

Information from <https://www.state.nj.us/treasury/pensions/>

Designation of Beneficiary via MBOS

The Designation of Beneficiary application allows you to review and, if desired, change your designated beneficiary(ies) for any payments upon your death for Group Life Insurance and/or Pension account funds.

To access the application, click the "Designation of Beneficiary " button on your MBOS Home Page.

The page that opens will display the current beneficiary information you have on file with the Division of Pensions and Benefits.

DEPARTMENT OF THE TREASURY
NJDPB
Pensions & Benefits
Explore Your Benefits

Member Benefits Online System (MBOS)

Your MBOS Home Page pensions and benefits home

Member Name : JANE A. MEMBER
Member Number : PERS - 0123456
jane.member@email.com

WELCOME TO THE MEMBER BENEFITS ONLINE SYSTEM
Please update your e-mail address by clicking the e-mail address link to the left.

Member Account Applications

Pension Account Information and Calculators	Other Benefits Programs
<input type="button" value="Payroll Certifications"/>	<input type="button" value="SHBP / SEHBP"/>
<input type="button" value="Personal Benefit Statement"/>	Application Help
<input type="button" value="Pension Loan"/>	<input type="button" value="MBOS User Guide"/>
<input type="button" value="Retirement"/>	
<input type="button" value="Additional Information"/>	
<input type="button" value="Application for Withdrawal"/>	
<input type="button" value="Designation of Beneficiary"/>	
<input type="button" value="Purchase Service Credit"/>	
<input type="button" value="Purchase Calculator"/>	
<input type="button" value="Online Document Submission"/>	

Beneficiary Information on File

Member Name: LAWRENCE LOW

Member Number: 02-0123456

Group Life Insurance Benefit

Primary Beneficiary(ies)

Name: Lois Low	Date of Birth: 09/1959
Address: 123 4th Street Anytown NJ 07123 3456	Relationship: Wife SSN: 345678901

Pension Benefit

Primary Beneficiary(ies)

Name: Lois Low	Date of Birth: 09/1959
Address: 123 4th Street Anytown NJ 07123 3456	Relationship: Wife SSN: 345678901

Contingent Beneficiary(ies)

Name: Bill L Low	Date of Birth: 05/1985
Address: 546 7th Ave Trenton NJ 08901	Relationship: Other SSN: 456789012

Contingent Beneficiary(ies)

Name: Jane P Smith	Date of Birth: 07/1978
Address: 789 Main St Grovers Mill NJ 08345 6789	Relationship: Other SSN: 890123456

Do you wish to change your beneficiary information?

You must use the paper version of the *Designation of Beneficiary* form if you choose any of the following types of designations:

- Nominating a Trust, Organization, Charity or Corporation.
- Nominating a Power of Attorney; or if a Power of Attorney is completing the form.
- Nominating a formal or informal trust for a minor.
- Nominating a specific percentage for each beneficiary.
- Nominating more than six beneficiaries per benefit.

To obtain the paper version, please click on the link below:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/eb214.pdf>

If you want to modify, delete, or add beneficiary information, click on the button below.

[Change Beneficiaries](#)

 [Printable Version](#)

A link is provided to a printable version of this information so that you may retain it for your records. Note: If beneficiary information has not been updated since before 1987, users may receive a message indicating "beneficiary information unavailable" because it is not accessible to the online system. The message includes additional instructions for contacting the NJDPB to obtain beneficiary information.

Beneficiary Relationship Types

Below is an explanation of the different types of beneficiaries. Please note that if you have Power of Attorney, or are naming more than ten beneficiaries for each benefit type, you must use the paper version of the [Designation of Beneficiary form](#) .

Designation of Beneficiary

Beneficiary Relationship Types

Husband / Wife — This is a person to whom you are legally married. A photocopy of the *Marriage Certificate* is required for verification at the time of retirement or upon the member's death.

Civil Union Partner — This is a person of the same sex with whom you had entered into a civil union. A photocopy of the New Jersey *Civil Union Certificate* or a valid certification from another jurisdiction that recognizes same-sex civil unions is required for verification at the time of retirement or upon the member's death.

Domestic Partner — This is a person of the same sex with whom you had entered into a domestic partnership. A photocopy of the New Jersey *Certificate of Domestic Partnership* dated prior to February 19, 2007 or a valid certification from another jurisdiction that recognizes same-sex domestic partners is required for verification at the time of retirement or upon the member's death.

