

State of New Jersey  
Department of the Treasury  
Division of Pensions and Benefits

## MEMBER BENEFITS ONLINE SYSTEM (MBOS) ONLINE LOAN APPLICATION REQUIREMENT

**ATTENTION: The Division of Pensions and Benefits is implementing a significant change to the pension loan application process.**

Effective November 1, 2008, all pension loan requests must be submitted online using the Loan Application program of the Member Benefits Online System (MBOS). This requirement applies to all eligible members of the Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF), Police and Firemen's Retirement System (PFRS), and State Police Retirement System (SPRS) who wish to borrow against their pension account.

MBOS is a set of Internet applications that allow registered members access to pension account information.

- **MBOS provides you with the fastest, most efficient method for requesting a pension loan.** In most cases, a loan application submitted through MBOS before the close of business (4:30 p.m.) on a Friday is processed and mailed on the following Wednesday.
- **With MBOS you receive immediate confirmation** on screen and by follow-up e-mail that your loan application has been processed.
- **If you are already a registered MBOS user**, you currently have access to the online loan application through your MBOS account.
- **If you are new to MBOS** you can access MBOS after you register with both the *MyNewJersey* Web site and MBOS. Registration is free at: [www.state.nj.us/treasury/pensions/mbosregister.htm](http://www.state.nj.us/treasury/pensions/mbosregister.htm). Registration requires several steps — new users should read and carefully follow the MBOS *Registration Instructions*.

**In addition, as of November 1, 2008:**

- *Loan Application* forms will no longer be available as printed forms or on the Division's Web site.
- Paper *Loan Applications* that are received by mail as of November 1, 2008, will be returned to members with instructions on submitting the loan request through MBOS.
- The loan application fax number, which has been phased out of use since the introduction of loans through MBOS, will be completely disabled.

If, after following the MBOS *Registration Instructions*, you still need assistance registering for or using MBOS, call the MBOS Help Desk at (609) 777-0534 or send e-mail with the subject line "MBOS E-mail" to: [pensions.nj@treas.state.nj.us](mailto:pensions.nj@treas.state.nj.us)

# HOW TO ACCESS YOUR PENSION ACCOUNT ONLINE THROUGH THE MEMBER BENEFITS ONLINE SYSTEM (MBOS)

## REGISTRATION FOR FIRST TIME USERS

BECAUSE REGISTRATION REQUIRES SEVERAL STEPS,  
PLEASE READ AND FOLLOW THESE INSTRUCTIONS CAREFULLY!

REGISTRATION FOR MBOS IS FREE

### STEP ONE

Register for a MyNewJersey account at: [www.state.nj.us](http://www.state.nj.us)

**NOTE:** If you already have a MyNewJersey account, go to STEP TWO and use your existing account.

1. Click on the "Register" button and complete the registration information.
2. Create your own Logon ID and Password.

**If you write down your logon ID and password to remember them, be sure to keep this written information in a safe place, and do not share them with others to help prevent identity theft!**

3. This will open your personal MyNewJersey online account.

### STEP TWO

Register for MBOS at: [www.state.nj.us/treasury/pensions/mbosregister.htm](http://www.state.nj.us/treasury/pensions/mbosregister.htm)

1. Click the "Begin MBOS Registration" button at the bottom of the Web page and complete the online MBOS registration form.
2. When registering, you will need your pension Member ID number.

*Your pension Member ID can be found on your payroll statement. It can also be obtained from your employer, or by contacting the Division's Office Client Services.*

Pension ID Number: \_\_\_\_\_

3. You will receive an e-mail with an **Authorization Code**. Print this e-mail to have it on hand for STEP THREE.

### STEP THREE

Enter the MBOS Authorization Code at your MyNewJersey home page.

1. Logon to your MyNewJersey account and then click the "Enter Authorization Code" link.
2. On the page that opens, enter your MBOS *Authorization Code* and click the "Finished" button.
3. Delete the e-mail with your *Authorization Code*. **It can only be used once.**

### STEP FOUR

1. Log back onto your MyNewJersey account and you will see the Pension and Benefits section along the left side.
2. Click the "MBOS logon" button to go to MBOS and your account information.

*If you need help, call the MBOS Help Desk at: (609) 777-0534.*

*MBOS registration and access is for the exclusive use of pension account members and benefit recipients.  
Unauthorized access is subject to prosecution to the fullest extent of the law.*