What happens to my pension if I change job types* or school districts?  
(* i.e. from support staff to teacher)

You must transfer your pension account with the New Jersey Division of Pensions and Benefits.

- If you switch school districts, but remain in the same type of position, your current employer must complete a report of transfer through EPIC (Employer Pensions and Benefits Information Connection).
- If you switch pension funds (i.e. PERS to TPAF), complete the interfund transfer: https://www.state.nj.us/treasury/pensions/documents/forms/et0343.pdf
- Keep a copy of the completed form.

- Follow up with your school district/former school district to make sure the completed form was mailed to the Division of Pensions and note the date mailed.
- Check your Member Benefits Online System (MBOS account)* to ensure your accounts have been merged. Review your “Personal Benefits Statement” and make sure the “Total Pension Service Credit” is correct.
- If you receive an expiration notice from the Division of Pensions, follow up immediately with the Division of Pensions by calling 609.292.7524

What happens if I don’t transfer my pension account within the two-year time frame?

- Once your account is inactive, you have “uncredited service”. To receive credit for that time, you will have to purchase the time through your MBOS account*. (If you have more than 10 years of pension credit, you may have other options.)
- Your new pension account will be tier 5, even if your previous account was a lower tier.
- Members of the pension system always have the right to appeal to their respective pension board. Appealing to the pension board does not mean you will be able to transfer your account after it has been expired, but the pension board can look at the facts surrounding the case and decide if there were extenuating circumstances that may allow for an exception.

What happens to my pension if I am subject to a reduction in force (RIF)?

If you lose your job due to a reduction in force (which is different from a contract non-renewal), you can request an extension of the active status of your account for up to ten years. To do this, you must send written notification, as well as supporting documentation (i.e. a copy of the RIF letter) to the Division of Pensions:

ATTN: Withdrawal Section Supervisor  
New Jersey Division of Pensions & Benefits  
PO Box 295  
Trenton, NJ 08625-0295

*MBOS Account – Member Benefits Online System. All pension system members should create an MBOS account by going here:  
https://www.state.nj.us/treasury/pensions/mbos-register.shtml

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