



## **Public Employees' Retirement System (PERS)**

## **Teachers' Pension and Annuity Fund (TPAF)**

### Understanding Your Benefits – Local Education

*The information provided in this packet is an overview and not intended to provide all information. While every attempt at accuracy has been made, it cannot be guaranteed. The complete terms governing the PERS, TPAF, and the other State-administered employee benefit programs discussed in this handout are set forth in the New Jersey Statutes Annotated and the New Jersey Administrative Code. If there is are differences between the information presented here and the statutes governing the plan or regulations implementing the statutes, the statutes and regulations will take precedence.*



## **Understanding Your Benefits For PERS and TPAF Members**

To view **Fact Sheets** from NJDPB's website, click the "Publications" link in the navigation bar and select "Fact Sheets" from the drop down menu. Fact Sheet topics and titles are listed below:

### **Website**

[www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)

### **Retirement**

Retirement – How to Apply for PERS and TPAF Members

Retirement – PERS and TPAF Pension Options

Retirement Checklist

Deferred Retirement

Disability Retirement Benefits (PERS & TPAF)

Taxation of Retirement Benefits

Retirement Check Information

### **Life Insurance**

Conversion of Group Life Insurance

Beneficiary Designation

### **Purchase of Service**

Purchasing Service Credit

### **Pension Loans**

Loans

## **Other Retirement Savings Plans**

The Supplemental Annuity Collective Trust Fund of NJ (SACT)

## **Withdrawals**

Withdrawal from the Retirement System  
Tax Information for Pension Distributions

## **Miscellaneous**

Veteran Status  
Divorce, Dissolution of a Civil Union, & Your Retirement Benefits  
Qualified Domestic Relations Order - QDRO

## **MBOS Registration Instructions**

[www.nj.gov/treasury/pensions/mbos-register.shtml](http://www.nj.gov/treasury/pensions/mbos-register.shtml)

## **PERS Guidebook**

[www.nj.gov/treasury/pensions/documents/guidebooks/persbook.pdf](http://www.nj.gov/treasury/pensions/documents/guidebooks/persbook.pdf)

## **TPAF Guidebook**

[www.nj.gov/treasury/pensions/documents/guidebooks/tpafbook.pdf](http://www.nj.gov/treasury/pensions/documents/guidebooks/tpafbook.pdf)



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### Need to Register for MBOS?

#### Step One – Set Up Your MBOS Account:

1. Go to [www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)
2. Click the “Register” button next to “Access my MBOS Account.”
3. The MBOS Registration page will open. Review the information for First-Time Users and then click the “Register for MBOS” button.
4. Read the disclaimer, then click the appropriate button as an Active or Retired Member.
5. Complete all of the information requested on the MBOS “Member Registration” page.
6. You will need both your Social Security number and your pension Member ID Number or Retirement Number.
  - Your pension Member ID can be obtained from your employer or by contacting the NJDPB's Office of Client Services.
  - Your Retirement Number is printed on the Retirement Statement of Allowances and Deductions or can be obtained by contacting the NJDPB's Office of Client Services. If you registered for MBOS as an active member, do not register

- again – you can continue to use your current password from your active account.
7. When all of the information has been entered, click the “Continue” button.
  - Note: At this point, MBOS checks to see if you have already registered. If it determines you are a registered MBOS user, it will take you to the myNewJersey Log On Page. If the Log On Page opens, follow the MBOS instructions for registered users. Otherwise, follow instructions #8.
8. The myNewJersey Account Page will open.
  - If you already have a myNewJersey Account, select “Yes” on the myNewJersey Account Page and follow the directions starting with instruction #1 of the instructions below.
  - If you do not have a myNewJersey Account, select “No” and follow the directions starting with Step 2 of the myNewJersey Account Page and follow the directions starting with Step 1 of the instructions below.

## **Step Two – Sign-on to, or Create, Your myNewJersey Account:**

**If you already have a myNewJersey account, start with Item #1 below. If you do not have a myNewJersey account, you need to create one. Continue to Item #4 of the instructions below.**

1. If you already have a myNewJersey account, enter your Login ID and Password where indicated on the myNewJersey Account Page.
2. When done, click the “Link MBOS to My Account” button.
3. Proceed to “STEP THREE.”

## **If you do not have a myNewJersey account, START HERE:**

4. To create your personal myNewJersey account, select "No" and enter all of the information requested on the myNewJersey Account Page.
5. Be sure to select a Login ID and Password that is easy to remember!
  - Note: Forgotten Login IDs and Passwords are the most common problem members have when using MBOS. Be sure that you can remember your Login ID and Password for future use.
  - Passwords must be at least 8 characters long and chosen from at least two of these groups: lowercase letters, uppercase letters, digits, and other characters (except space, quotes and \).
6. When done, click the “Create this new myNewJersey Account and Link MBOS to it” button.
7. Proceed to “STEP THREE.”

## **Step Three – Start Using MBOS:**

1. Once you successfully create your myNewJersey account your “MBOS” will be open.
2. From the MBOS Home Page you will see various Applications that are currently available to retired members. MBOS Applications include information about your pension and access to benefit calculators and online services.
3. Additional information about using MBOS is provided online in the [MBOS User Guide](#) — just click the button on the MBOS Home Page.
4. If you need help, call the MBOS Help Line at 800-752-7524.