



## New Jersey Division of Pensions and Benefits

PO Box 295, Trenton, NJ 08625-0295

Telephone: (609) 292-7524 • Email: pensions.nj@treas.nj.gov

Below is an example of the “**ACKNOWLEDGEMENT OF TERMS AND CONDITIONS OF RETIREMENT**” all members must agree to before filing a retirement application.

Members can access these terms and conditions by selecting “Retirement” and then “Retirement Application” on their Member Benefits Online System (MBOS) home screen.

### ACKNOWLEDGEMENT OF TERMS AND CONDITIONS OF RETIREMENT

You must agree to and accept the following terms and conditions when applying for retirement.

- I understand that I must meet all of the eligibility requirements for retirement and cannot submit an application more than **one year** before my retirement date. (If eligible and applying for a Deferred Retirement, you may file more than one year in advance after you have terminated employment.)
- I understand that my employer will be notified that I have filed an application for retirement.
- I understand that if I cancel or change my retirement date and submit a new application with a later retirement date, it is my responsibility to notify my employer to ensure that any active health benefits are not canceled and that my employment remains uninterrupted.
- I understand that changing or canceling my retirement date **does not** guarantee continued employment with my employer.
- I understand I cannot make any pre-arrangement to return to public employment after retirement in any capacity. Refer to [Post-Retirement Employment Restrictions](#) for more information.
- I understand I must provide any documents requested by the Division of Pensions and Benefits within 90 days or my application will be canceled.
- I understand that the beneficiary designation I am indicating on this retirement application supersedes all prior designations, even if my retirement is not yet effective or if I cancel my retirement. The Division of Pensions and Benefits will honor this as my most recent beneficiary designation on file, unless another beneficiary designation is made after the retirement application.
- I understand that if I die prior to the retirement date I have indicated on my retirement application, any retirement benefits that may be payable to a beneficiary(ies) **cannot be paid** until the retirement date selected.  
*Ex: Should you file for an October retirement date and die in January, your beneficiary cannot be paid until the October retirement date.*

Fact Sheet #86

- I agree to comply with all the retirement application terms and conditions.
- I certify I have made no pre-arrangement to return to public employment after retirement in any capacity.
- I certify I have read the Post-Retirement Employment Restrictions.

Agree

Disagree

This bullet will appear for PERS & TPAF Members ONLY