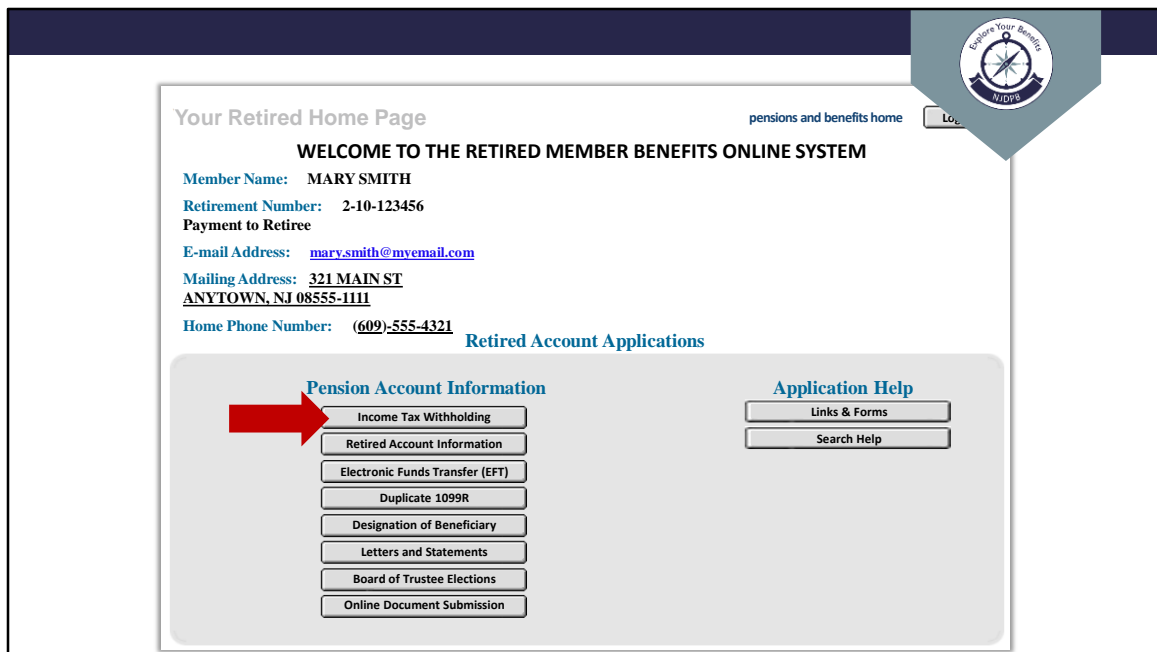
This step-by-step guide will assist retired members from Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF), Police and Firemen's Retirement System (PFRS), State Police Retirement System (SPRS), and beneficiaries who are receiving a survivor benefit with submitting their tax withholding requests.

Retired pension members must use the Member Benefits Online System (MBOS) to submit their Federal W-4P, New Jersey State W-4P, and Federal W-4R tax withholding requests. 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 *Retired 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.



Your Retired Home Page pensions and benefits home Log Out

WELCOME TO THE RETIRED MEMBER BENEFITS ONLINE SYSTEM

Member Name: MARY SMITH
Retirement Number: 2-10-123456
Payment to Retiree
E-mail Address: mary.smith@mvemail.com
Mailing Address: [321 MAIN ST](#)
[ANYTOWN, NJ 08555-1111](#)
Home Phone Number: [\(609\)-555-4321](tel:(609)555-4321)

Retired Account Applications

Pension Account Information

- Income Tax Withholding
- Retired Account Information
- Electronic Funds Transfer (EFT)
- Duplicate 1099R
- Designation of Beneficiary
- Letters and Statements
- Board of Trustee Elections
- Online Document Submission

Application Help

- Links & Forms
- Search Help

Once you have accessed your retired MBOS account, click the “Income Tax Withholding” button to begin the application.

To exit the income tax withholding applications anytime before your final submission, click the “Home” button located at the top of your MBOS screen.



Income Tax Withholding

Member Name: **MARY SMITH**
Retirement ID: **02-10-123456**

Which form would you like to complete or update at this time?

*

 **

For additional information about how to correctly select federal or NJ State income tax withholding amounts, please read [Fact Sheet #12, Taxation of Retirement Benefits](#).

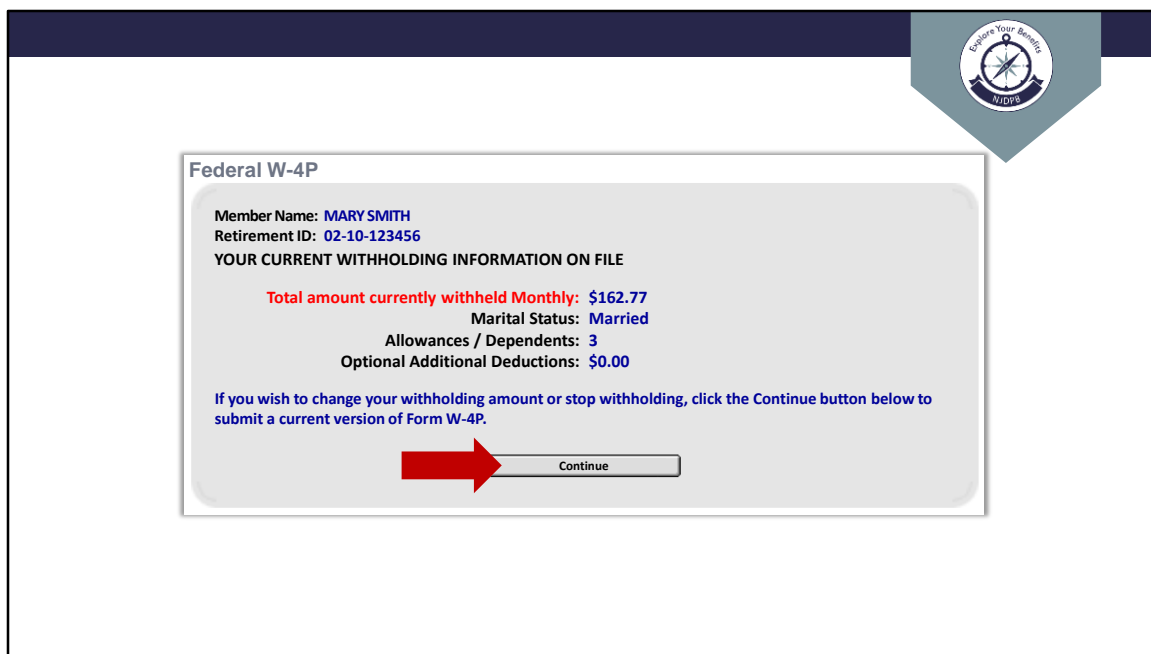
***New Jersey residents only.**
The Division of Pensions and Benefits cannot withhold tax for other states. If you reside outside of the State of New Jersey, please contact your local tax office to find out what your state and/or local tax obligations are.

