

This step-by-step guide will assist active Police and Firemen's Retirement System (PFRS) members with how to submit a retirement application.

Active pension members must use the Member's Benefit Online System (MBOS) to submit their retirement application. 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 *Active MBOS Registration* video in our video gallery: <u>https://www.nj.gov/treasury/pensions/videos.shtml</u>

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 MBOS Home Page		pensions and benefits home Logout	
Member Name : MICHAEL JONES			
Member Number : PFRS - 0012345			
michael.jones@mail.com			
	Member Account Applications		
Pension Account Inform Payroll Certifications Personal Benefit Statement Pension Loan Application for Withdrawal Designation of Beneficiary Links & Forms	Aution and Calculators Purchase Application Retirement Purchase Calculator Purchase Authorization Letters and Statements Online Document Submission	Other Benefit Programs SHBP/SEHBP Application Help Search Help	

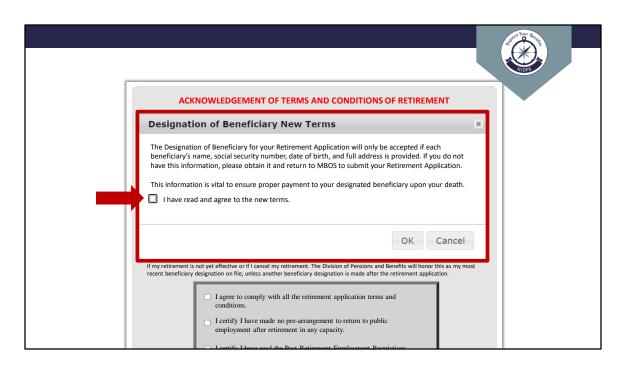
Once you have accessed your MBOS account, click the "Retirement" button to navigate to the retirement application.

Please note that the retirement application does not have a "Save" button. The application must be completed in its entirety and submitted in one sitting.

To exit the retirement application anytime before your final submission, click the "Home" button located at the top of your MBOS screen.

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Retirement Sub Application Retirement Application Retirement Application Status Retirement Estimate	Home Logout

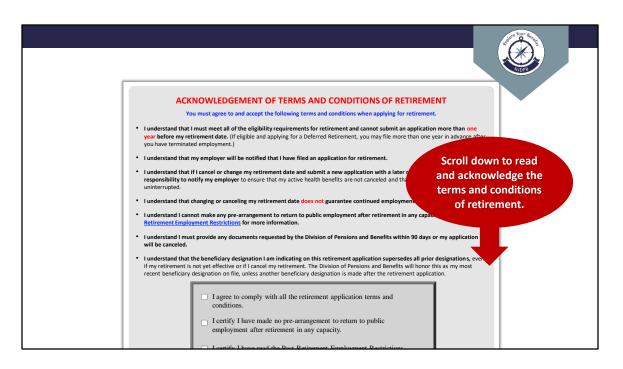
Next, click the "Retirement Application" button.



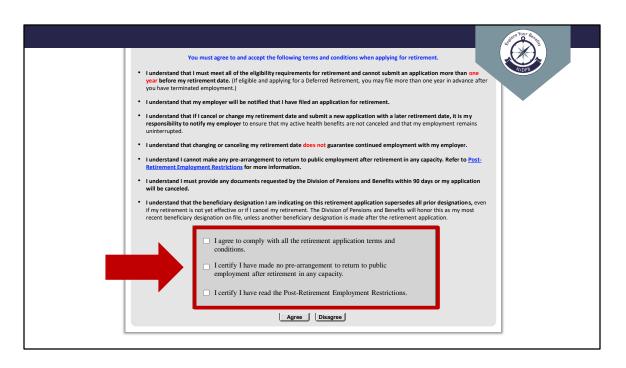
Before proceeding to the application, a message will appear regarding the designation of beneficiaries for your retired death benefits.

Once you have thoroughly reviewed the designation of beneficiary terms, check the box stating you have read and agree to the terms then click "OK."

