

# MBOS Applications

## A Step-By-Step Guide

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### How to View and Change Your Beneficiary Designations

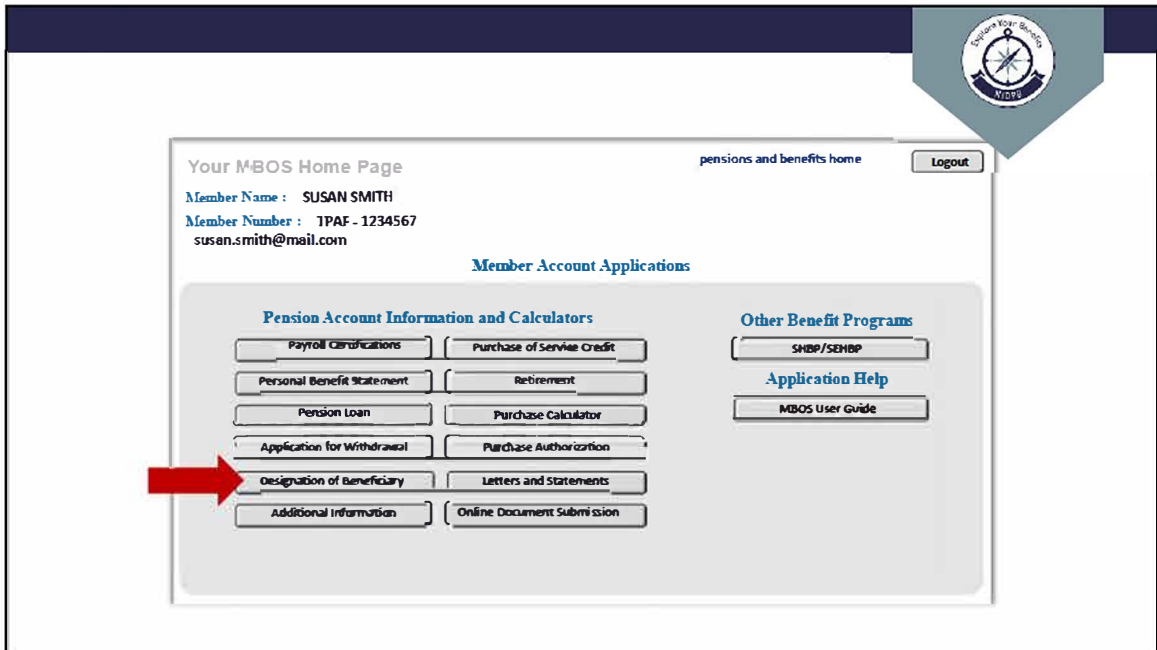
*For Active PERS, TPAF, and PFRS Members*

This step-by-step guide will aid active Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF), and Police and Firemen's Retirement System (PFRS) members in how to designate beneficiaries for their active death benefits.

Active pension members must use the Member's Benefit Online System (MBOS) to designate their beneficiaries. Authorized users can register for an MBOS account here: <https://www.nj.gov/treasury/pensions/mbos-register.shtml>

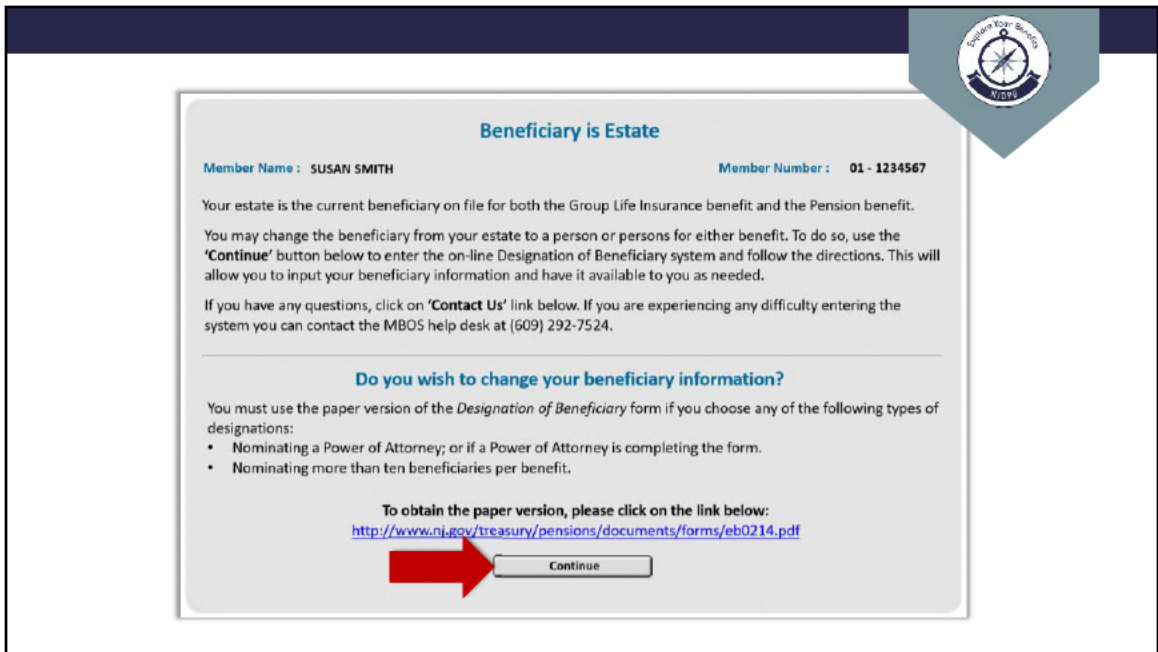
For assistance with the registration process, see the *Active MBOS Registration* video in our video gallery: <https://www.nj.gov/treasury/pensions/videos.shtml>