****Not available for payments to nonresident aliens and foreign estates. Please also note that the federal W-4R form should be used for non-periodic payments, such as a distribution that is not received on a regular basis. For recurring payments, such as a monthly pension check, the federal W-4P form should be used.**

FEDERAL THREE YEAR HISTORY				STATE THREE YEAR HISTORY		
YEAR	Gross Allowance	Taxable Allowance	Tax Withheld	YEAR	Gross Allowance	Tax Withheld
2022	\$44,624.76	\$44,373.96	\$3,374.21	2022	\$44,624.76	\$1200.00
2021	\$44,624.76	\$44,373.96	\$3,521.16	2021	\$44,624.76	\$1200.00
2020	\$44,624.76	\$44,373.96	\$3,629.55	2020	\$44,624.76	\$1200.00

The page that opens will show a three-year history of your Federal and New Jersey State tax withholding for your retiree account unless you are a new retiree.

To access the federal Form W-4P, click the "Federal W-4P" button.




Federal W-4P

Member Name: **MARY SMITH**
Retirement ID: **02-10-123456**

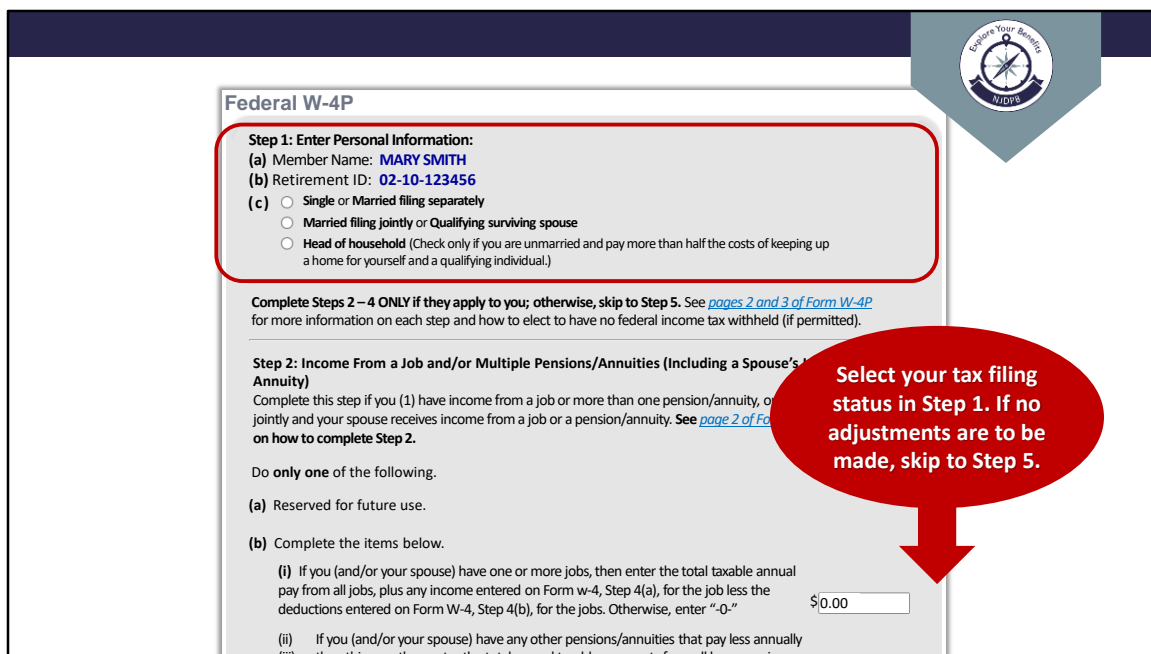
YOUR CURRENT WITHHOLDING INFORMATION ON FILE

Total amount currently withheld Monthly: \$162.77
Marital Status: Married
Allowances / Dependents: 3
Optional Additional Deductions: \$0.00

If you wish to change your withholding amount or stop withholding, click the Continue button below to submit a current version of Form W-4P.



To begin to have federal tax withheld, to make changes to your withholding amount, or to stop your withholding, you must submit a current Form W-4P. Click “Continue” to proceed with your changes.



The image shows a screenshot of the "Federal W-4P" form. A red rectangular box highlights the "Step 1: Enter Personal Information:" section. Inside this box, the following information is visible:

- (a) Member Name: **MARY SMITH**
- (b) Retirement ID: **02-10-123456**
- (c) ☐ Single or Married filing separately
- ☐ Married filing jointly or Qualifying surviving spouse
- ☐ Head of household (Check only if you are unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)

Below the red box, the text reads: "Complete Steps 2 – 4 ONLY if they apply to you; otherwise, skip to Step 5. See [pages 2 and 3 of Form W-4P](#) for more information on each step and how to elect to have no federal income tax withheld (if permitted)."

Step 2: Income From a Job and/or Multiple Pensions/Annuities (Including a Spouse's Pension or Annuity)
Complete this step if you (1) have income from a job or more than one pension/annuity, or (2) are married and your spouse has income from a job or a pension/annuity. See [page 2 of Form W-4P](#) on how to complete Step 2.

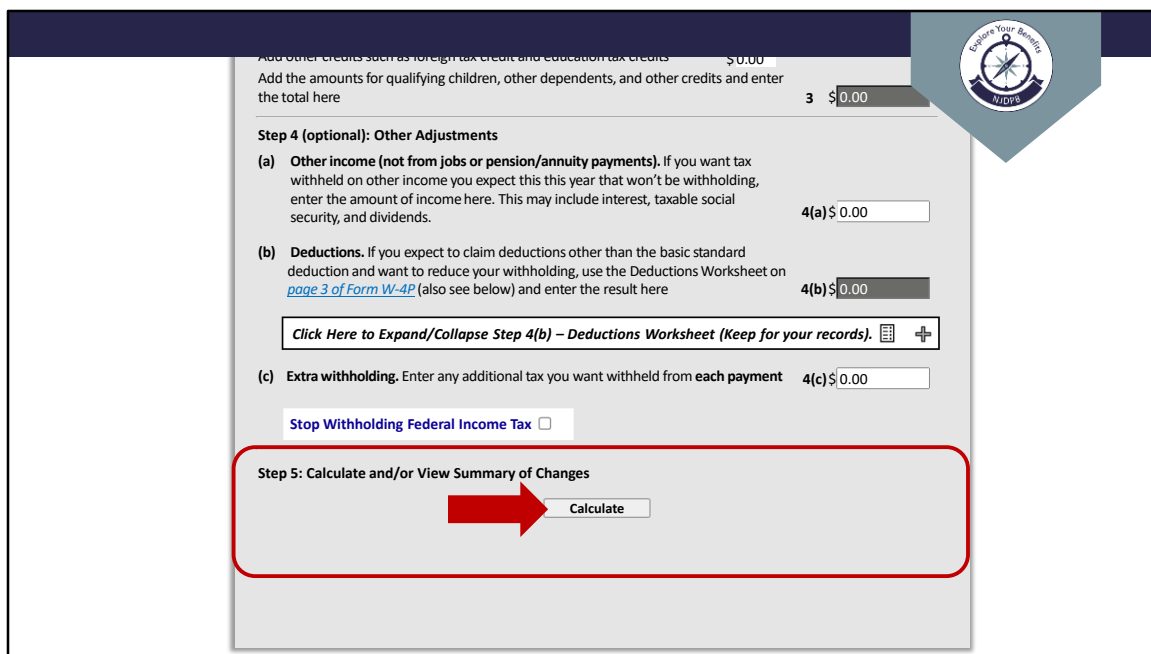
Do **only one** of the following.

