



PHILIP D. MURPHY
Governor

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Lt. Governor

STATE OF NEW JERSEY
DEPARTMENT OF THE TREASURY
DIVISION OF PENSIONS AND BENEFITS
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ELIZABETH MAHER MUOIO
State Treasurer

JOHN D. MEGARIOTIS
Acting Director

December 7, [REDACTED]

[REDACTED]

RE: [REDACTED]

Dear [REDACTED]

This is in reference to your recent inquiry. [REDACTED]

[REDACTED] was enrolled in the Public Employees' Retirement System on July 1, 1993 under a Tier 1 membership. Personal Benefits Statements can only be viewed through MBOS to members who are active and contributing to the pension system and they cannot be duplicated from previous years.

This pension plan is not a defined contribution plan wherein the employer makes a contribution to the specific member's account. This pension plan is a defined benefit plan wherein the experience of all participating employers is merged resulting in an employer contribution sufficient to meet the needs of the plan as determined by the plan's actuary. Employer contributions are never credited to an individual's account but are paid into a fund which is invested and drawn from to pay monthly retirement allowances.

After a review of his account, it shows that he retired effective January 1, 20[REDACTED] with 26 years of service on an Accidental Disability Retirement. He receives a regular monthly in the amount of \$[REDACTED]540.24. This is a lifetime benefit.

After deductions, if any, the net monthly retirement allowance is \$[REDACTED]540.24.

He purchased 6 months of Temporary/Substitute time which was updated in the 3rd quarter of 2009.

The salary that was in used in calculation of his retirement allowance was \$[REDACTED]435.92.

[REDACTED] chose the maximum allowance on his Application for Retirement Allowance leaving no pension benefit to a beneficiary. However, one pension check for the retirement allowance that would have been due to him on the first of the month following his death will be paid to his named beneficiary. He may view his beneficiary information or make changes by accessing his MBOS account.

[REDACTED]

If we receive a valid court order stating that the pension plan is to withhold a specific sum of money from your monthly retirement allowance for purposes of alimony, support, or equitable distribution, we will enforce such court orders when you begin to receive a monthly retirement allowance. No executions will be made while you are an active employee and no separate accounts will be set up for your spouse involving equitable distribution. Public employees' retirement systems are not covered by the ERISA laws that created and govern Qualified Domestic Relations Orders (QDRO). You

[REDACTED]

When the above-reference member passes away, and thus will not be receiving any further retirement checks, no further payments will be made to the surviving spouse for the previous alimony, support, or equitable distribution. In effect, the alimony, support, or equitable distribution withholding may be looked upon as a form of wage execution. Once retirement checks cease, so does the withholding

If you have further questions, please do not hesitate to contact this office.

Sincerely,

Client Services