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.



Once you have accessed your MBOS account, click the “Designation of Beneficiary” button to begin.

To exit the designation page anytime before your final submission, click the “Home” button located at the top of your MBOS screen. Your changes will not be saved.



**Beneficiary is Estate**

Member Name : SUSAN SMITH      Member Number : 01 - 1234567

Your estate is the current beneficiary on file for both the Group Life Insurance benefit and the Pension benefit.

You may change the beneficiary from your estate to a person or persons for either benefit. To do so, use the 'Continue' button below to enter the on-line Designation of Beneficiary system and follow the directions. This will allow you to input your beneficiary information and have it available to you as needed.


If you have any questions, click on 'Contact Us' link below. If you are experiencing any difficulty entering the system you can contact the MBOS help desk at (609) 292-7524.

**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 Power of Attorney; or if a Power of Attorney is completing the form.
- Nominating more than ten beneficiaries per benefit.

To obtain the paper version, please click on the link below:  
<http://www.nj.gov/treasury/pensions/documents/forms/eb0214.pdf>



Your current beneficiaries will be displayed on the screen. If your beneficiary designation has never been made, the first sentence will indicate that your estate is listed as you beneficiary. To update the beneficiary information, click "Continue" on the bottom of the page.

**Beneficiary Information Unavailable**

Member Name : SUSAN SMITH Member Number : 01 - 1234567

We are currently unable to display the beneficiaries you have on file. We apologize for any inconvenience this may cause. To confirm your beneficiaries, you may do one of the following:

1. Submit a written, signed request for your current beneficiary designation to: New Jersey Division of Pensions & Benefits, attention Beneficiary Services, P.O. Box 295, Trenton, NJ 08625-0295.
2. Use the "Continue" button below to access the beneficiary system and follow the directions. This will allow you to input your beneficiary information and have it available to you as needed.

**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:

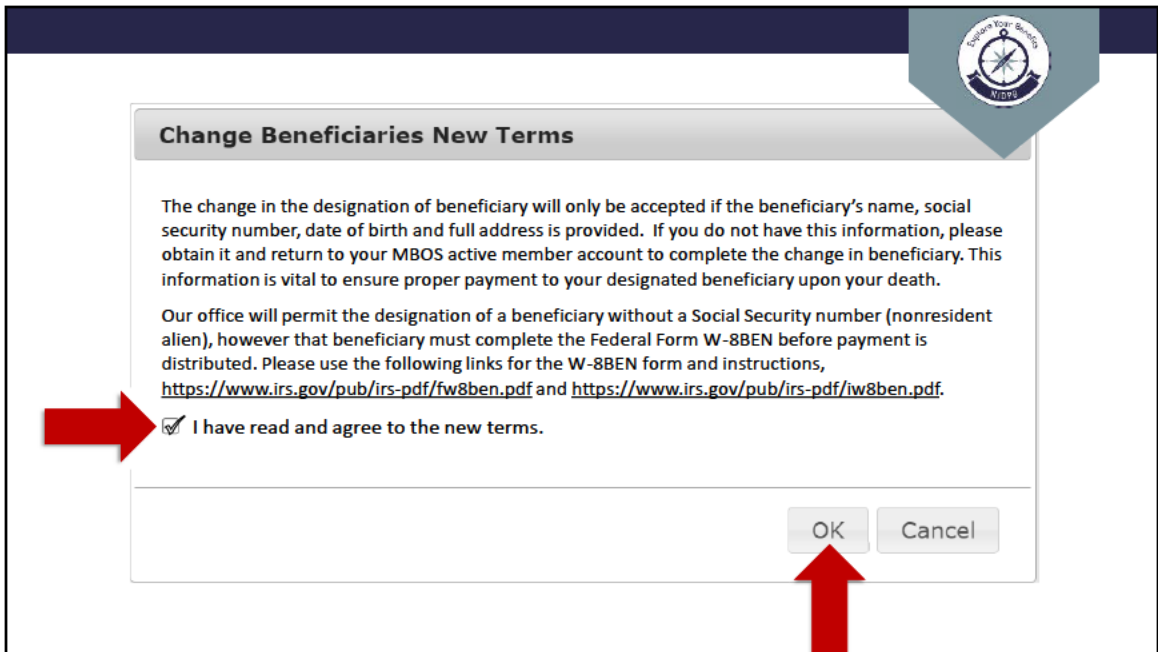
- Nominating a Power of Attorney; or if a Power of Attorney is completing the form.
- Nominating more than ten beneficiaries per benefit.

