

STATE OF NEW JERSEY – DIVISION OF PENSIONS AND BENEFITS
PO BOX 295, TRENTON, NJ 08625-0295**JUDICIAL RETIREMENT SYSTEM MEMBER DESIGNATION OF BENEFICIARY****For use by active and retired members of the Judicial Retirement System (JRS)**

The *Judicial Retirement System Member Designation of Beneficiary* form allows a JRS member to nominate a beneficiary, or beneficiaries, for benefits payable upon the death of that JRS member. This form applies to both the group life insurance and pension benefit.

The designation you provide on this form will replace all prior beneficiary designations previously on file. However, please be advised that the Division of Pensions and Benefits has the responsibility to deny changes to beneficiary designations that may violate a court order. If a court order exists, you may be required to furnish further documentation to the Division to determine whether or not we can accept your *Judicial Retirement System Member Designation of Beneficiary* form.

GROUP LIFE INSURANCE

The group life insurance refers to the non-contributory coverage provided to all active JRS members by the State of New Jersey through the retirement system at no cost to the JRS member. Non-contributory group life insurance coverage is available in retirement to JRS members with at least 10 years of service credit in the JRS or to those who retire on a Disability Retirement. For further details regarding JRS non-contributory group life insurance, please refer to the *Certificate of Group Life Insurance*, which is available through the following link: www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/life-jrs.pdf

Members enrolled in the contributory plan must change their beneficiary designation with that plan separately. To do so, please contact The Prudential Insurance Company of America, Group Life Services, PO Box 948, Horsham, PA 19044, or call 1-800-524-0542.

PENSION BENEFIT**Active Members**

For active JRS members, the pension benefit is a monthly pension determined by the governing statutes regarding surviving spouses/civil union partners/eligible domestic partners, dependent children and dependent parents. If none of these relationships are applicable to you at the time of your death as an active JRS member, the pension benefit is the return of member contributions paid in a lump sum.

Retired Members

For retired JRS members, the pension benefit is a monthly pension determined by the governing statutes regarding surviving spouses/civil union partners/eligible domestic partners, and dependent children. If none of these relationships are applicable to you at the time of your death as a retired JRS member and you did not select a voluntary pension option that provides a monthly benefit to a named beneficiary*, the pension benefit is the pension allowance payable for the month in which you pass away, known as the Last Check Benefit.

**In addition to the statutory survivor benefit, a JRS member may elect one of eight voluntary pension options that provide a pension benefit to a named beneficiary of that JRS member's choosing. The pension option is selected when that JRS member completes an Application for Retirement Allowance. Once that JRS's member's retirement becomes effective, the beneficiary selected to receive a monthly benefit on the Application for Retirement Allowance cannot be changed.*

DOs & DON'Ts OF BENEFICIARY DESIGNATION

Do complete this form in ink pen. Completing this form in pencil makes the form unacceptable.

Do designate both primary and contingent beneficiaries. In the event of your passing, the primary beneficiary, or beneficiaries will receive any death benefits that are payable. The contingent beneficiary, or beneficiaries, will receive death benefits ONLY if all primary beneficiaries have predeceased you. Unless otherwise stated, all beneficiaries will share and share alike. If no primary or contingent beneficiaries survive you, all death benefits will be paid to your estate.

You may nominate any of the following as your primary or contingent beneficiary:

- A person or persons;
- A trust, institution, charity, or corporation;
- Your estate (upon your death a court ordered surrogate certificate will be required).

If you choose a distribution of benefits other than the standard “share and share alike”, e.g. specific percentages, or if you are designating a minor, or acting as Power of Attorney for the retired member, please refer to Fact Sheet #68, *Designating a Beneficiary*, before completing this form. You may obtain this fact sheet by visiting: www.state.nj.us/treasury/pensions/pdf/factsheets/fact68.pdf

Do use full, proper names. When naming a married female as beneficiary, be certain the proper name is given, e.g. Mary J. Jones, not Mrs. John R. Jones.

Do use specific names. Such phrases as “my children,” “my living grandchild,” or “my children’s issue” will not be accepted. You must list each individual using his or her specific name.

Don’t send a photocopy or fax this form. Our office requires original *Judicial Retirement System Member Designation of Beneficiary* forms to update our JRS members’ beneficiary information.

Don’t use “white out” or cross out names to make changes in designation. This makes the form unacceptable and a new form will be mailed to you for your completion.

Don’t use a *Judicial Retirement System Member Designation of Beneficiary* form to update a beneficiary’s address. A signed letter notifying us of your beneficiary’s address change will suffice. Your letter will be added to our files so your beneficiary information remains current.