- (a) Reserved for future use.
- (b) Complete the items below.
 - (i) If you (and/or your spouse) have one or more jobs, then enter the total taxable annual pay from all jobs, plus any income entered on Form w-4, Step 4(a), for the job less the deductions entered on Form W-4, Step 4(b), for the jobs. Otherwise, enter "0."
 - (ii) If you (and/or your spouse) have any other pensions/annuities that pay less annually than this one, then enter the total annual taxable payments from all lower paying pensions/annuities.

A red callout bubble with a downward-pointing arrow contains the text: "Select your tax filing status in Step 1. If no adjustments are to be made, skip to Step 5."

Under Step 1, select your tax filing status. If no adjustments are to be made, skip Steps 2 through 4 and proceed to Step 5.

It is important to note that IRS regulations require a default withholding status from all new retirement accounts of "Single with no adjustments" unless, or until, you change your federal withholding.



Add other credits such as foreign tax credit and education tax credits \$0.00

Add the amounts for qualifying children, other dependents, and other credits and enter the total here 3 \$0.00

Step 4 (optional): Other Adjustments

(a) **Other income (not from jobs or pension/annuity payments).** If you want tax withheld on other income you expect this this year that won't be withholding, enter the amount of income here. This may include interest, taxable social security, and dividends. 4(a) \$ 0.00


(b) **Deductions.** If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, use the Deductions Worksheet on [page 3 of Form W-4P](#) (also see below) and enter the result here 4(b) \$ 0.00

[Click Here to Expand/Collapse Step 4\(b\) – Deductions Worksheet \(Keep for your records\).](#)

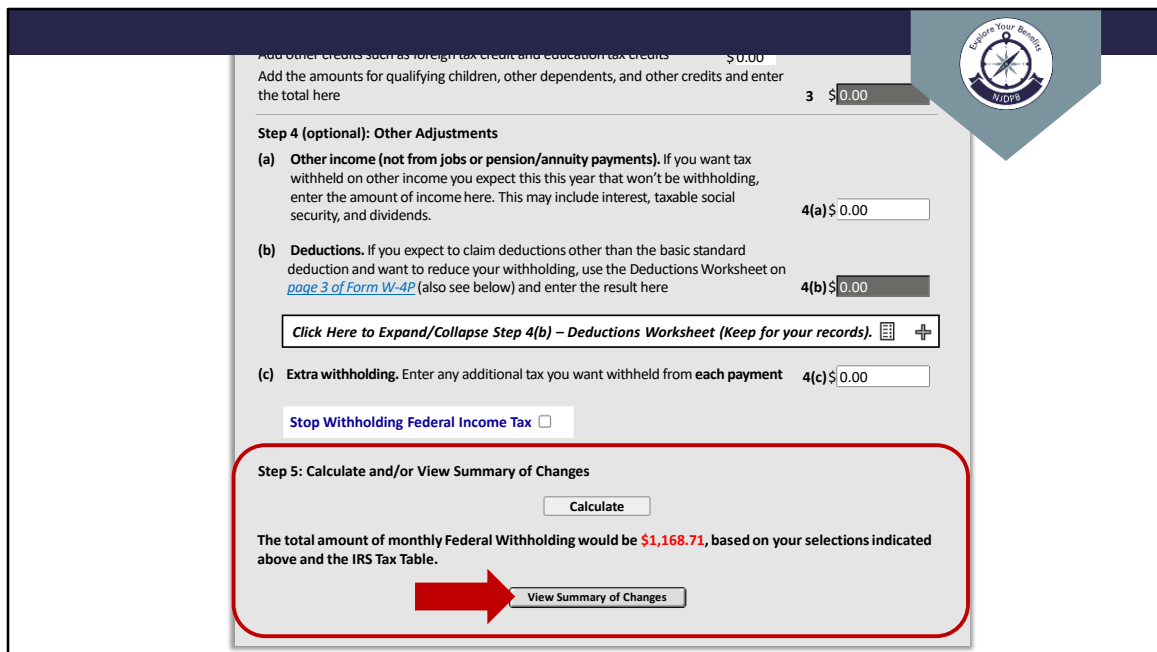
(c) **Extra withholding.** Enter any additional tax you want withheld from each payment 4(c) \$ 0.00

[Stop Withholding Federal Income Tax](#) ☐

Step 5: Calculate and/or View Summary of Changes

 **Calculate**

In Step 5, click the “Calculate” button.



3 \$0.00

Step 4 (optional): Other Adjustments

(a) **Other income (not from jobs or pension/annuity payments).** If you want tax withheld on other income you expect this year that won't be withholding, enter the amount of income here. This may include interest, taxable social security, and dividends. 4(a) \$0.00

(b) **Deductions.** If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, use the Deductions Worksheet on [page 3 of Form W-4P](#) (also see below) and enter the result here. 4(b) \$0.00

[Click Here to Expand/Collapse Step 4\(b\) – Deductions Worksheet \(Keep for your records\).](#)

(c) **Extra withholding.** Enter any additional tax you want withheld from each payment. 4(c) \$0.00

[Stop Withholding Federal Income Tax](#) ☐

Step 5: Calculate and/or View Summary of Changes

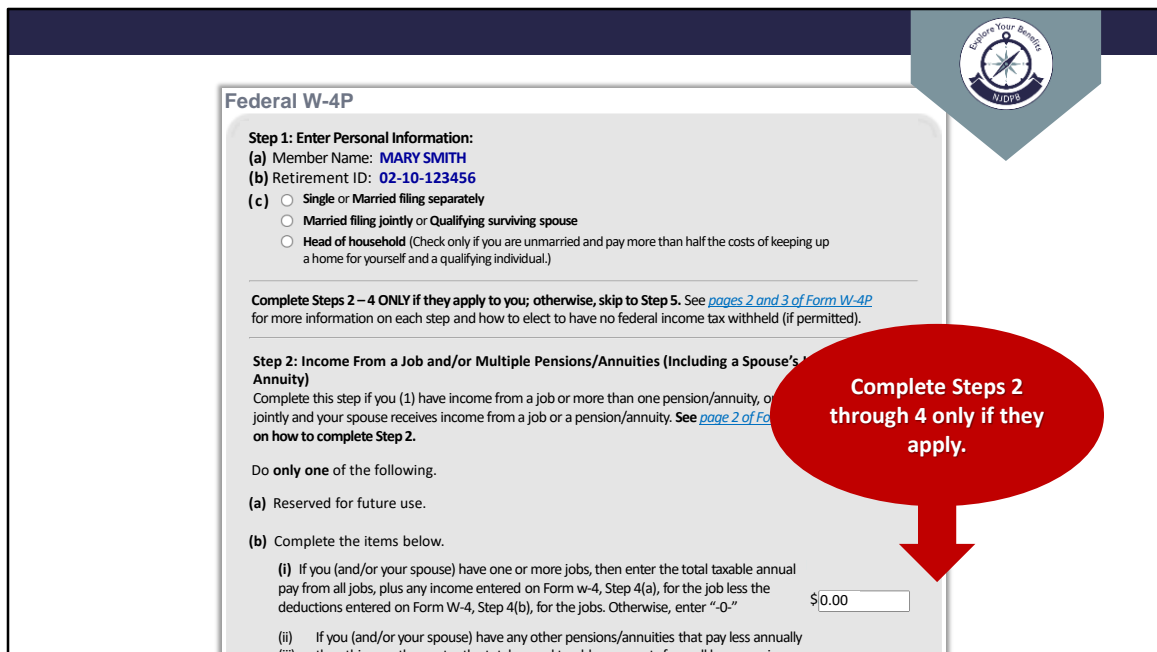
[Calculate](#)

