How to Register for MBOS

MBOS stands for the Member Benefits Online System.

For retired members, surviving beneficiaries, or QDRO recipients, it is an online portal to access your pension account information and make changes to various things such as your address, direct deposit information, and tax withholding.

Please note, members who registered with MBOS as active employees have automatic access to retiree MBOS applications when retired. Just log on to your existing MBOS account.
For retirees, surviving beneficiaries, or QDRO recipients who are new to MBOS, you must first register an account in order to access your pension information.

To begin, go to www.nj.gov/treasury/pensions then click the “Access my MBOS Account” button.
Then click the “Register” button.

Please note, if you have already registered for MBOS, you will not be able to register again. If you need assistance accessing your existing MBOS account, please see our MBOS Troubleshooting videos in our video gallery.
From the “MBOS Registration for First-Time Users” box, click the “Register for MBOS” button.
Please note, MBOS registration and access is for the exclusive use of pension system members.

You must have your retirement number in order to proceed. If you do not know your retirement number, it can be obtained by contacting the Division.

To proceed to the “Retired Members Registration,” click the “Retired Members” button.
Registering for MBOS

Enter your first and last name. It is important to use your legal, given name as the information you provide must match our records. Do not use nicknames or initials.

Provide your 9-digit Social Security Number.

Then, you will enter your email address in the appropriate field and then reenter it in the field below to confirm it.

Next, enter your telephone number.
Registering for MBOS

Then provide your retirement number: On the left, select your retirement system from the drop down menu, enter your two-digit code in the box in the middle and then enter your retirement number in the last field. Use the picture provided as a guide.
Your MBOS account will be accessed through myNewJersey.

If you already have a myNewJersey account, you can link your MBOS to it by selecting the “Yes” bubble.
Provide the logon ID and password to your existing myNewJersey account and then click the “Link MBOS to My Account” button.
If you do not already have a myNewJersey account, select “No” to create an account.
Create a unique logon ID. If the ID you choose is already in use, you will be asked to pick a different one.

Then, using the instructions provided, create a password for your account; then retype the password in the appropriate field to confirm it.

Next, enter your first and last name in the appropriate fields.
Further down on that page, you will be asked to create a security question you want to be asked in case you ever forget your logon credentials. Enter the question in the first field and your answer in the appropriate field below.

Your security question and answer should be something only you can answer like “What was the make of my first car?” or “Who was my favorite teacher?”

It is a good idea to refrain from using questions where the answer can change or can be easily answered by someone other than you. For example, “What is my favorite color?” or “What is the name of my pet?”

Lastly, enter your email address in each field then click the “Continue” button
Added Security

After you have registered for MBOS and created your myNewJersey logon ID, you will be prompted to set up Multi-factor authentication, or MFA, in order increase the security of your account.

MFA keeps your account more secure because you log in with two "factors": your login ID and password AND a unique code sent to you via text message or through an authenticator app. This code will be different each time you log in.

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MFA keeps your account more secure because you log in with two "factors": your ID and password, which are "something you know", and a unique code that's displayed on "something you have", such as a mobile phone, or the browser on your computer or tablet. The code will be different each time you log in, so it's called a one-time password or OTP.

You will establish your MFA either by registering an authenticator app or through text messages by registering your cell phone number.

Follow the prompts that will appear on the screen in order to set up your MFA.
You will access your MBOS account from the Division’s website.

Click the “Access my MBOS Account” button then click “Login.”
Enter your login ID and password then click “Log In.”
You will be directed to the myNewJersey homepage. To access your MBOS account, look for the Division’s logo and click the “MBOS and EPIC” button.
This is what your MBOS homepage will look like. You will be able to update your address and telephone number, view and change your income tax withholding, review your retirement information including your last 6 pension check stubs, update your direct deposit information, request a duplicate 1099, and designate beneficiaries for your retired death benefits.
This document is meant to provide a general overview and may not address every individual’s situation.

If, after reading through it, you have additional questions, please contact the Division of Pensions and Benefits by telephone at (609) 292-7524; by email at pensions.nj@treas.nj.gov; by postal mail at Division of Pensions and Benefits, P.O. Box 295, Trenton, NJ 08625-0295.