If you click "Cancel," the application will close and you will not be able to proceed.



Next the "Acknowledgment of Terms and Conditions of Retirement" will appear. Thoroughly read through each bullet point.



Once you are done, click the three boxes next to statements listed at the bottom of the page indicating that you agree to comply with the above listed terms and conditions.

Click "Agree" to go on to the next page.

If you cannot agree to these terms, click "Disagree" and the application will close.

,			
Name:	MICHAEL JONES	Member Number:	03 - 0012345
	bmitting your Retirem nmended that you rev	ent Application, iew an estimate of your retirer	nent benefits!
Do you wi	sh to see an estimate of y	our retirement benefits? Yes	No
the "Home" bu	itton. If you wish to review the statu	cel the completion of your Retirement Applicati us of a previously submitted application, please (Please allow 24 hours for system update.)	

It is recommended that you review an estimate of your retirement benefits before submitting your retirement application.

If you have not done so, click the "Yes" button to be redirected to the estimate calculator. Please note that clicking "Yes" means you will be exiting the retirement application and will need to access the application again after you have finished with the estimate calculator.

If you have already run a retirement estimate, click the "No" button to begin the application.

MEMBER	INFORMATION MICHAEL JONES Member Number: 03-0012345
	08/ 21 /1973 ss 1: 123 MAIN STREEET Street Address 2: APT 5
City: AN Country: Home/Cell Pl	State: NJ Zip: 08608 - UNITED STATES OF AMERICA V one: (609) 555 - 1234 Work Phone: (609) 555 - 9876 Ext: 321
	ne: ANYTOWN TOWNSHIP ensions and Benefits does not have proof of your age. To determine what is acceptable proof of age documents,
The following of Utiliz Mail Divisi Retiru P.O. I	tions are available to submit your proof of age evidence to this office: the Online Document Submission via MBOS. c copy to: on of Pensions and Benefits ment Bureau iox 295 n, NI 08625-0295
Please be sure	to indicate your membership number on the document before submitting. Reset Continue

On the Member Information page, you will need to provide your current mailing address and phone number.

If your information has already been prepopulated in the fields, please check it for accuracy and update it accordingly.

MEMBER INFORMATION Name: MICHAEL JONES Mail a copy to: Date of Birth: 08/21 J1973 Street Address 1: 123 MAIN STREEET Street Address 2: APT 5 City: ANYTOWN TWP State: NJ VIDIED STATES OF AMERICA Vork Phone: Home/Cell Phone: 609 Stop 5 1234 Work Phone: 609 Stop 5 1234		
Street Address 1: 123 MAIN STREEET Street Address 2: APT 5 City: ANYTOWN TWP State: NJ Zip: 08608 - Country: UNITED STATES OF AMERICA Home/Cell Phone: (609) 555 - 1234 Work Phone: (609) 555 - 9876 Ext: 321 Employer Name: ANYTOWN TOWNSHIP APT 5		
The Division of Pensions and Benefits does not have proof of your age. To determine what is acceptable proof of age documents, please see <u>Fact Sheet #6</u> . The following options are available to submit your proof of age evidence to this office: Utilize the Online Document Submission via MBOS. Mail a copy to: Division of Pensions and Benefits Retirement Bureau P.O. Box 295 	Street Address 1: 123 MAIN STREEET Street Address 2: APT 5 City: ANYTOWN TWP State: NJ Zip: 08608 - Country: UNITED STATES OF AMERICA V Home/Cell Phone: (609) 555 - 9876 Ext: 321	
	The Division of Pensions and Benefits does not have proof of your age. To determine what is acceptable proof of age documents, please see <u>Fact Sheet #6</u> . The following options are available to submit your proof of age evidence to this office: Utilize the Online Document Submission via MBOS. Mail a copy to: 	

To submit your proof of age, utilize the "Online Document Submission" button on MBOS or mail a copy to the address provided.

This message will <u>NOT</u> appear if your proof of age is already on file. You can verify this by viewing your Personal Benefit Statement on MBOS.