The total amount of monthly Federal Withholding would be **\$1,168.71**, based on your selections indicated above and the IRS Tax Table.

[View Summary of Changes](#)

The system will indicate how much will be withheld monthly for federal income tax based on the tax filing status you selected.

If you are satisfied with the new withholding calculation, click the "View Summary of Changes" button.



The image shows a screenshot of the "Federal W-4P" form. In the top right corner, there is a logo for "Explore Your Benefits" with "NJOPB" underneath. The form is titled "Federal W-4P" and contains the following sections:

- Step 1: Enter Personal Information:**
 - (a) Member Name: **MARY SMITH**
 - (b) Retirement ID: **02-10-123456**
 - (c) ☐ Single or Married filing separately
 - ☐ Married filing jointly or Qualifying surviving spouse
 - ☐ Head of household (Check only if you are unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)
- Complete Steps 2 – 4 ONLY if they apply to you; otherwise, skip to Step 5.** See [pages 2 and 3 of Form W-4P](#) for more information on each step and how to elect to have no federal income tax withheld (if permitted).
- Step 2: Income From a Job and/or Multiple Pensions/Annuities (Including a Spouse's Pension or Annuity)**

Complete this step if you (1) have income from a job or more than one pension/annuity, or (2) are married and your spouse receives income from a job or a pension/annuity. See [page 2 of Form W-4P](#) on how to complete Step 2.

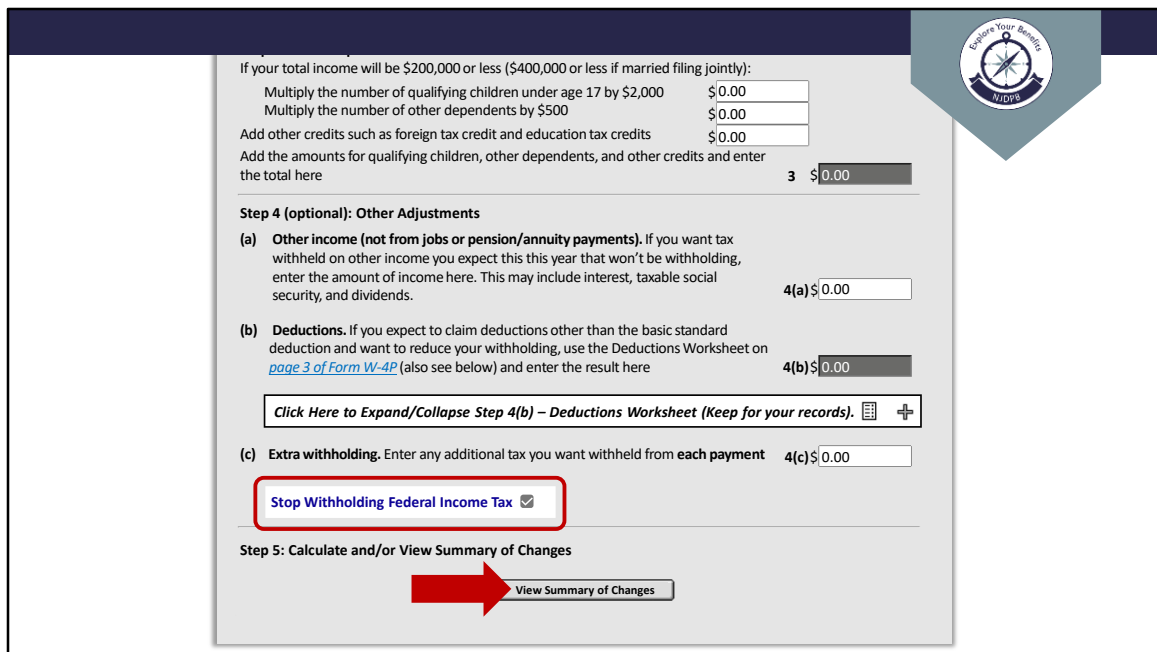
Do **only one** of the following.

 - (a) Reserved for future use.
 - (b) Complete the items below.
 - (i) If you (and/or your spouse) have one or more jobs, then enter the total taxable annual pay from all jobs, plus any income entered on Form w-4, Step 4(a), for the job less the deductions entered on Form W-4, Step 4(b), for the jobs. Otherwise, enter "-0-."
 - (ii) If you (and/or your spouse) have any other pensions/annuities that pay less annually than this one, then enter the total annual taxable payments from all lower-paying pensions/annuities.
 - (iii) If you (and/or your spouse) have any other pensions/annuities that pay more annually than this one, then enter the total annual taxable payments from all higher-paying pensions/annuities.

A red callout bubble with a downward-pointing arrow contains the text: "Complete Steps 2 through 4 only if they apply."

To make adjustments to your tax withholding form, complete steps to 2-4. These steps should **ONLY** be completed if they apply to you.

As previously discussed, click "Calculate" and "View Summary of Changes" at the bottom of the page once you have provided your adjustments.



If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):

Multiply the number of qualifying children under age 17 by \$2,000	\$0.00
Multiply the number of other dependents by \$500	\$0.00
Add other credits such as foreign tax credit and education tax credits	\$0.00
Add the amounts for qualifying children, other dependents, and other credits and enter the total here	3 \$0.00

Step 4 (optional): Other Adjustments

(a) **Other income (not from jobs or pension/annuity payments).** If you want tax withheld on other income you expect this year that won't be withholding, enter the amount of income here. This may include interest, taxable social security, and dividends. 4(a) \$0.00

(b) **Deductions.** If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, use the Deductions Worksheet on [page 3 of Form W-4P](#) (also see below) and enter the result here 4(b) \$0.00

[Click Here to Expand/Collapse Step 4\(b\) – Deductions Worksheet \(Keep for your records\).](#)

(c) **Extra withholding.** Enter any additional tax you want withheld from each payment 4(c) \$0.00

Stop Withholding Federal Income Tax ☒

Step 5: Calculate and/or View Summary of Changes

[View Summary of Changes](#)

To stop all federal tax withholding, select the bubble next to "Stop Withholding Federal Income Tax" at the bottom of the form.

