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July 21, 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: New Retirement Workshop Dates Available for PERS and TPAF Members

The Division of Pensions and Benefits has scheduled new Retirement Workshop dates for members of the Public Employees' Retirement System (PERS) or the Teachers' Pension and Annuity Fund (TPAF).

RETIREMENT WORKSHOPS

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.

- Workshops are designed for PERS or TPAF members who are planning to retire **before the end of 2011**.
- All workshops are being held at the New Jersey Forensic Science Technology Center in Hamilton Township (Mercer County), New Jersey*.
- Workshop times will be at either 9:00 a.m. or 1:00 p.m. and are currently scheduled for
 - August 16, 23
 - September 9, 15, 24 and 29
 - October 4 and 21
 - November 10, 15, 22 and 20
 - December 10 and 17
- 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 and click the link for "Retirement Workshops".

**Additional dates or locations may be added if they become available but cannot be guaranteed.*

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 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 **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 expected 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.