To obtain the paper version, please click on the link below:  
<http://www.nj.gov/treasury/pensions/documents/forms/eb0214.pdf>

Please be advised that whenever the Division has a court order on file for any member for any reason, that member is precluded from changing (or viewing) his or her beneficiary designation through his or her MBOS account.

If your beneficiary information is unavailable, you may mail a written, signed letter requesting your current beneficiary designation be sent to your home address. Mail your request to the address provided.

To make changes to your beneficiary designation, the linked paper *Designation of Beneficiary* form is the only way a change can be made. This also applies if you wish to nominate a Power of Attorney (or if a Power of Attorney is completing the form), or if you are nominating more than 10 beneficiaries per benefit.



**Change Beneficiaries New Terms**

The change in the designation of beneficiary will only be accepted if the beneficiary's name, social security number, date of birth and full address is provided. If you do not have this information, please obtain it and return to your MBOS active member account to complete the change in beneficiary. This information is vital to ensure proper payment to your designated beneficiary upon your death.

Our office will permit the designation of a beneficiary without a Social Security number (nonresident alien), however that beneficiary must complete the Federal Form W-8BEN before payment is distributed. Please use the following links for the W-8BEN form and instructions, <https://www.irs.gov/pub/irs-pdf/fw8ben.pdf> and <https://www.irs.gov/pub/irs-pdf/iw8ben.pdf>.


I have read and agree to the new terms.

OK Cancel

Next, a pop up will appear. It notifies you that certain personal information is needed to designate your beneficiary. You must indicate that you have read and agree to these terms.

**Change Beneficiaries**

Member Name : SUSAN SMITH      Member Number : 01 - 1234567



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 the age of 60 or older and failed to prove insurability.

**Pension Benefit**  
**TPAF**  
As an active Teachers' Pension and Annuity Fund (TPAF) 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.

**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.
- Contingent beneficiaries will receive any benefits that are payable upon your death, **ONLY** if all primary beneficiaries predecease you. If no primary or contingent beneficiaries survive you, all death benefits will be paid to your estate.

**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
- Trust, Corporation, Organization or Charity
- 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.