To proceed with this change, click the "View Summary of Changes" button.

Please note that the Division of Pensions & Benefits will still report your gross annual allowance subject to federal income tax to the IRS at the end of the year; and, if applicable, you may be required to pay federal income tax on your pension allowance.



Federal W-4P

Member Name: **MARY SMITH**
Retirement ID: **02-10-123456**

FEDERAL W-4P MONTHLY WITHHOLDING SUMMARY

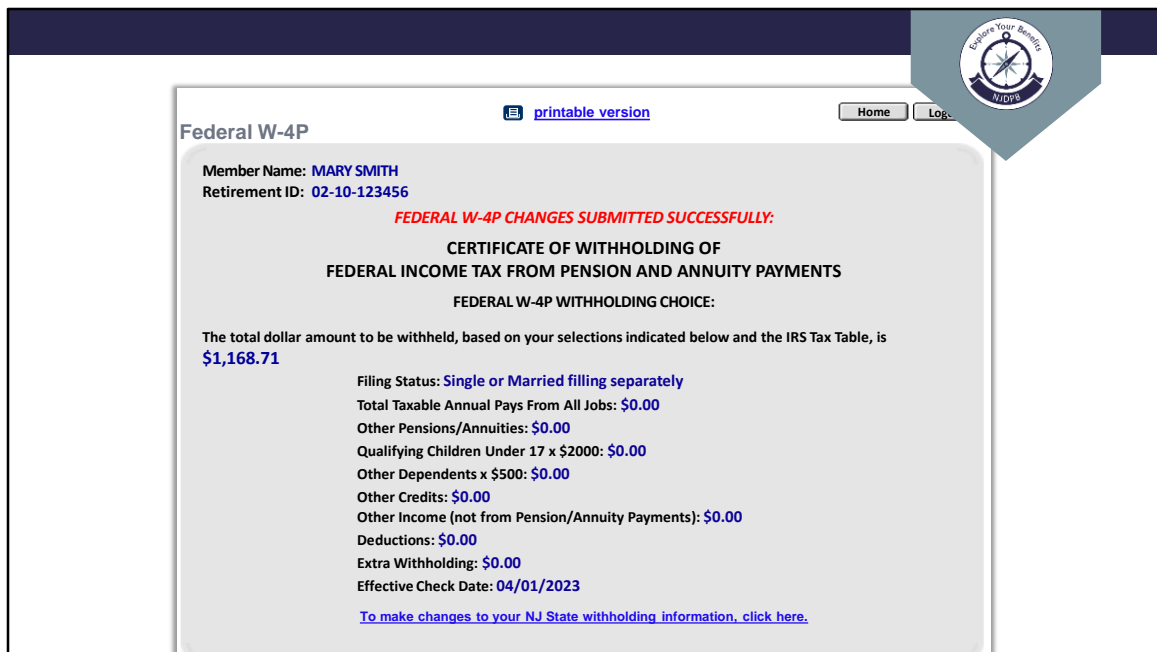
The total dollar amount to be withheld, based on your selections indicated below and the IRS Tax Table, is **\$1,168.71**

Filing Status: **Single or Married filing separately**
Total Taxable Annual Pays From All Jobs: **\$0.00**
Other Pensions/Annuities: **\$0.00**
Qualifying Children Under 17 x \$2000: **\$0.00**
Other Dependents x \$500: **\$0.00**
Other Credits: **\$0.00**
Other Income (not from Pension/Annuity Payments): **\$0.00**
Deductions: **\$0.00**
Extra Withholding: **\$0.00**
Effective Check Date: **04/01/2023**

Once you have clicked the "View Summary of Changes" button, the "Federal W-4P Monthly Withholding Summary" page will open. Please check that the information shown is what you want withheld monthly for federal income tax.

If you wish to make changes, click the "Make Additional Changes" button.

If the information is correct, click the "Submit W-4P Form" button to complete the process.



Federal W-4P [printable version](#) [Home](#) [Log](#)

Member Name: **MARY SMITH**
Retirement ID: **02-10-123456**

FEDERAL W-4P CHANGES SUBMITTED SUCCESSFULLY:

**CERTIFICATE OF WITHHOLDING OF
FEDERAL INCOME TAX FROM PENSION AND ANNUITY PAYMENTS**

FEDERAL W-4P WITHHOLDING CHOICE:

The total dollar amount to be withheld, based on your selections indicated below and the IRS Tax Table, is
\$1,168.71

Filing Status: **Single or Married filing separately**
Total Taxable Annual Pays From All Jobs: **\$0.00**
Other Pensions/Annuities: **\$0.00**
Qualifying Children Under 17 x \$2000: **\$0.00**
Other Dependents x \$500: **\$0.00**
Other Credits: **\$0.00**
Other Income (not from Pension/Annuity Payments): **\$0.00**
Deductions: **\$0.00**
Extra Withholding: **\$0.00**
Effective Check Date: **04/01/2023**

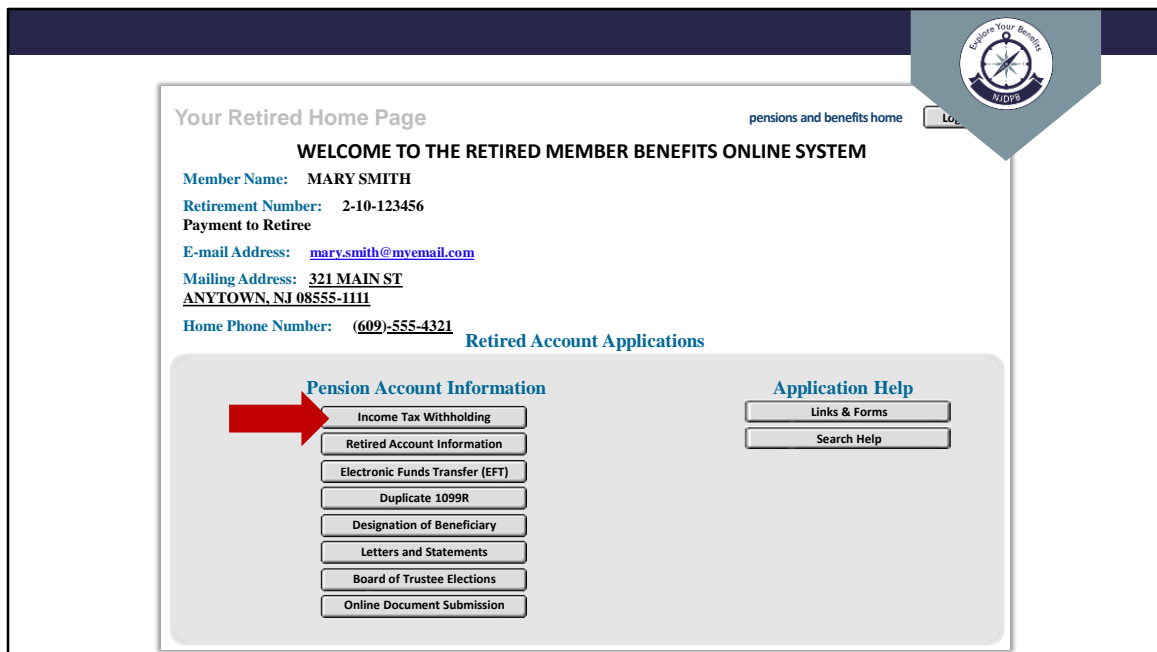
[To make changes to your NJ State withholding information, click here.](#)

You will be shown a confirmation page that contains a final summary of your selections.