When ready, click the "Continue" button.

SELECT RETIREMENT TYPE Name: MICHAEL JONES Member Number: 03 - 0012345 Please Note: The retirement date is required to determine which retirement types you will be eligible for at your retirement. Please select a date and you will then be presented with a list of retirement types and the remainder of your options for retirement. What is the date of your retirement? Select month \sqrt/ou/ Reset Back					
Please Note: The retirement date is required to determine which retirement types you will be eligible for at your retirement. Please select a date and you will then be presented with a list of retirement types and the remainder of your options for retirement. What is the date of your retirement? Select month	SELECT RET	REMENT TYPE			
Reset Back	Please Note: your retireme remainder of	The retirement date is requi ent. Please select a date and your options for retirement	red to determine which retirem you will then be presented with 	ent types you will be eligible for a	
			Reset Back		

On the next page, the system will ask you to select your retirement date in order to determine what retirement types for which you will be eligible.

Since retirement dates are *always* on the first of the month, you will only need to select the month and the year. While the Division recommends that you submit your retirement application four to six months prior to your retirement date, you may submit it up to one year in advance. If you submit your application closer to your retirement date and do not follow the recommended timeframe, it is possible that your first pension check may be delayed.

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			2/003
SELECT RI	ETIREMENT TYPE		
Name:	MICHAEL JONES	Member Number:	03 - 0012345
your retire		quired to determine which retireme nd you will then be presented with ent.	
What is the	date of your retirement? Janu	iary 🗸 /01/ 2023	
Retirement	t Type: <mark>?</mark>		
O Special		○ Deferred	
Acciden	ntal Disability	Ordinary Disability	
Have you a	pplied for a purchase of service	credit within the past 6 months? 🔿 Y	res 🔿 No
		Reset Back Continue	
<u></u>			

One you have entered your retirement date, you will then be presented with a list of retirement types for which you may be eligible. If you are unsure of your retirement eligibility, click the question mark icon to be directed to the *Retirement – How to Apply for PFRS Members* fact sheet.

Next, elect the appropriate bubble next to your desired retirement type.

Then answer "Yes" or "No" to the following question: "Have you applied for a purchase of service credit within the past 6 moths?"

Click the "Continue" button to proceed to the next page.

SELECT RETIREMENT TYPE Name: MICHAEL JONES Member Number: 03 - 0012345 Please Note: The retirement date is required to determine which retirement types you will be eligible for at your retirement. What is the date of your retirement? January vor 2023 Retirement Type: Period Opferred Service
Crdinary Disability Please provide a reason for the disability. Please provide a reason for the disability of applying for Accidental Disability, please include an explanation of the event (s) and type of injury incurred. Space is limited to 1,000 characters. Please provide the proper medical documents as stated in the " <u>Medical Papers</u> ," If you are represented by legal coursel, please include their information when sometime your medical documents in the twisting. Have you applied for a purchase of service credit within the past 6 months? Reset Back Continue

If you selected "Ordinary Disability" as your retirement type, you will need to provide an explanation of your disability in the space provided, ensuring you follow the listed instructions.

You will need to provide medical documentation as part of the application process; click the "Medical Papers" hyperlink to print/save a copy of the required forms.

When finished with that section, answer the purchase question as previously as mentioned.

SELECT RETIREMENT TYPE	
Name: MICHAEL JONES Member Number: 03 - 0012345	
Please Note: The retirement date is required to determine which retirement types you will be eligible for at your retirement. of your options for retirement. What is the date of your retirement? January /ou/ O Deferred Service © Acidental Disability Ordinary Disability	
Explanation of the disability:	
Please provide a reason for the disability. If applying for Accidental Disability, please include an explanation of the event (s) and type of injury incurred. Space is limited to 1,000 characters.	
Please provide the proper medical documents as stated in the " <u>Medical Papers</u> ," If you are represented by legal counsel, please include their information when submitting your medical documentation to the Division.	
Accident Date 1: (MIM/DD/YYYY)	
Accident Date 2: (MM/DD/YYYY)	
Accident Date 3: (MM/DD/YYYY) Have you applied for a purchase of service credit within the past 6 months? O Yes O No	
Reset Back Continue	

Similarly, if you selected "Accidental Disability" as your retirement type, you will need to provide an explanation of your disability in the space provided, ensuring you follow the listed instructions.

