

## **NEW JERSEY UNCLAIMED PROPERTY ABANDONMENT TABLE**

<b><u>PROPERTY</u></b>	<b><u>PRESUMED ABANDONED</u></b>
Checks, Drafts, Certified Checks	3 years
Credit Memos	3 years after payable
Dividends	3 years
Wages/Payroll	1 year
Money Orders	3 years
Stored Value Cards and similar Instruments	5 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
Non-Governmental Bonds	3 years after Maturity
Governmental Entity – Bonds and other Intangible Items	1 year
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
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

## **PROPERTY**

Class Actions Proceeds

Demutualization

Retirement Account or Plan

Non Traditional Retirement  
Account (Roth)

Education IRA

Health Savings Accounts

## **PRESUMED ABANDONED**

1 year after initial Distribution date

**3** years after the earlier of:  
The date of the distribution **or** the date of the last contact  
with policyholder

**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)

**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

**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)

**3** years after the earliest of the date of the  
distribution or attempted distribution of the property.

# **NEW JERSEY UNCLAIMED PROPERTY ABANDONMENT TABLE - LIFE INSURANCE**

## **PROPERTY**

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

## **PRESUMED ABANDONED**

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

**3** years after the insured has Died  
or

**2** 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