



STATE OF NEW JERSEY  
DEPARTMENT OF THE TREASURY  
UNCLAIMED PROPERTY ADMINISTRATION (UPA)  
**ABANDONMENT TABLE**

<b><u>PROPERTY</u></b>	<b><u>PRESUMED ABANDONED</u></b>
Checks, Drafts, Certified Checks	3 years
Credit Memos	3 years after payable
Dividends	3 years
Wages/Payroll	1 year
Money Orders	3 years
Stored Value Cards and similar instruments	5 years
Proceeds to dissolution	1 year after date of final distribution
Safe Deposit Box Contents	5 years after lease/rental expiration
Savings, Time & Demand Deposits	3 years
Non-Governmental Bonds	3 years after maturity
Governmental Entity – Bonds and other Intangible Items	1 year
Travelers Checks	3 years
Undelivered Shares	3 years
Underlying Shares and Bonds	3 years and 3 dividend or interest distributions
Unexchanged Shares	3 years
Utility Deposits	1 year after service ends
Commission	3 years

**PROPERTY**

All other Intangible Property  
Non-Dividend Paying Securities (NEW)

Class Actions Proceeds

Demutualization

Retirement Account or Plan

Non Traditional Retirement  
Account (Roth)

Education IRA

Health Savings Accounts

**PRESUMED ABANDONED**

**3** years

**3** years after second mailing and mutual funds  
are returned by Post Office  
or  
**3** years after discontinuation of mailing

**1** year after initial distribution date

**3** years after the earlier of:  
The date of the distribution or the date of the last contact  
with policyholder

**3** years after the earliest of the date of the  
distribution or attempted distribution of the property  
or  
**3** years from the date of required distribution  
as stated in the plan or trust agreement of the plan;  
or  
**3** years from the date of required distribution to avoid a  
Federal Tax Penalty (from the date owner reaches age 70 ½)

**3** years after the date of a second returned  
mailing of a statement or other notification  
or  
**3** years after discontinuation of mailings to the apparent  
owner whichever is earlier

**3** years after the date of required distribution to avoid a  
Federal Tax Penalty (currently 3 years from the date the  
owner reaches age 30 years and 1 month)

**3** years after the earliest of the date of the  
distribution or attempted distribution of the property.

# NEW JERSEY UNCLAIMED PROPERTY ABANDONMENT TABLE - LIFE INSURANCE

## PROPERTY

Funds held or owing under  
any life or endowment policy  
or annuity contract

## PRESUMED ABANDONED

**3** years after policy has matured or terminated  
and is due

or

**3** years after the insured has passed away

or

**2** years after Insured has attained the limiting Age under  
mortality tables and there are no assignments,  
readjustments, premium payments, loans or written  
communication in the last two years

## BENEFICIARY FORMS

Beneficiary form must include:

1. Name and address of beneficiary
2. Relationship of beneficiary to the insured