Note: For PFRS, SPRS, or JRS members, eligibility for survivor pension benefits to a same-sex domestic partner is defined under Chapter 246, P.L. 2003, the Domestic Partnership Act, as the domestic partner of any State employee, State retiree, or an eligible employee or retiree of a local public entity if the local governing body adopts a resolution to provide Chapter 246 pension benefits.

Estate — You may choose to name your estate as your beneficiary. If you name your estate, the Division will require a certified *Surrogate Certificate* issued from the court at the time of the member's death in order to release payment.

Note: If you do not have a named beneficiary on file with the Division of Pensions and Benefits, or if your named beneficiary(ies) have predeceased you, your estate will be paid by default.

Trust, Organization, Charity or Corporation — This is designating any person who *is not* your husband, wife, civil union partner, or domestic partner; however, if you have Power of Attorney, or are naming more than ten beneficiaries for each benefit type, you must use the paper version of the [Designation of Beneficiary form](#).

Changing Your Beneficiaries

If you wish to change, add, or delete any of the beneficiary information shown, click on the "Change Beneficiaries" button.

A page will open with additional information and the "Do's and Don'ts" of beneficiary designation.

Change Beneficiaries

Member Name: LAWRENCE LOW

Member Number: 02-0123456

As a New Jersey State-administered retirement system member, you can nominate or change a beneficiary for the group life insurance and pension benefit that are payable upon your death at any time, and as often as you wish.

Group Life Insurance Benefit

The insurance benefit for active members is based upon your last years (10 or 12 months) salary at the time of your death. The insurance benefit for retired members is based on your final year of salary. Group life insurance does not apply to members who enrolled at age 60 or older and failed to prove insurability or those members retiring with less than 10 years of service.

Pension Benefit

PERS

As an **active** Public Employees' Retirement System (PERS) member, the pension benefit is the return of member contributions plus interest paid in a lump sum to the designated beneficiary. You may specify both primary and contingent beneficiaries for the pension benefit.

As a **retired** Public Employees' Retirement System (PERS) member, this benefit is based upon your Option selection at the time of retirement.

Primary and Contingent Beneficiaries

You may specify both primary and contingent beneficiaries for each benefit (except as limited by statute).

- Primary beneficiaries will receive any benefits that are payable upon your death. They will each receive an equal share (share and share alike) of the benefit, unless you indicate a different distribution.

Do's and Don'ts of Beneficiary Designations

- Do use proper names. Nicknames are not acceptable. When naming a married female as beneficiary, be certain the proper name is given, e.g. Mary J. Jones, not Mrs. John R. Jones.
- Periodically review your *Designation of Beneficiary* form to be sure all beneficiary information is correct. It is especially important to update this information after a life event, such as a birth, marriage, divorce, or death.

Designating a Beneficiary

You may nominate any of the following as your primary or contingent beneficiary (ies):

- A person or persons
- Your estate

No Beneficiary Designation on File

If there is no beneficiary designation on file at the time of your death, payment will default to your estate.

Nominating or Paying Your Estate

If you are nominating your estate as beneficiary, or your estate is being paid by default, the Division will require a certified Surrogate Certificate issued from the court in order to release payment at the time of death.

If you have any questions on how to complete your *Designation of Beneficiary* please click on "Contact Us" link at the bottom right-hand corner of this page to send us an e-mail with your questions.

Continue

Be sure that you read and understand this information before you click the "Continue" button. On the next page a summary list will appear.

Designation of Beneficiary

List of Beneficiaries on File

Name: Lois Low	<input type="checkbox"/> Delete	Date of Birth: 09/1959	Relationship: Wife
Address: 123 4th Street Anytown NJ 07123 3456			Group Life Insurance Benefits: Primary Pension Benefits: Primary
<input type="button" value="Modify"/>			

Name: Bill L Low	<input type="checkbox"/> Delete	Date of Birth: 05/1985	Relationship: Other
Address: 546 7th Ave Trenton NJ 08901			Group Life Insurance Benefits: N/A Pension Benefits: Contingent
<input type="button" value="Modify"/>			

Name: Jane P Smith	<input type="checkbox"/> Delete	Date of Birth: 07/1978	Relationship: Other
Address: 789 Main St Grovers Mill NJ 08345 6789			Group Life Insurance Benefits: N/A Pension Benefits: Contingent
<input type="button" value="Modify"/>			

- Click the "Modify" button to change any information displayed for a currently listed beneficiary.
- Click the "Add Beneficiary" button to add a new beneficiary to the existing list.
- Check the "Delete" box and then the "Continue" button to remove the beneficiary from the list.

