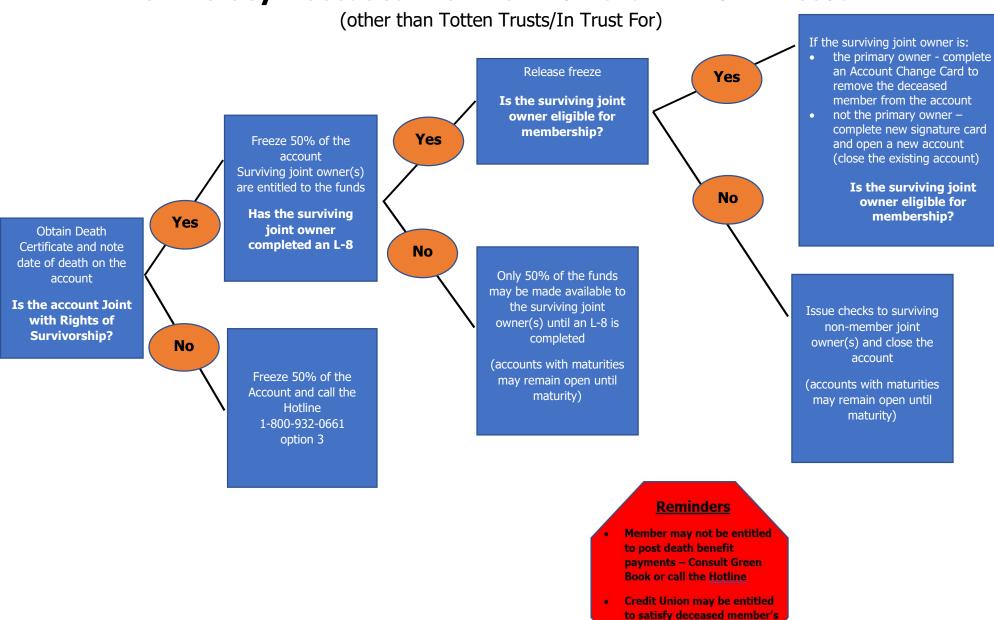


**New Jersey Deceased Member Flowchart – Joint Account** 



loan obligations

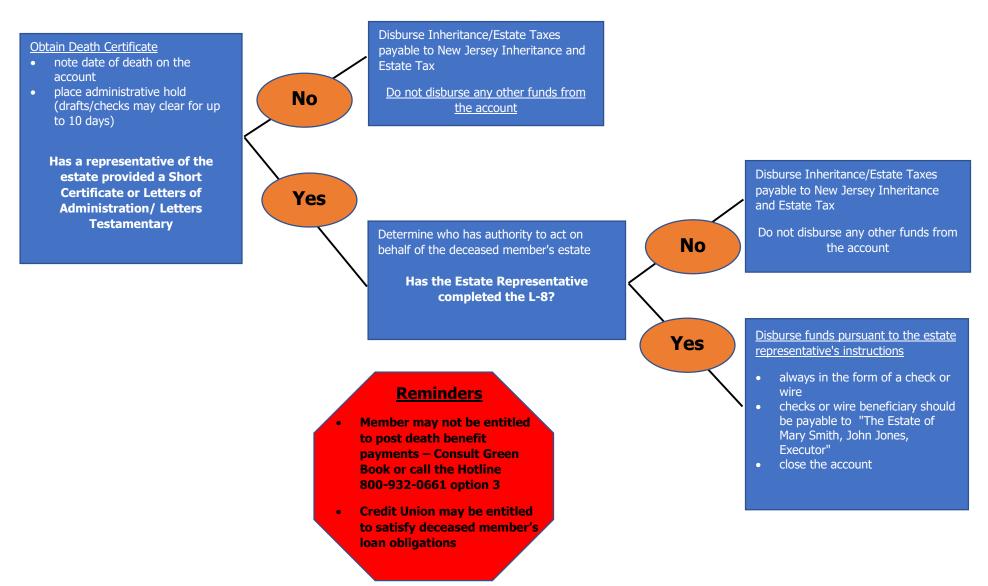
All materials have been prepared for self-help purposes only.

The information presented is not legal advice, is not to be treated as such, may not be current and is subject to change without notice.



## **New Jersey Deceased Member Flowchart – Individual Account**

(other than Totten Trusts / In Trust For)



All materials have been prepared for self-help purposes only.

The information presented is not legal advice, is not to be treated as such, may not be current and is subject to change without notice.