

NJ UNCLAIMED PROPERTY - ABANDONMENT TABLE

PROPERTY	PRESUMED ABANDONED
Non-Governmental Bonds	3 years after Maturity
Governmental Entity – Bonds and other Intangible Items	1 year
Checks, Drafts, Certified Checks	3 years
Credit Memos	3 years after payable
Dividends	3 years
Money Orders	3 years
Proceeds to dissolution	1 year after date of final Distribution
Safe Deposit Box Contents	5 years after lease/rental Expiration
Savings, Time & Demand Deposits	3 years
Travelers Checks	3 years
Undelivered Shares	3 years
Underlying Shares and Bonds	3 years and 3 dividend or interest distributions
Unexchanged Shares	3 years
Utility Deposits	1 year after service ends
Wages	1 year
Commission	3 years
All other Intangible Property	3 years
Non-Dividend Paying Securities (NEW) And Mutual Funds	3 years after Second Mailing is returned by Post Office or 3 years after discontinuation of mailing
Stored Value Cards and similar Instruments	2 years

NJ UNCLAIMED PROPERTY - ABANDONMENT TABLE (Cont.)

PROPERTY	PRESUMED ABANDONED
Class Actions Proceeds	1 year after initial Distribution date
Demutualization	3 years after the earlier of: The date of the distribution, or the date of the last contact with policyholder
Retirement Account or Plan	3 years after the earliest of the date of the distribution or attempted distribution of the property or 3 years from the date of required distribution as stated in the plan or trust agreement of the plan; or 3 years from the date of required distribution to avoid a Federal Tax Penalty (from the date owner reaches age 70 ½)
Non Traditional Retirement Account (Roth)	3 years after the date of a second returned mailing of a statement or other notification or 3 years after discontinuation of mailings to the apparent owner Whichever is earlier
Education IRA	3 years after the date of required distribution to avoid a Federal Tax Penalty (currently 3 years from the date the owner reaches age 30 years and 1 month)

NJ UNCLAIMED PROPERTY ABANDONMENT TABLE LIFE INSURANCE**PROPERTY****PRESUMED ABANDONED**

Funds held or owing under any life or
Endowment policy or annuity contract

3 years after policy has matured or terminated and is due
or

3 years after the insured has Died
or

3 years after Insured has attained the limiting Age under mortality tables and there
are no assignments, readjustments, premium payments, loans or written
communication in the last two years

BENEFICIARY FORMS

Beneficiary form must include:

1. Name and Address of beneficiary
2. Relationship of beneficiary to the insured