INSTRUCTIONS

Before submitting the *Judicial Retirement System Member Designation of Beneficiary* form, please be sure to complete the items indicated below:

Items 1 through 3: Provide Your Member Information – PRINT your full name, date of birth, last four digits of your Social Security number or your membership number (for active members) or retirement number (for retired members).

Item 4: Nominate Your Group Life Insurance Beneficiary – PRINT the name of your primary beneficiary(ies) and contingent beneficiary(ies).

Item 5: Nominate Your Pension Beneficiary – PRINT the name of your primary beneficiary(ies) and contingent beneficiary(ies).

Item 6: All Members Must Complete the Following – Make sure to SIGN, DATE, and PROVIDE YOUR ADDRESS and DAYTIME TELEPHONE NUMBER on the form. On any additional sheets used to specify beneficiary information, please be sure to include your signature and date on the sheet, and print your name, address, daytime telephone number and membership number (for active members) or retirement number (for retired members). Mail your completed form to:

**BENEFICIARY SERVICES
DIVISION OF PENSIONS AND BENEFITS
PO BOX 295
TRENTON, NJ 08625-0295**

Upon receipt of your *Judicial Retirement System Member Designation of Beneficiary* form, a rider will be issued to you reflecting the changes you have made regarding your beneficiary information.

If you have any questions on how to complete your *Judicial Retirement Member Designation of Beneficiary* form: Write to the Division of Pensions and Benefits, PO Box 295, Trenton, NJ 08625-0295, or send an e-mail to Shirlene.Scott@treas.nj.gov or call (609) 292-0909.

STATE OF NEW JERSEY – DIVISION OF PENSIONS AND BENEFITS

JUDICIAL RETIREMENT SYSTEM MEMBER DESIGNATION OF BENEFICIARY

(Please read and follow the instructions before completing this form)

1. Print Your Full Name: _____ 2. Birth Date: ____/____/____

3. Social Security (last 4 digits) or Membership Number: _____

4. GROUP LIFE INSURANCE (If applicable)

Primary Beneficiary(ies)

	Beneficiary Name	Relationship	Birth Date
1.	_____	_____	_____
	Address _____		
2.	_____	_____	_____
	Address _____		
3.	_____	_____	_____
	Address _____		

Contingent Beneficiary(ies) - If primary beneficiary is not living at my death; payment is to be made to:

	Beneficiary Name	Relationship	Birth Date
1.	_____	_____	_____
	Address _____		
2.	_____	_____	_____
	Address _____		
3.	_____	_____	_____
	Address _____		

5. PENSION BENEFIT

Primary Beneficiary(ies)

	Beneficiary Name	Relationship	Birth Date
1.	_____	_____	_____
	Address _____		
2.	_____	_____	_____
	Address _____		
3.	_____	_____	_____
	Address _____		

Contingent Beneficiary(ies) - If primary beneficiary is not living at my death; payment is to be made to:

	Beneficiary Name	Relationship	Birth Date
1.	_____	_____	_____
	Address _____		
2.	_____	_____	_____
	Address _____		
3.	_____	_____	_____
	Address _____		

6. SIGNATURE OF MEMBER _____ Date _____

Mailing Address _____

Daytime Telephone No. (_____) _____

FREQUENTLY ASKED QUESTIONS

1. Q. All of my beneficiaries' information will not fit on this application. What do I do?

- A.** If additional space is required, an attachment sheet is acceptable, provided it is signed and dated by you. In addition to the beneficiary information, please be sure to include your name and membership number.

2. Q. What if I leave a section blank?

- A. A.** If the Group Life Insurance section is left blank, the group life insurance benefit will be payable to your estate.

If the Pension Benefit section is left blank, the pension benefit will be determined by the governing statutes regarding surviving spouses/civil union partners/eligible domestic partners, minor children, and dependent parents. If none of the aforementioned relationships are applicable to you at the time of your death as an active JRS member and the Pension Benefits section is left blank, the return of JRS member contributions will be payable to your estate.

If the Last Check Benefit section is left blank, the pension benefit will be determined by the governing statutes regarding surviving spouses/civil union partners/eligible domestic partners, minor children, and dependent parents. If none of the aforementioned relationships are applicable to you at the time of your death as a retired JRS member and you did not select a voluntary pension option that provides a monthly benefit to a named beneficiary on your *Application for Retirement Allowance*, and the Pension Benefit section is left blank, the Last Check Benefit will be payable to your estate.

3. Q. Why do I have to provide my daytime telephone number?

- A.** We may have questions regarding the information on your *Judicial Retirement System Member Designation of Beneficiary* form. To expedite the designation process, contacting you by phone instead of written correspondence enables us to provide prompt and efficient service.

4. Q. I am in the process of getting divorced. How should I word my form?

- A.** Since each divorce case (or dissolution of a civil union) is different and can be complex, please refer to Fact Sheet #42, *Divorce and Your Retirement Benefits*.