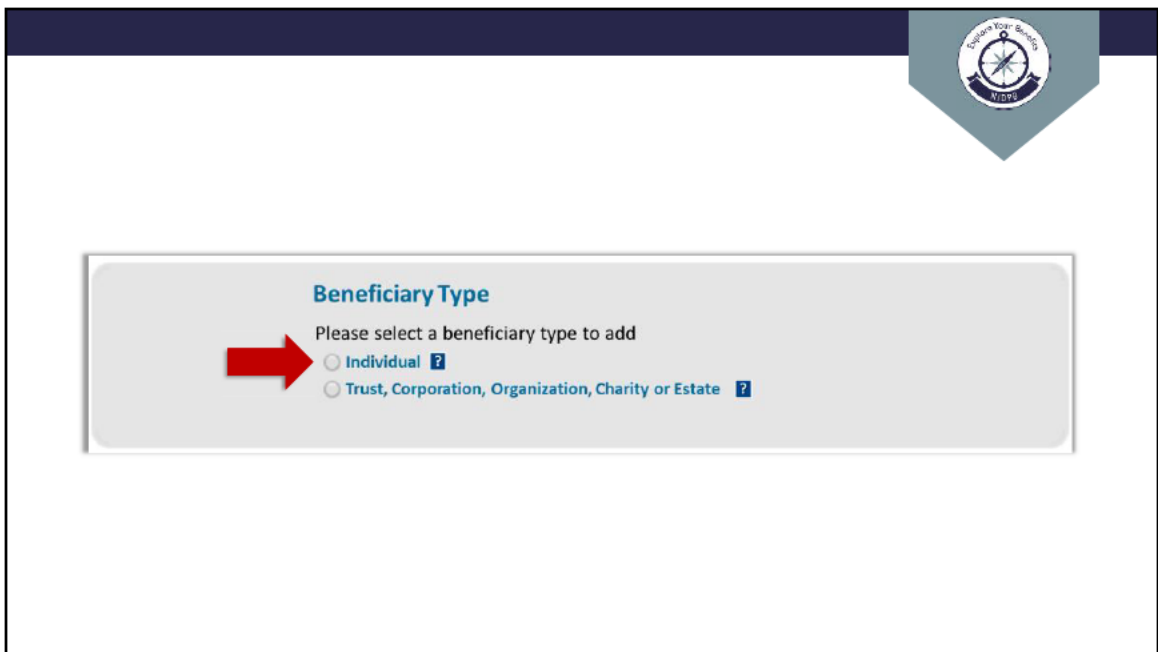
If you have any questions on how to complete your Designation of Beneficiary please click on "Contact Us" link at the bottom right-hand corner of this page to send us an e-mail with your questions.

Review the **explanation** of your death benefits

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Click **“Continue”** to proceed to the next page

An explanation of your benefits will appear as well as some important information for designating a beneficiary. Click “Continue” to move forward through the application.



The screenshot shows a web interface for beneficiary designation. At the top right, there is a logo for "System Plan Benefits" with "MBOS" below it. The main content area is a light gray box with the title "Beneficiary Type" in blue. Below the title, it says "Please select a beneficiary type to add". There are two radio button options: "Individual" and "Trust, Corporation, Organization, Charity or Estate". A red arrow points to the "Individual" option.

Next, choose whether you want to name an individual person or if you'd like to name a non-individual such as a trust, corporation, organization, charity or estate.

If naming an individual, you can add multiple individuals but you must enter them one at a time.



**Add Individual**

First Name \*

Middle Name

Last Name \*

Suffix

Social Security No. \*  -  -

Date of Birth (mm/dd/yyyy) \*  /  /

Relationship \*  [Select Relationship] [Relationship Definitions](#)

Group Life Insurance Benefits \*  [Select Beneficiary Type]

Pension Benefits \*  [Select Beneficiary Type]

**Address**

Street Address 1 \*

Street Address 2

City \*

State \*  New Jersey

Zip Code \*  -

Country \*  United States

Designating an **individual** as your beneficiary

Fill in all required fields including the individual's **SSN**

When choosing an individual, you will need to fill out their personal information, including Social Security number.





**Add Individual**

First Name \*

Middle Name

Last Name \*

Suffix

Social Security No. \*  -  -

Date of Birth (mm/dd/yyyy) \*  /  /

Relationship \*  [Select Relationship] Relationship Definitions

Group Life Insurance Benefits \*  Husband

Pension Benefits \*  Wife

Civil Union Partner

Domestic Partner

Other

**Address**

Street Address 1 \*

Street Address 2

City \*

State \*  New Jersey

Zip Code \*  -

Country \*  United States

Designating an **individual** as your beneficiary

Select the beneficiary's **relationship** to you

Next select the beneficiary's relationship to you. You must choose from the options available. Any individual other than wife, husband, or civil union/domestic partner should be listed as "other."



**Add Individual**

First Name \*

Middle Name

Last Name \*

Suffix

Social Security No. \*  -  -

Date of Birth (mm/dd/yyyy) \*  /  /

Relationship \* [Select Relationship] [Relationship Definitions](#)

Group Life Insurance Benefits \* [Select Beneficiary Type]

Pension Benefits \* [Select Beneficiary Type]

Address

Street Address 1 \*

Street Address 2

City \*

State \* New Jersey

Zip Code \*  -

Country \* United States



## Designating an individual as your beneficiary

Select the individual's beneficiary type for your **Life Insurance Benefits**

You will then select whether the individual is a primary or contingent beneficiary or not applicable for the life insurance benefit.



