

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)