



# Retirement Check Information

Information for:  
All Funds

This fact sheet contains useful information about your New Jersey State-administered retirement benefit allowance, including: online account information; how to report a lost or stolen check; direct deposit information; how to change your mailing address; and how to change your income tax withholding.

## MEMBER BENEFITS ONLINE SYSTEM (MBOS)

Most of the information presented in this fact sheet that is specific to your retirement allowance can be accessed online at any time through the Member Benefits Online System (MBOS). Registration information for MBOS is available on the New Jersey Division of Pensions & Benefits (NJDPB) website at: [www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)

Simply log on to MBOS and select the “Retired Account Information” button on your MBOS home page. From there, you will see your pension account information displayed.

## LOST, MISSING, OR STOLEN CHECKS

Every month, we receive calls from retirees who have not received their pension checks. In most cases, the problem is just a delay in the delivery of the mail; you should allow 10 days from the date of the check before considering it lost. However, if you did receive your check and it was subsequently lost, stolen, or destroyed, contact us immediately.

To report a missing, lost, or stolen check, call our Office of Client Services at (609) 292-7524 or mail a

letter with your name, address, retirement number or last four digits of your Social Security number, and the check date to the New Jersey Division of Pensions & Benefits, Pension Payroll Section, P.O. Box 295, Trenton, NJ 08625-0295. You also can send an email to: [pensions.nj@treas.nj.gov](mailto:pensions.nj@treas.nj.gov)

The NJDPB will send you a letter of non-receipt for your signature; once the signed letter is returned, the NJDPB will begin to process a replacement check if a search finds that your check has not been cashed.

To avoid the possibility of a lost check altogether and guarantee the availability of your pension money by the first of the month, have your check directly deposited into your bank account by signing up for Electronic Funds Transfer (EFT).

## ELECTRONIC FUNDS TRANSFER (EFT) SAVES TIME AND PREVENTS DELAYS

With EFT — also known as Direct Deposit — payments are normally deposited on the first day of the month, unless the first falls on a Saturday, Sunday, or State holiday.

EFT is mandatory for those who retired as of July 1, 2011, and thereafter. For those who retired prior to July 1, 2011, EFT is strongly recommended — it is an easy, convenient way to ensure that your monthly retirement check arrives automatically at your bank. Since deposits occur electronically, there is no need to wait for the check to arrive in the mail. The extra trip to the bank to cash your check or make a deposit also is eliminated. EFT can save you time, and your

money is available on time, every month. More than 90 percent of our retirees already use EFT.

You must provide your direct deposit information at the time you apply for retirement, or your retirement application will not be processed. You should make sure that you have your account type (checking or savings), bank routing number, and bank account number readily available to submit with your retirement application. If you already receive your check electronically, you can also easily make changes to your EFT information via MBOS. Please allow approximately 60 days for changes to take effect. For more information about MBOS, visit our website.

Registered MBOS users can view and print their monthly *Statement of Allowances and Deductions* online for a period of 12 months prior to the most current statement. Like a check stub, the *Statement of Allowances and Deductions* shows your monthly pension allowance, and includes all of the amounts credited to and deducted from your pension.

## UPDATING YOUR HOME ADDRESS

For members who receive a paper check, informing the NJDPB of a change of address helps to ensure that you will receive your monthly pension allowance at your new address without delay. Retired members must use the *Change of Address* function on MBOS to update their address.

If you are enrolled in the State Health Benefits Program (SHBP) or School Employees' Health Benefits

Program (SEHBP) Retired Group coverage, notifying the NJDPB of your new address will also update your address information with the SHBP/SEHBP. However, SHBP or SEHBP members who do not receive a monthly pension check cannot use the online *Change of Address* form and must log into Benefitsolver to update their address.

## FEDERAL AND STATE TAX WITHHELD FROM YOUR PENSION CHECK

### Federal Income Tax

The NJDPB is obligated to withhold federal income tax unless you stop or change the withholding amount. The default withholding status for federal income tax is Single with no adjustments. Refer to IRS *Form W-4P* for instructions regarding federal tax withholding.

To change the amount of federal income tax withheld from your pension payment, log in to your MBOS account to complete a federal *W-4P* after you receive your first retirement check. This online application allows you to elect no withholding, or, if you want withholding, to inform us of your tax filing status so that we can withhold the proper amount. If you need assistance completing *Form W-4P*, please contact your tax preparer or call the Internal Revenue Service at 1-800-829-1040. **Note:** Use *Form W-4R* for non-period payments and eligible rollover distributions. This form can be found on the IRS website at [www.irs.gov](http://www.irs.gov)

### New Jersey State Income Tax

New Jersey income tax withholding is voluntary, and none will be withheld unless you instruct us to do so. To adjust your New Jersey income tax withholding, log in to your MBOS account and complete a New Jersey *W-4P*. You will be able to specify the dollar amount you want withheld each month, which will replace any figure you had previously requested.

### Additional Tax Information and Forms

The NJDPB cannot offer tax advice. If you need specific advice on your federal withholding, please call the IRS at 1-800-TAX-1040. For advice regarding your New Jersey State withholding, call the New Jersey Division of Taxation at (609) 292-6400. See the *Taxation of Retirement Benefits* Fact Sheet for more information about how your benefit is taxed.

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*This fact sheet has been produced and distributed by:*

**New Jersey Division of Pensions & Benefits**  
**P.O. Box 295, Trenton, NJ 08625-0295**

(609) 292-7524

For the hearing impaired: TRS 711 (609) 292-6683

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