You will also need to provide medical documentation as part of the application process; click the "Medical Papers" hyperlink to print/save a copy of the required forms.

Below that, you will list the date of the accident(s) in the fields provided. If you have more than one accident date, enter the earliest date first and work your way to the most recent.

Again, answer the purchase question as previously as mentioned.

For more information regarding the disability retirements, please see the *Disability Retirement Benefits PFRS* fact sheet available on our website.

1	MARITAL/PARTNER	STATUS				
	Name: MICHAEL J	ONES	Member Number	: 03 - 0	0012345	
	Marital/Partner Status:	 Husband None of the Above 	() Wife	O Civil Union Partner	O Domestic Partner	
		Reset	Back Cor	tinue		

Next, you will be prompted to provide your marital/partner status.

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	MARITAL/PARTNER STATUS
	Name: MICHAEL JONES Member Number: 03 - 0012345 Marital/Partner Status: Husband Wife Civil Union Partner Domestic Partner None of the Above
	Spouse's Name:
	First Name: Last Name: SSN Date of Birth:
	Is your Spouse/Civil Union Partner/Domestic Partner's address different from your own? 🔷 Yes 🔷 No
	Reset Back Continue

If you are married or have a legal same-sex partner, provide their legal first and last name, nine-digit Social Security number, and date of birth using the format provided. All fields are required so be sure to gather your spouse/partner's information before completing the application.

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	MARITAL/PARTNER STATUS
	Name: MICHAEL JONES Member Number: 03 - 0012345 Marital/Partner Status: Husband Wife Civil Union Partner Domestic Partner Spouse's Name:
	First Name: SSN Date of Birth:
	Is your Spouse/Civil Union Partner/Domestic Partner's address different from your own? Yes No Address Address Address City: State: NJ Zip: Country: UNITED STATE OF AMERIC
	Reset Back Continue

Then indicate if their address is different than yours. If you answer "Yes," fields will appear for you to provide their address.

Once you have completed all the required fields, click the "Continue" button to go to the next page.

	NDENT INFORMATION			
Name: Do you	MICHAEL JONES		03 - 0012345	
		Reset Back Continue		

On the next page, answer "Yes" or "No" to the question, "Do you have children under age 18?"

DEPEN	DENT INFORMATION			
Name:	MICHAEL JONES	Member Number:	03 - 0012345	
Do you h	ave children under age 18: • Yes	○ No		
Depender	nt's Information:			
First Nam	e:	Last Name:		
SSN:		Date of Birth: Mor	nth V Day V	
Address	1:	Address 2:		
City:				
State:	NJ 🗸 Zip:			
Country	UNITED STATES OF AMERICA			
		Add Another Dependent Reset Back Continue		

If you answer "Yes," fields will appear so you can provided their legal first and last name, nine-digit Social Security number, date of birth, and address. All fields are required so be sure to gather your spouse/partner's information before completing the application.

If you have more than one child under the age of 18, click the "Add Another Dependent" button to display a new set of fields.

Once you have identified all of your dependent children, click "Continue" to proceed to the next page.

LIFE INSURANCE BENEFICIARY INFORMATION Name: MICHAEL JONES Member Number: 03 - 0012345 Please click here for Group Life Insurance Conversion rights.
First Name: Last Name: SSN: Birth Date: (mm//dd/yyyy)
Relationship: Husband Wife Civil Union Partner Domestic Partner Estate Other Beneficiary Type: Primary Contingent
Add Another Beneficiary Reset Back Continue

On this page you will provide your life insurance beneficiaries' information. All fields are required so be sure to gather your beneficiaries' information before completing the application.