A link to a printable version is on the top of the page. Please print a copy of the final information for your records.

There is also a link at the bottom to go to the New Jersey State Form W-4P if you wish to make changes to your New Jersey State income tax withholding.

Otherwise, click the "Home" button at the top of the page to exit the application and return to the Retired MBOS Home Page.



You can access the NJ State W-4P application from your Retired MBOS home page as well.

Click the "Income Tax Withholding" button to begin.



Income Tax Withholding

Member Name: **MARY SMITH**
Retirement ID: **02-10-123456**

Which form would you like to complete or update at this time?

New Jersey State W-4P *

Federal W-4P

Federal W-4R **

For additional information about how to correctly select federal or NJ State income tax withholding amounts, please read [Fact Sheet #12, Taxation of Retirement Benefits](#).

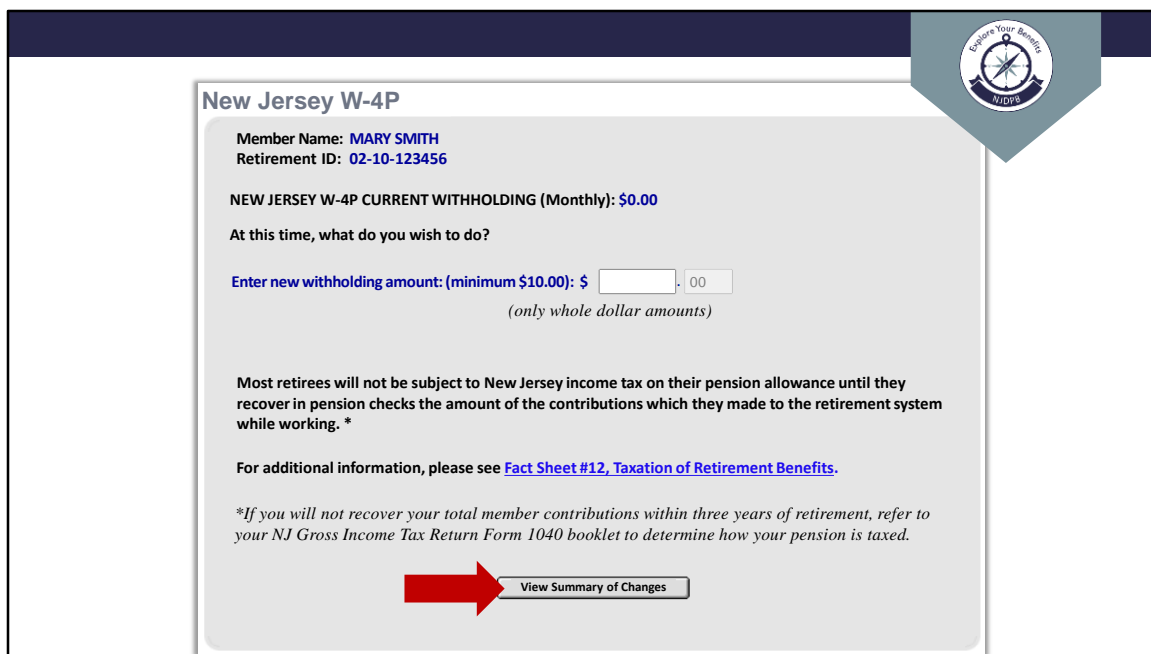
***New Jersey residents only.**
The Division of Pensions and Benefits cannot withhold tax for other states. If you reside outside of the State of New Jersey, please contact your local tax office to find out what your state and/or local tax obligations are.

****Not available for payments to nonresident aliens and foreign estates. Please also note that the federal W-4R form should be used for non-periodic payments, such as a distribution that is not received on a regular basis. For recurring payments, such as a monthly pension check, the federal W-4P form should be used.**

FEDERAL THREE YEAR HISTORY				STATE THREE YEAR HISTORY		
YEAR	Gross Allowance	Taxable Allowance	Tax Withheld	YEAR	Gross Allowance	Tax Withheld
2022	\$44,624.76	\$44,373.96	\$3,374.21	2022	\$44,624.76	\$1200.00
2021	\$44,624.76	\$44,373.96	\$3,521.16	2021	\$44,624.76	\$1200.00
2020	\$44,624.76	\$44,373.96	\$3,629.55	2020	\$44,624.76	\$1200.00

To access the New Jersey State Form W-4P, click the "New Jersey State W-4P" button.

If you live outside New Jersey, you are not required to pay New Jersey income tax on the pension you receive from the retirement system. The Division of Pensions & Benefits does not withhold income tax for other states. Check with your home state's tax office to determine if your pension is taxable in your state of residence.

A screenshot of the New Jersey W-4P form. The header shows the NJ Division of Taxation logo and the text "Explore Your Benefits NJDPS". The form title is "New Jersey W-4P". It displays member information: "Member Name: MARY SMITH" and "Retirement ID: 02-10-123456". The current withholding is shown as "NEW JERSEY W-4P CURRENT WITHHOLDING (Monthly): \$0.00". A prompt asks "At this time, what do you wish to do?". Below this is a field to "Enter new withholding amount: (minimum \$10.00): \$" with a text input box containing "00" and a label "(only whole dollar amounts)". A paragraph explains that most retirees are not subject to New Jersey income tax until they recover their contributions. A link for "Fact Sheet #12, Taxation of Retirement Benefits" is provided. A footnote refers to the NJ Gross Income Tax Return Form 1040 booklet. A red arrow points to a button labeled "View Summary of Changes".

New Jersey W-4P

Member Name: **MARY SMITH**
Retirement ID: **02-10-123456**

NEW JERSEY W-4P CURRENT WITHHOLDING (Monthly): \$0.00


At this time, what do you wish to do?

Enter new withholding amount: (minimum \$10.00): \$.00
(only whole dollar amounts)

Most retirees will not be subject to New Jersey income tax on their pension allowance until they recover in pension checks the amount of the contributions which they made to the retirement system while working. *

For additional information, please see [Fact Sheet #12, Taxation of Retirement Benefits](#).

**If you will not recover your total member contributions within three years of retirement, refer to your NJ Gross Income Tax Return Form 1040 booklet to determine how your pension is taxed.*

 [View Summary of Changes](#)

Because New Jersey law does not require automatic income tax withholding from your retirement benefit, the first time you enter the New Jersey State Form W-4P application it will show your current withholding as zero dollars.