**Add Individual**

First Name \*

Middle Name

Last Name \*

Suffix

Social Security No. \*  -  -

Date of Birth (mm/dd/yyyy) \*  /  /

Relationship \* [Select Relationship] [Relationship Definitions](#)

Group Life Insurance Benefits \* [Select Beneficiary Type]

Pension Benefits \* [Select Beneficiary Type]

Address

Street Address 1 \*

Street Address 2

City \*

State \* New Jersey

Zip Code \*  -

Country \* United States



## Designating an individual as your beneficiary

Select the individual's beneficiary type for your **Pension Benefits**

And then again for the pension benefit.



**Add Individual**


First Name \* Michael  
Middle Name  
Last Name \* Smith  
Suffix Jr. ▼

Social Security No. \* 456 - 78 - 9012  
Date of Birth (mm/dd/yyyy) \* 10 / 14 / 1973

Relationship \* Husband [Relationship Definitions](#)  
Group Life Insurance Benefits \* Primary  
Pension Benefits \* Primary

**Address**

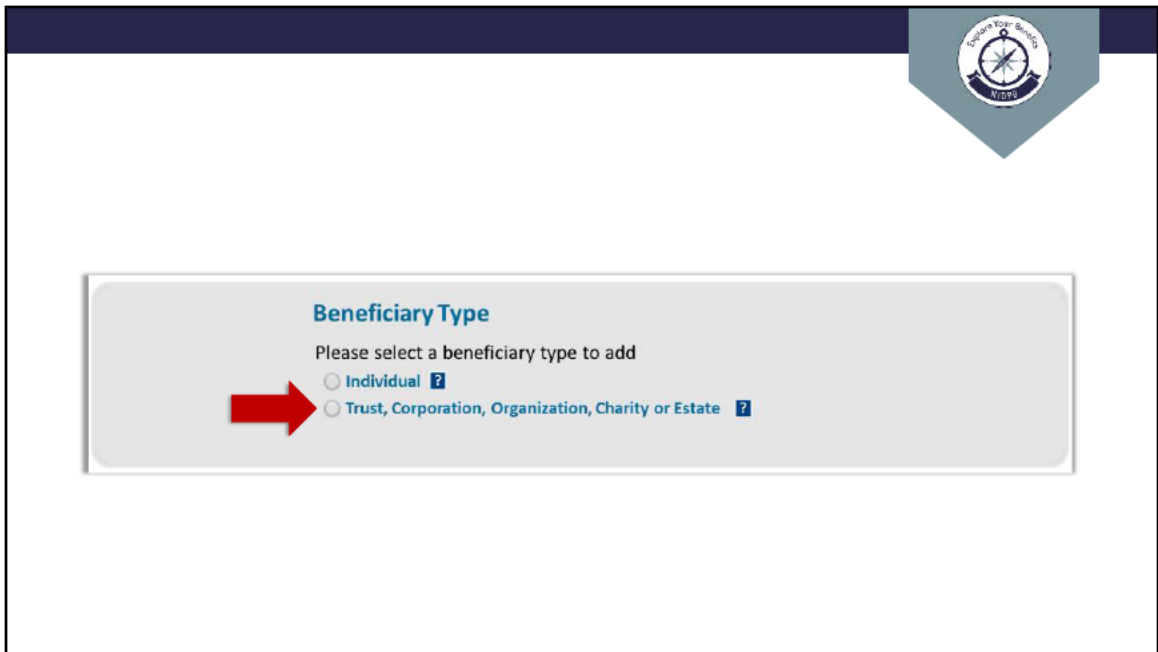
Street Address 1 \* 321 Cherry Tree Ave  
Street Address 2 Apt 55  
City \* Anytown  
State \* New Jersey ▼  
Zip Code \* 08765 - 0987  
Country \* United States ▼



Designating an **individual** as your beneficiary

**All fields** must be completed before you can proceed

You will then provide the beneficiary’s address before continuing. Completing this will take you to a summary page, which will be shown after explaining how to add a non-individual.



The screenshot shows a web interface for beneficiary designation. At the top right, there is a logo for "System Plan Benefits" with "NERS" below it. The main content area is a light gray box with the title "Beneficiary Type" in blue. Below the title, it says "Please select a beneficiary type to add". There are two radio button options: "Individual" and "Trust, Corporation, Organization, Charity or Estate". A red arrow points to the second option.

You can add a non-individual in lieu of or in addition to an individual.