If designating an individual(s), provide their legal first and last name, nine-digit Social Security number, and date of birth using the format provided.

LIFE INSURANCE BENEFICIARY INFO	DRMATION Member Number: 03 - 0012345
Please <u>click here</u> for Group Life Insurance (
SSN: Relationship: Husband Wife Beneficiary Type: Primary Contin	Birth Date: Civil Union Partner Obmestic Partner Estate Other
	tic Partner's address different from your own? O Yes O No
	Add Another Beneficiary Reset Back Continue

Next, indicate the person's relationship to you. If your beneficiary is not your spouse or legal same-sex partner, select "Other."

If your beneficiary is your spouse or legal same-sex partner, you will be asked to indicate if that person's address is different than yours.

LIFE INSURANCE BENEFICIARY INFORMATION Name: MICHAEL JONES Member Number: 03 - 0012345 Please <u>click here</u> for Group Life Insurance Conversion rights.
First Name: Last Name: SSN: Birth Date: Birth Date: Birth Date: Birth Date: Birth Date: Birth Date: Birth Date: Birth Date: Birth Date: Birth Date: Bir
Relationship: Husband Wife Civil Union Partner Domestic Partner Estate Other Beneficiary Type: Primary Contingent Address 2: City:
State: NJ V Zip: Country: UNITED STATES OF AMERIC/V Add Another Beneficiary Reset Back Continue

If you answer "Yes" to that question, or choose the "Other" relationship type, fields will appear for you to provide your beneficiary's address.

	A STATE OF THE STA
Na	IFE INSURANCE BENEFICIARY INFORMATION ame: MICHAEL JONES Member Number: 03 - 0012345
Firs	ase <u>click here</u> for Group Life Insurance Conversion rights. st Name: Last Name: Last Name: Last Name:
	N: Birth Date: Image: Second
ls y	your Spouse/Civil Union Partner/Domestic Partner's address different from your own? Yes No
	Reset Back Continue

Then, indicate if this individual will be a primary or a contingent beneficiary. It is recommended that you designate all of your primary beneficiaries first then list your contingent beneficiaries.

Primary beneficiaries will receive any benefits that are payable upon your death and they will receive an equal share unless you indicate a different distribution. To indicate a different distribution, you will need to contact the Division *after* you have submitted your retirement application.

Contingent beneficiaries will receive any benefits that are payable upon your death ONLY if all primary beneficiaries predecease you. They will also receive equal shares unless you indicate a different distribution.

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LIFE INSURANCE BEN	EFICIARY INFORMATION		
Name: MICHAEL	JONES Member	Number: 03 - 0012345	
Please <u>click here</u> for Grou	D Life Insurance Conversion rights.		
First Name	Last	Name	
Your	Estat		
SSN	Birth D	Date (mm/dd/yyyy)	
Tax ID			
Relationship: O Hust		ODomestic Partner	Other
Beneficiary Type: OPri	mary OContingent		
Address 1:	Address 2:	City:	
State: NJ 🗸	Zip:	Country: UNITED STATE OF	AMERICA 🗸
	Add Another Be		
	Reset Back	Continue	

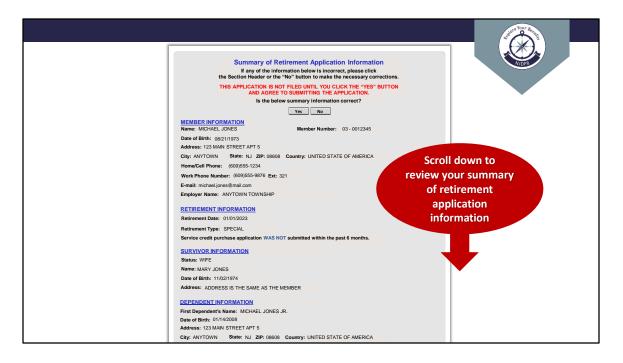
If you select "Estate" as your beneficiary, several fields will be grayed out and "YOUR ESTATE" will automatically be written in the first and last name fields. If applicable, enter your estate's tax ID number in the appropriate field. If you do not have one, leave this field blank.

