



New Jersey Division of Pensions & Benefits

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Thinking About Retiring from the PERS or TPAF?

When you are ready to submit your retirement application, you should have a few key pieces of information at hand. ***Note: This is NOT a retirement application; this should be used by the member as a retirement-planning tool ONLY.**

What is your mailing address? _____

What is your retirement date? _____

What is your retirement type? _____

Tiers 1, 2, or 3:

Were your last three years of service your highest salary years? _____

If not, what were your three highest fiscal years? (A fiscal year is July 1st through June 30th)

For Tiers 4 and 5:

Were your last five years of service your highest salary years? _____

If not, what were your five highest fiscal years? (A fiscal year is July 1st through June 30th)

What pension option are you selecting? _____

Who will be your pension beneficiary? _____

What is their SSN _____ Their date of birth? _____

What is their address? _____

Who will be your primary life insurance beneficiary(ies)? _____

What is their SSN _____ Their date of birth? _____

What is their address? _____

Who will be your contingent life insurance beneficiary(ies)? _____

What is their SSN _____ Their date of birth? _____

What is their address? _____

Some Other Things to Consider...

- When do you have to provide your employer notice that you are retiring? Do they require something in writing?
- Do you need to send the NJDPB proof of age? (See the *Retirement Checklist* fact sheet)
- Have you run a retirement estimate for yourself?
- Do you have a SACT account? Have you determined what your SACT disbursement will be? (Visit www.nj.gov/treasury/pensions/pension-active-other.shtml; select “SACT” for more information)
- Do you have Deferred Compensation, 403b, IRA or ROTH IRA? Have you contacted your financial institution to determine disbursement options?

Use these resources to help plan your retirement from the PERS or TPAF:

To view **Fact Sheets** from NJDPB’s website, click the “Publications” link in the navigation bar and select “Fact Sheets” from the drop down menu. Fact Sheet topics and titles are listed below
***All Fact Sheets can be located on NJDPB’s public website at www.nj.gov/treasury/pensions**

Retirement

Retirement – How to Apply for PERS and TPAF Members

Retirement – PERS and TPAF Pension Options

Retirement Checklist

Deferred Retirement

Disability Retirement Benefits (PERS & TPAF)
Retirement Check Information

Group Life Insurance

Conversion of Group Life Insurance
Beneficiary Designation

Health Benefits

Health Benefits Coverage – Enrolling as a Retiree
Health Benefit Programs and Medicare Parts A & B for Retirees

Miscellaneous

Taxation of Retirement Benefits
Veteran Status
Divorce, Dissolution of a Civil Union, & Your Retirement Benefits
Qualified Domestic Relations Order - QDRO
Employment after Retirement Restrictions

Other Resources:

Online Guide to Retirement

www.nj.gov/treasury/pensions/retirement.shtml

PERS Handbook

www.nj.gov/treasury/pensions/documents/guidebooks/persbook.pdf

TPAF Handbook

www.nj.gov/treasury/pensions/documents/guidebooks/tpafbook.pdf

MBOS Registration Instructions

www.nj.gov/treasury/pensions/mbos-register.shtml