**Add Trust, Corporation, Organization, Charity, or Estate**

Name \*

Is Estate?

Tax ID

Group Life Insurance Benefits \* [Select Beneficiary Type] ▼

Pension Benefits \* [Select Beneficiary Type] ▼

**Contact Info**

Individual, Office Name, etc.

Street Address 1 \*

Street Address 2 \*

City \*

State \* New Jersey ▼

Zip Code \*  -

Country \* New Jersey ▼

If you wish to designate a trust, corporation, organization, charity, or estate, you must provide information for all required fields and indicate the beneficiary type for your life insurance and pension benefits.





**Name:** Michael Smith Jr.  Delete **Date of Birth:** 10/14/1973  
**Address:** 321 Cherry Tree Ave  
Apt B5  
Anytown, NJ 08765-0987 **Relationship:** Husband  
**Group Life Insurance Benefits:** Primary  
**Pension Benefits:** Primary




Once your beneficiary is added, you can click continue to submit your changes, or if you want to add an additional beneficiary, click “Add Beneficiary.” You will be able to add as many beneficiaries as you like.

**List of Beneficiaries on File**

<b>Name:</b> Michael Smith Jr. <b>Address:</b> 321 Cherry Tree Ave Apt B5 Anytown, NJ 08765-0987	<input type="checkbox"/> Delete	<b>Date of Birth:</b> 10/14/1973 <b>Relationship:</b> Husband <b>Group Life Insurance Benefits:</b> Primary <b>Pension Benefits:</b> Primary
<input type="button" value="Modify"/>		
<b>Name:</b> Anthony Jones <b>Address:</b> 777 Main St Beach Island, NJ 08901-3210	<input type="checkbox"/> Delete	<b>Date of Birth:</b> 12/27/1951 <b>Relationship:</b> Other <b>Group Life Insurance Benefits:</b> Contingent <b>Pension Benefits:</b> Contingent
<input type="button" value="Modify"/>		
<b>Name:</b> Melissa V Johnson <b>Address:</b> 36 Center Rd Garden City, NJ 07685-4567	<input type="checkbox"/> Delete	<b>Date of Birth:</b> 04/29/1973 <b>Relationship:</b> Other <b>Group Life Insurance Benefits:</b> Contingent <b>Pension Benefits:</b> Contingent
<input type="button" value="Modify"/>		

Once you have added all the beneficiaries you intend to designate, click “Continue” to confirm the beneficiaries.





**Verify Beneficiary (jes)**

Member Name : SUSAN SMITH      Member Number : 01 - 1234567

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**Group Life Insurance Benefit**

**Primary Beneficiary**  
 Name: Michael Smith Jr.      Date of Birth: 10/14/1973  
 Address: 121 Cherry Tree Ave      Relationship: Husband  
 Apt B5      SSN: 456789012  
 Anytown, NJ 08765-0987

**Contingent Beneficiary**  
 Name: Anthony Jones      Date of Birth: 12/27/1951  
 Address: 777 Main St      Relationship: Other  
 Beach Island, NJ 08901-3210      SSN: 134579258

**Contingent Beneficiary**  
 Name: Melissa V Johnson      Date of Birth: 04/29/1973  
 Address: 36 Center Rd      Relationship: Other  
 Garden City, NJ 07685-4567      SSN: 741258369

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**Pension Benefit**

**Primary Beneficiary**  
 Name: Michael Smith Jr.      Date of Birth: 10/14/1973  
 Address: 121 Cherry Tree Ave      Relationship: Husband  
 Apt B5      SSN: 456789012  
 Anytown, NJ 08765-0987

**Contingent Beneficiary**  
 Name: Anthony Jones      Date of Birth: 12/27/1951  
 Address: 777 Main St      Relationship: Other  
 Beach Island, NJ 08901-3210      SSN: 134679258

**Contingent Beneficiary**  
 Name: Melissa V Johnson      Date of Birth: 04/29/1973  
 Address: 36 Center Rd      Relationship: Other  
 Garden City, NJ 07685-4567      SSN: 741258369

Is above BENEFICIARY information correct?

**Verify that the beneficiary info is correct**

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**Allocate by Percentage**

On the Verify Beneficiaries page, you confirm and submit your beneficiaries. If you have multiple beneficiaries listed, they will split the monies evenly. However, if you wish to do so, you can allocate the individual beneficiaries to receive a certain percentage instead by clicking on the “Allocate By Percentage” button BEFORE you click “Submit.”

