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

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May 11, 2010

**TO:** Certifying Officers of the Public Employees' Retirement System (PERS) and Teachers' Pension and Annuity Fund (TPAF)

**FROM:** New Jersey Division of Pensions and Benefits

**SUBJECT: Extended Availability of Retirement Workshops for PERS and TPAF Members**

The Division of Pensions and Benefits is **extending the availability** of its PERS and TPAF Retirement Workshops to members who plan to retire **between JULY 1, 2010 and JANUARY 1, 2011**.

- Workshops are being held at the New Jersey Forensic Science Technology Center in Hamilton Township (Mercer County), New Jersey.
- Workshop times are at either 9:00 a.m. or 1:00 p.m. and are currently scheduled for May 19, 24, 28, and June 4, 7, 11, 15, 18, 21, 25, and 30.
- Seating is limited\*. Members interested in attending *must register online* using the link on the Division's Web site. Go to: [www.state.nj.us/treasury/pensions](http://www.state.nj.us/treasury/pensions) and click the link for "Retirement Workshops".

*\*Additional dates may be added but cannot be guaranteed.*

During the workshops, our representatives will take a step-by-step approach to explain topics that include retirement benefits, beneficiary options, group life insurance, the taxability of your pension, and health benefits in retirement.

### PREPARE IN ADVANCE USING MBOS

If attending, members **must** print an ***Estimate of Retirement Benefits*** using the **Member Benefits Online System (MBOS)** and bring it to the workshop (retirement estimates will not be provided at the workshop). To register for MBOS go to: [www.state.nj.us/treasury/pensions/mbosregister.shtml](http://www.state.nj.us/treasury/pensions/mbosregister.shtml) and follow the registration instructions. Estimates obtained from MBOS are the same estimates obtained when visiting the Division's offices and use identical salary and service information.

If members are unable to use MBOS:

- Human Resources Representative or Benefits Administrators at your employing entity may obtain retirement estimates for employees using the Employer Pensions and Benefits Information Connection (EPIC); or

- Direct the members to the Division's long-range Retirement Calculator which can be accessed from the Pensions and Benefits home page at: [www.state.nj.us/treasury/pensions](http://www.state.nj.us/treasury/pensions) **Please note** the long-range calculator uses service and salary information that is provided by the member and is not an "official" estimate of benefits. Members should not rely exclusively on this calculation if applying for retirement.

#### **APPLY FOR RETIREMENT USING MBOS**

Due to the recent increase in retirement applications, **members must use the online Retirement Application available in MBOS**. Submitting the application through MBOS reduces the chance of any delays in receipt of your application and provides for the fastest processing. **Please also note** that paper retirement applications will not be available and will not be accepted at the workshops.