Then, as previously explained, indicate if this beneficiary will be the primary or contingent.

LIFE INSURANCE BENEFICIARY INFORMATION Name: MICHAEL JONES Member Number: 03 - 0012345 Please click here for Group Life Insurance Conversion rights.
First Name: Last Name: SSN: Birth Date: SSN: Birth Date: Image: Signature Image: Signature Relationship: Husband Wife Civil Union Partner Domestic Partner
Beneficiary Type: Orimary Contingent Is your Spouse/Civil Union Partner/Domestic Partner's address different from your own? Ves No
Add Another Beneficiary Reset Back Continue

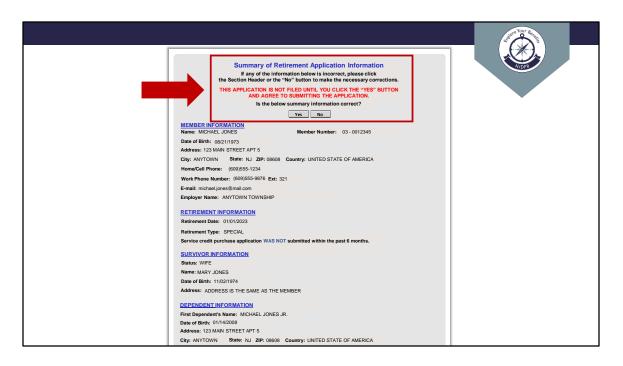
If you have more than one life insurance beneficiary, click the "Add Another Beneficiary" button to display a new set of fields.

Once you have designated all of your life insurance beneficiaries, click "Continue" to review your retirement application summary.

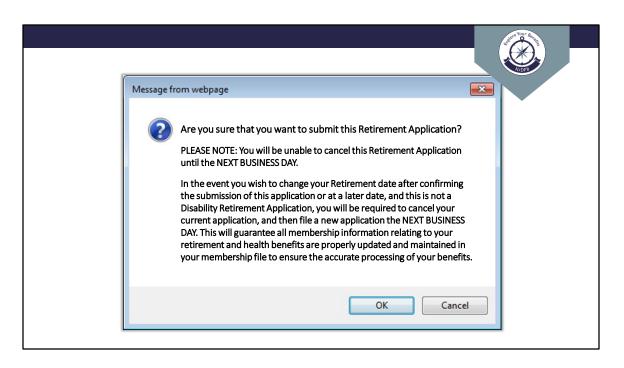


Carefully review your retirement application summary.

If you see an error, click the blue section headers to make the necessary corrections.



If the summary information is correct and you wish to submit your retirement application, click the "Yes" button at the top of the page.



You will need to confirm that you wish to submit your retirement application by clicking the "OK" button.

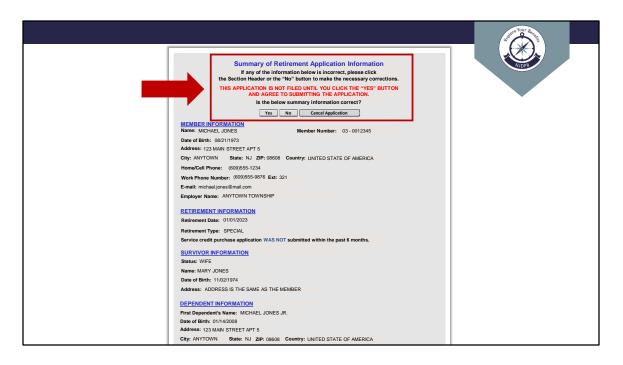
Clicking "Cancel" will close the message box and you will return to the summary page.