To begin withholding New Jersey State tax, enter a withholding amount. Withholding amounts for New Jersey State income tax must be a minimum of \$10 and listed as whole dollars.

You may not owe New Jersey State income tax on your pension until the total of accumulated pension received is equal to the total amount of pension contributions you made while employed. For more information, see the *Taxation of Retirement Benefits* fact sheet linked for you or contact the NJ Division of Taxation.

After you have made your selections, click the "View Summary of Changes" button.



New Jersey W-4P

Member Name: **MARY SMITH**
Retirement ID: **02-10-123456**

**CERTIFICATE OF VOLUNTARY WITHHOLDING OF NEW JERSEY GROSS INCOME
TAX FROM PENSION AND ANNUITY PAYMENTS**

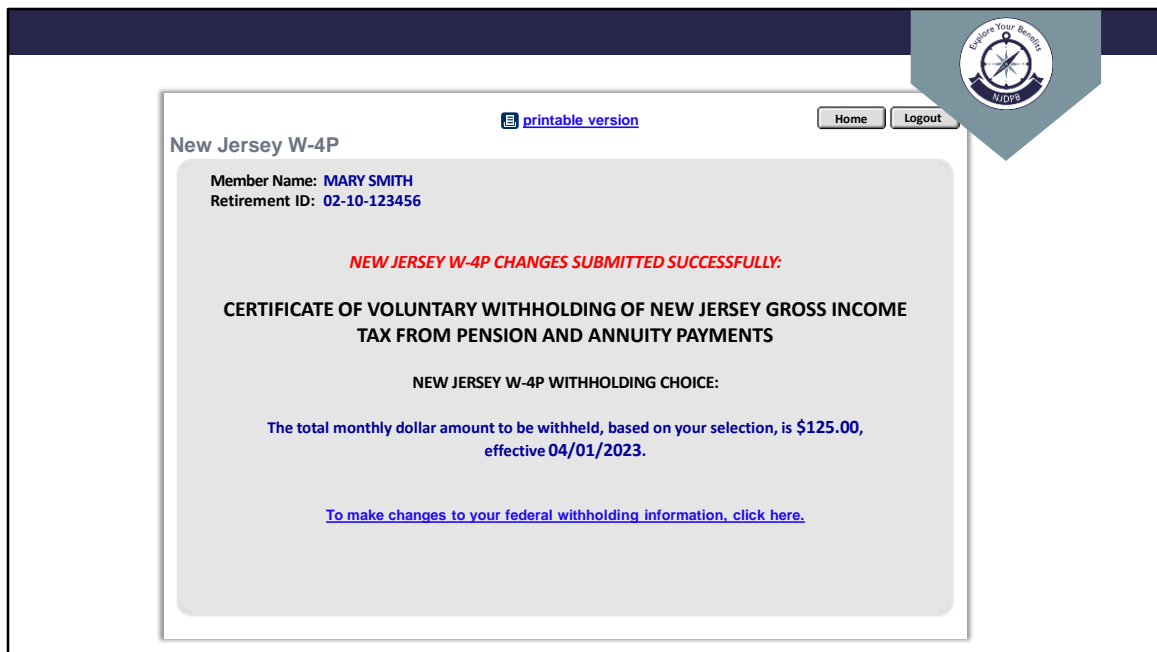
NEW JERSEY W-4P WITHHOLDING CHOICE:


**The total monthly dollar amount to be withheld, based on your selection, is \$125.00,
effective 04/01/2023.**

You will be shown a summary page of your changes. Please check that the information shown is correct.

If you wish to make changes, click the "Make Additional Changes" button.

If the information is correct, click the "Submit W-4P Form" button to complete the process.



 Explore Your Benefits
NJOPB

[printable version](#) [Home](#) [Logout](#)

New Jersey W-4P

Member Name: **MARY SMITH**
Retirement ID: **02-10-123456**

NEW JERSEY W-4P CHANGES SUBMITTED SUCCESSFULLY:

**CERTIFICATE OF VOLUNTARY WITHHOLDING OF NEW JERSEY GROSS INCOME
TAX FROM PENSION AND ANNUITY PAYMENTS**

NEW JERSEY W-4P WITHHOLDING CHOICE:

The total monthly dollar amount to be withheld, based on your selection, is **\$125.00**,
effective **04/01/2023**.

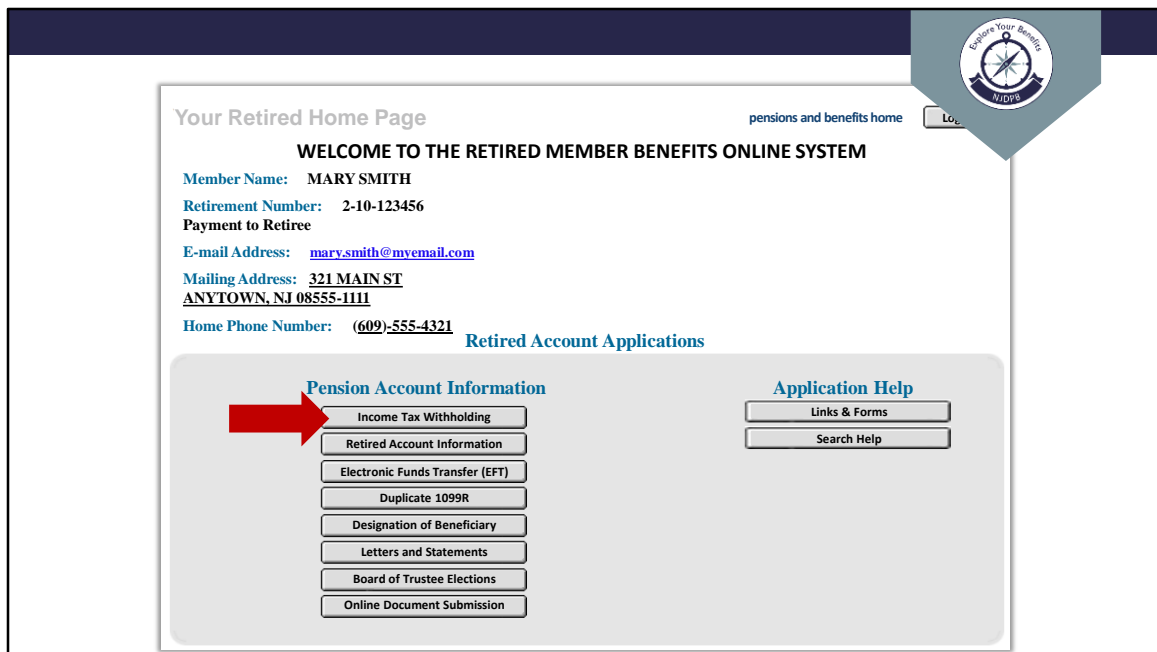
[To make changes to your federal withholding information, click here.](#)

You will be shown a confirmation page that contains a final summary of your selections.

A link to a printable version is on the top of the page. Please print a copy of the final information for your records.