The screenshot shows a web-based form titled "Percentage Allocation" with a logo in the top right corner. The form is divided into two main sections: "Group Life Insurance Benefit" and "Pension Benefit".

**Group Life Insurance Benefit**

Primary Beneficiary(ies)	Percentage
Name: Michael Smith Jr.	<input type="text"/> % (##)

**Contingent Beneficiary(ies)**

Name: Anthony Jones	<input type="text"/> % (##)
Name: Melissa V Jones	<input type="text"/> % (##)

**Pension Benefit**

Primary Beneficiary(ies)	Percentage
Name: Michael Smith Jr.	<input type="text"/> % (##)

**Contingent Beneficiary(ies)**

Name: Anthony Jones	<input type="text"/> % (##)
Name: Melissa V Jones	<input type="text"/> % (##)

At the bottom of the form are three buttons: "Cancel", "Reset", and "Continue".

If you allocate percentages, the primary beneficiaries' percentages must add up to 100% and the contingent beneficiaries' percentages must separately also add up to 100%.



Member Name : SUSAN SMITH      **Verify Beneficiary (ies)**      Member Number : 01 - 1234567

**Group Life Insurance Benefit**

**Primary Beneficiary**  
Name: Michael Smith Jr.  
Address: 121 Cherry Tree Ave  
Apt B5  
Anytown, NJ 08765-0987  
Percentage: 100%  
Date of Birth: 10/14/1973  
Relationship: Husband  
SSN: 456789012

**Contingent Beneficiary**  
Name: Anthony Jones  
Address: 777 Main St  
Beach Island, NJ 08901-3210  
Percentage: 75%  
Date of Birth: 12/27/1951  
Relationship: Other  
SSN: 134679258

**Contingent Beneficiary**  
Name: Melissa V Johnson  
Address: 36 Center Rd  
Garden City, NJ 07685-4567  
Percentage: 25%  
Date of Birth: 04/29/1973  
Relationship: Other  
SSN: 741258369

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**Pension Benefit**

**Primary Beneficiary**  
Name: Michael Smith Jr.  
Address: 121 Cherry Tree Ave  
Apt B5  
Anytown, NJ 08765-0987  
Percentage: 100%  
Date of Birth: 10/14/1973  
Relationship: Husband  
SSN: 456789012

**Contingent Beneficiary**  
Name: Anthony Jones  
Address: 777 Main St  
Beach Island, NJ 08901-3210  
Percentage: 75%  
Date of Birth: 12/27/1951  
Relationship: Other  
SSN: 134679258

**Contingent Beneficiary**  
Name: Melissa V Johnson  
Address: 36 Center Rd  
Garden City, NJ 07685-4567  
Percentage: 25%  
Date of Birth: 04/29/1973  
Relationship: Other  
SSN: 741258369

Is above BENEFICIARY information correct?