To exit the application without submitting, click the "Home" button located at the top of the screen.

	printable version
Retirement Application	
Name: MICHAEL JONES	Member Number: 03 - 0012345
Your Retirement Appli	ication has been submitted successfully.
	nining information about the <i>Retirement Application</i> you have just nail, please contact the MBOS Help Desk, at (609) 292 -7524.

A confirmation message will appear when your retirement application has been submitted successfully.

It is recommended that you keep a copy of your application for your records. Use the printable version link at the top of the page to save or a print a copy of your application.



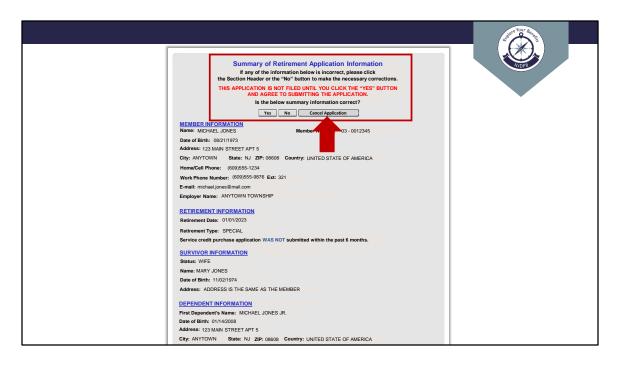
If you need to make a change to your application, you can access your retirement application after one business day.

Once you've returned to your retirement application summary, click "No" to make your changes.

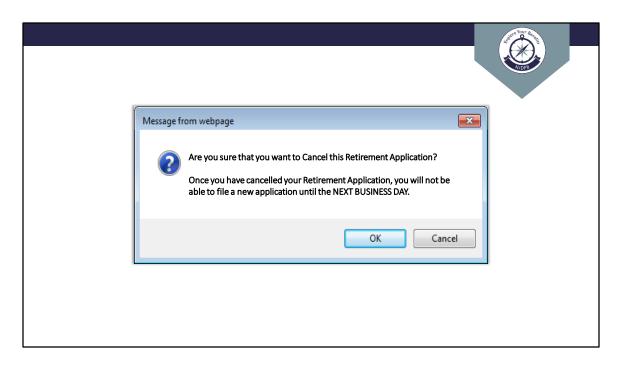
Name:	MICHAEL JONES	Member Number:	03 - 0012345	
	W	hat would you like to change?		
		Change Member Info Change Retirement Type		
		Change Marital Status		
		Change Dependents		
		Change Life Insurance Beneficiary Information		
		Go To Summary		

Click on the appropriate button to make the necessary changes.

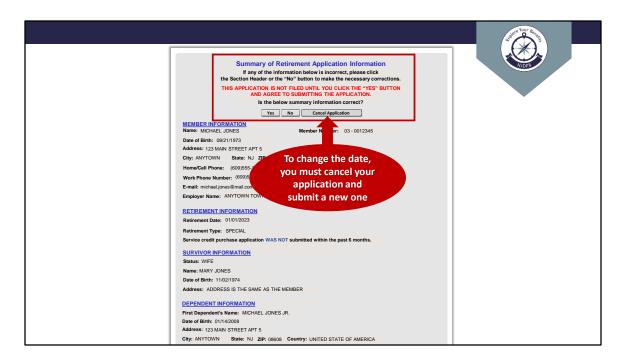
Once complete, resubmit your retirement application.



If you would like to cancel your retirement application, click the "Cancel Application" button at the top.



Confirm the cancellation by clicking the "OK" button.



If you wish to change your retirement date, you will need to cancel your current application, wait one business day, then submit a new application. Please note the information previously entered on the old application will not be saved.



If you have any questions regarding the retirement process, you can reach out to the Division of Pensions & Benefits by telephone, email, or postal mail.

For additional information about retirement see the Online Guide to Retirement and the following retirement planning fact sheets both available on our website at www.nj.gov/treasury/pensions:

- Retirement How to Apply for PFRS Members fact sheet
- Retirement Checklist fact sheet
- Disability Retirement Benefits for PFRS fact sheet