There is also a link on the bottom to go to the Federal Form W-4P if you wish to make changes to your federal income tax withholding.

Otherwise, click the "Home" button at the top of the page to exit the application and return to the Retired MBOS Home Page.



Your Retired Home Page pensions and benefits home Log Out

WELCOME TO THE RETIRED MEMBER BENEFITS ONLINE SYSTEM

Member Name: MARY SMITH
Retirement Number: 2-10-123456
Payment to Retiree
E-mail Address: mary.smith@mvemail.com
Mailing Address: 321 MAIN ST
ANYTOWN, NJ 08555-1111
Home Phone Number: (609)-555-4321

Retired Account Applications

Pension Account Information

- Income Tax Withholding
- Retired Account Information
- Electronic Funds Transfer (EFT)
- Duplicate 1099R
- Designation of Beneficiary
- Letters and Statements
- Board of Trustee Elections
- Online Document Submission

Application Help

- Links & Forms
- Search Help

To submit a Federal Form W-4R, select the “Income Tax Withholding” button from your Retired MBOS home page.



Income Tax Withholding

Member Name: **MARY SMITH**
Retirement ID: **02-10-123456**

Which form would you like to complete or update at this time?

*

 **

For additional information about how to correctly select federal or NJ State income tax withholding amounts, please read [Fact Sheet #12, Taxation of Retirement Benefits](#).

***New Jersey residents only.**
The Division of Pensions and Benefits cannot withhold tax for other states. If you reside outside of the State of New Jersey, please contact your local tax office to find out what your state and/or local tax obligations are.

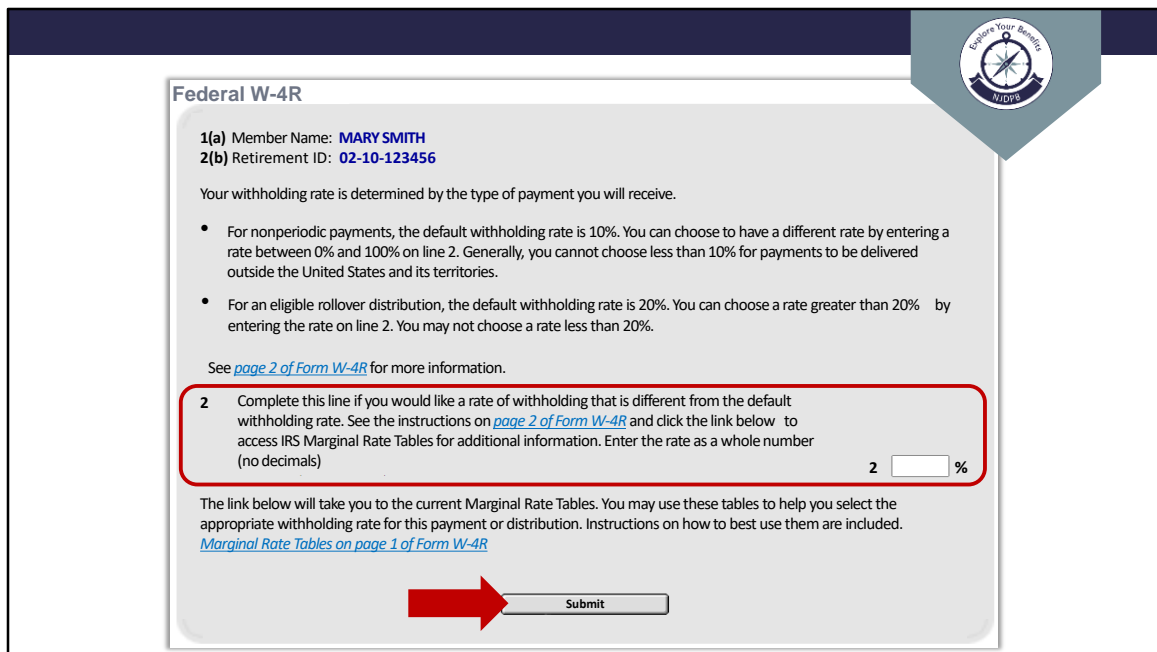
****Not available for payments to nonresident aliens and foreign estates. Please also note that the federal W-4R form should be used for non-periodic payments, such as a distribution that is not received on a regular basis. For recurring payments, such as a monthly pension check, the federal W-4P form should be used.**

FEDERAL THREE YEAR HISTORY				STATE THREE YEAR HISTORY		
YEAR	Gross Allowance	Taxable Allowance	Tax Withheld	YEAR	Gross Allowance	Tax Withheld
2022	\$44,624.76	\$44,373.96	\$3,374.21	2022	\$44,624.76	\$1200.00
2021	\$44,624.76	\$44,373.96	\$3,521.16	2021	\$44,624.76	\$1200.00
2020	\$44,624.76	\$44,373.96	\$3,629.55	2020	\$44,624.76	\$1200.00

To access the Federal Form W-4R, click the "Federal W-4R" button.

It is important to note that the Federal Form W-4R should only be used for non-periodic payments such as a distribution that is not received on a regular basis.

For recurring payments, such as a monthly pension check, the federal W-4P form should be used.



Federal W-4R

1(a) Member Name: **MARY SMITH**
2(b) Retirement ID: **02-10-123456**


Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you cannot choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See [page 2 of Form W-4R](#) for more information.

2 Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on [page 2 of Form W-4R](#) and click the link below to access IRS Marginal Rate Tables for additional information. Enter the rate as a whole number (no decimals) 2 %


The link below will take you to the current Marginal Rate Tables. You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Instructions on how to best use them are included.
[Marginal Rate Tables on page 1 of Form W-4R](#)



For nonperiodic payments, such as a lump sum retroactive pension payment, the default withholding rate is 10%.

You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you cannot choose less than 10% for payments to be delivered outside the United States and its territories.


Click “Submit” once you have entered the new rate.



Federal W-4R

Member Name: **MARY SMITH**
Retirement ID: **02-10-123456**

Thank you for submitting the W-4R form. This rate will be effective in one business day and will be applied to your next non-periodic payment.

 [Return to Income Tax Withholding Home](#)

A confirmation message will appear indicating your Federal Form W-4R has been submitted successfully.

Click the “Return to Income Tax Withholding Home” button to return to the Income Tax Withholding page or click the "Home" button at the top of the page to exit the application and return to the Retired MBOS Home Page.



Phone: (609) 292-7524

Email: pensions.nj@treas.nj.gov

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For more information about this topic, see the *Taxation of Retirement Benefits* fact sheet located on our website: www.nj.gov/treasury/pensions

Because the Division of Pensions & Benefits cannot provide tax advice, we recommend that you consult the Internal Revenue Service (IRS) for assistance with your federal tax withholding, the New Jersey Division of Taxation for your New Jersey State tax withholding, or your tax advisor to determine the correct withholding for your financial situation.

If you have any questions regarding the taxation of your retirement benefits, you can reach out to the Division by telephone, email, or postal mail. For additional information about this topic, see the *Taxation of Retirement Benefits* fact sheet located on our website at www.nj.gov/treasury/pensions