If you choose to "Add" or "Modify" your beneficiary information, a form page similar to the one below will open. Enter the beneficiary information requested on the form. When finished click the "Continue" button.

Please note: Social Security numbers are optional, however, when provided the inclusion of a correct Social Security number will help to speed processing in the event of a claim.

Modify Beneficiary

First Name	Middle Name	Last Name	Suffix
<input type="text" value="Jane"/>	<input type="text" value="P"/>	<input type="text" value="Smith"/>	<input type="text" value=""/>
Social Security No.	Date of Birth (mm/yyyy)	Relationship	
<input type="text" value="890"/> - <input type="text" value="12"/> - <input type="text" value="3456"/>	<input type="text" value="07"/> / <input type="text" value="1978"/>	<input type="text" value="Other"/>	
Group Life Insurance Benefits	Pension Benefits		
<input type="text" value="Contingent"/>	<input type="text" value="Contingent"/>		
Street Address 1	Street Address 2		
<input type="text" value="789 Main St"/>	<input type="text" value=""/>		
City	State		
<input type="text" value="Grovers Mill"/>	<input type="text" value="New Jersey"/>		
Zip Code	Country		
<input type="text" value="08345"/> - <input type="text" value="6789"/>	<input type="text" value="UNITED STATES"/>		

Before completing your changes, you will be able to review your new beneficiary information on the verification page. The verification page will display the new beneficiary information and will also indicate any information that is being deleted from your beneficiary record. Please review the information carefully to assure that it is correct.

Verify Beneficiary(ies)

Member Name: LAWRENCE LOW

Member Number: 02-0123456

Group Life Insurance Benefit

Primary Beneficiary(ies)

Name: Lois Low Date of Birth: 09/1959
Address: 123 4th Street Relationship: Wife
Anytown NJ 07123 3456 SSN: 345678901

Contingent Beneficiary(ies)

Name: Jane P Smith Date of Birth: 07/1978
Address: 789 Main St Relationship: Other
Grovers Mill NJ 08345 6789 SSN: 890123456

Pension Benefit

Primary Beneficiary(ies)

Name: Lois Low Date of Birth: 09/1959
Address: 123 4th Street Relationship: Wife
Anytown NJ 07123 3456 SSN: 345678901

Contingent Beneficiary(ies)

Name: Bill L Low Date of Birth: 05/1985
Address: 546 7th Ave Relationship: Other
Trenton NJ 08901 SSN: 456789012

Contingent Beneficiary(ies)

Name: Jane P Smith Date of Birth: 07/1978
Address: 789 Main St Relationship: Other
Grovers Mill NJ 08345 6789 SSN: 890123456

Is above BENEFICIARY information correct?

Change Beneficiaries

Submit

If any of the information requires further changes, you may make them now by clicking the "Change Beneficiaries" button.

If the information displayed is correct, click the "Submit" button to complete the transaction. You will see a confirmation page to indicate that your Beneficiary Designation has been submitted successfully. At the top of the confirmation page is a link to a "printable version" of the page. You should print and keep a copy on this confirmation for your records.

Members who have a Withdrawal number and try to change their beneficiaries will receive the following message:

Designation of Beneficiary

Disallow use of MBOS Bene Designation

Member Name:

Member Number: 02-1099086

Our records indicate that a court order has been filed with the Division of Pensions and Benefits. Consequently you cannot change your beneficiary online. Please click the link below to obtain a paper *Designation of Beneficiary* form. Once the completed form is received, we will review the changes to ensure that they do not violate the court order we have on file.

To obtain the paper version, please click on the link below:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/eb0214.pdf>

for help call (609) 292-7524 | [contact us](#) | [privacy notice](#)



Members who have a court order and try to change their beneficiaries will receive the following message:

Designation of Beneficiary

Disallow use of MBOS Bene Designation

Member Name:

Member Number: 02-0763441

Our records indicate that your pension account is no longer active. As a result no beneficiary information is available.

for help call (609) 292-7524 | [contact us](#) | [privacy notice](#)