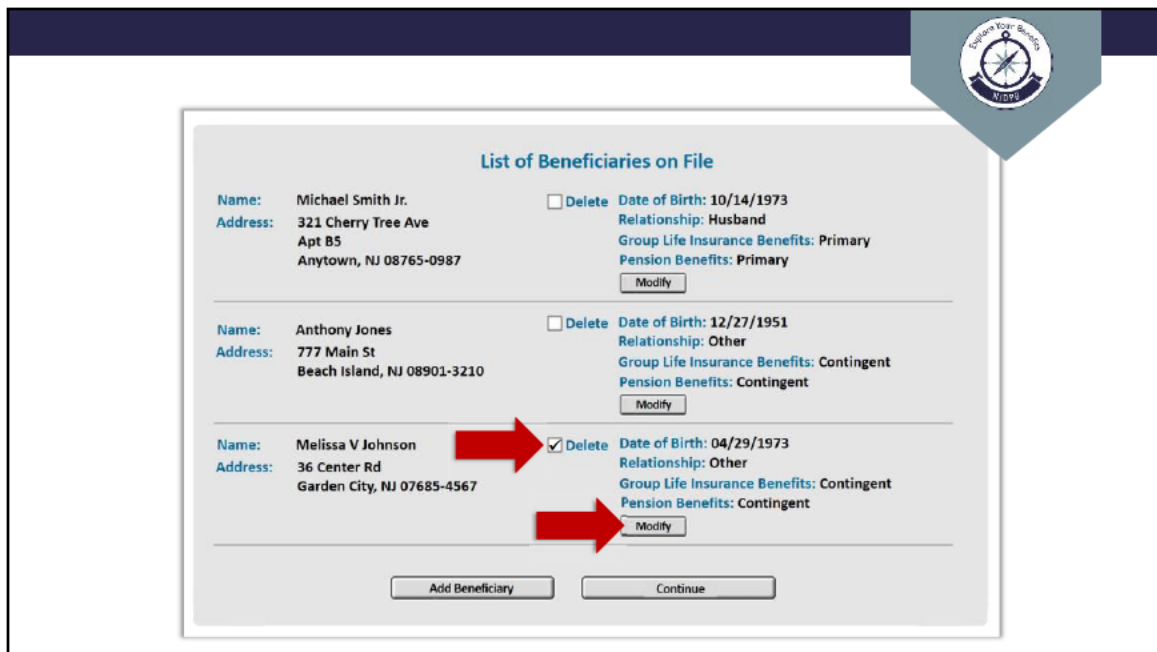
      

**Verify that the beneficiary info is correct**

**Change Beneficiaries**

You can now submit your changes.

If you need to make any additional changes, you can click “Change Beneficiaries” on the Verify Beneficiaries page.




**List of Beneficiaries on File**

<b>Name:</b> Michael Smith Jr. <b>Address:</b> 321 Cherry Tree Ave Apt B5 Anytown, NJ 08765-0987	<input type="checkbox"/> Delete	<b>Date of Birth:</b> 10/14/1973 <b>Relationship:</b> Husband <b>Group Life Insurance Benefits:</b> Primary <b>Pension Benefits:</b> Primary
<input type="button" value="Modify"/>		
<b>Name:</b> Anthony Jones <b>Address:</b> 777 Main St Beach Island, NJ 08901-3210	<input type="checkbox"/> Delete	<b>Date of Birth:</b> 12/27/1951 <b>Relationship:</b> Other <b>Group Life Insurance Benefits:</b> Contingent <b>Pension Benefits:</b> Contingent
<input type="button" value="Modify"/>		
<b>Name:</b> Melissa V Johnson <b>Address:</b> 36 Center Rd Garden City, NJ 07685-4567	<input checked="" type="checkbox"/> Delete	<b>Date of Birth:</b> 04/29/1973 <b>Relationship:</b> Other <b>Group Life Insurance Benefits:</b> Contingent <b>Pension Benefits:</b> Contingent
<input type="button" value="Modify"/>		

This will bring up your list of beneficiaries.

From here, you can click “Delete” to remove a beneficiary.

You can click “Modify” to change personal information, and you are able to add more beneficiaries from this page as well. When the beneficiary list is as desired, click “Continue.”



**Confirmation of Changes**

**Member Name :** SUSAN SMITH      **Member Number :** 01 - 1234567

**Group Life Insurance and Pension beneficiary changes submitted successfully.**

**You will receive a confirmation of this transaction via e-mail. The e-mail will contain your updated rider.** This is an important document and should be kept in a safe place. If the rider contains errors or omissions, you should re-enter the application to make the necessary corrections.

**You can obtain an immediate copy of your beneficiary changes by clicking on "Printable Version" at the top of the page**

If you do not receive the email or rider, please contact the Division of Pensions and Benefits via letter, email, or you may call the MBOS help desk, at (609) 292-7524.

Once your designation has been submitted, you will receive email containing an updated rider. There is also a link to a printable version on the top of the confirmation page if you want to immediately print it out for your records.



### Beneficiary is Estate

Member Name : SUSAN SMITH

Member Number : 01 - 1234567

Your estate is the current beneficiary on file for both the Group Life Insurance benefit and the Pension benefit.

You may change the beneficiary from your estate to a person or persons for either benefit. To do so, use the 'Continue' button below to enter the on-line Designation of Beneficiary system and follow the directions. This will allow you to input your beneficiary information and have it available to you as needed.

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

<http://www.nj.gov/treasury/pensions/documents/forms/eb0214.pdf>



Continue

In some situations, you may need to submit a paper application. You can click on the link on the bottom of the page to access this paper form.



**Phone:** (609) 292-7524

**Email:** *pensions.nj@treas.nj.gov*

**Mail:** P.O. Box 295  
Trenton, NJ 08625-0295

**For more information about beneficiary designation, please see the life insurance and death benefit fact sheets available on our website at [www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)**

If you have any questions regarding your death benefits, you can reach out to the Division of Pensions & Benefits by telephone, email, or postal mail. For additional information about beneficiary designation, please see the life insurance and death benefits fact sheets on our website at [www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)