

INSTRUCTIONS FOR (QUALIFIED) DOMESTIC RELATIONS ORDERS

Please attach portion of settlement agreement that addresses the division of benefits.

Name & Signature of Person Completing Form:
Plan Name (if more than one Plan, complete portion of form applicable for each Plan):
Plan Administrator's Address:
If you do not know the Plan Name or Plan Administrator's address, contact the HR department/benefits office for the employer or union sponsoring the Plan.
Date of marriage:
Date of end of coverture (usually the date of filing of divorce complaint):
If the Plan is a pension, is the Plan Participant collecting a benefit?
Are the parties divorced? If yes, indicate date of divorce.

	Participant	Alternate Payee
Name		
Street Address		
City, State & Zip Code		
Social Security Number		
Date of Birth		
If unrepresented, phone number & email address		

Please inform us of any change in name or mailing address before the (Q)DRO is finalized. If a party is no longer represented while the (Q)DRO is in process, please notify us.

*Please respond to the questions immediately below if the Plan is a **defined contribution plan**, e.g. 401(k), 403(b), 457, Savings Plan, Profit Sharing Plan. **NOTE: IRAs are not qualified plans, and most IRA custodians do not require a DRO to assign a portion of an account. Call the IRA custodian or the party's financial representative to learn the custodian's procedures before requesting an order for an IRA.***

<p>Should the Alternate Payee's award be subject to earnings (i.e. interest, dividends, gains and losses) from the Valuation Date specified in the Order through the date of segregation (check yes or no)?</p> <p style="text-align: center;">YES NO</p> <p>Answering yes means the Alternate Payee's share will reflect positive and/or negative change in value the Participant's account may have experienced from the Valuation Date until the date the money is actually transferred to the Alternate Payee.</p> <p>Answering no means that the amount awarded to Alternate Payee remains constant regardless of the activity and investment experience in the Participant's account.</p>
<p>Is there an exempt portion of the account that needs to be considered other than post-date of complaint contributions and earnings thereon (e.g. was there a premarital account balance) (check yes or no)?</p> <p style="text-align: center;">YES NO</p> <p>If yes, provide amount and computation date \$ _____ as of _____</p> <p>In most cases, we cannot determine if there is a premarital balance. If you ask us to investigate if there is a premarital balance or ask us to make a computation regarding a premarital balance, there will be an additional fee.</p>
<p>If there is an outstanding loan balance to be considered, should it be considered an asset of the account (check yes, no, or not applicable)?</p> <p style="text-align: center;">YES NO NOT APPLICABLE (no loan)</p> <p>Answering yes means that the value of the Participant's outstanding loan (as of the Valuation Date) will be included in the Participant's account balance to be divided.</p>
<p>If there is an administrative fee for the review of the Order, how should it be paid (check one)?</p> <p style="text-align: center;">100% by Participant 100% by Alternate Payee 50% by Participant/50% by Alternate</p>

If the Plan is a defined benefit plan (pension), please respond to the questions for the appropriate type of pension on the following pages.

If the plan is NOT a government sponsored pension plan, please answer the questions below:

Should the order be a separate interest order or a shared interest order (check one)?

SEPARATE

SHARED

Under a shared interest the alternate payee begins collecting when participant does and receives a benefit until either party dies. Under a separate interest the alternate payee may enter pay status any time after the participant reaches earliest retirement age under the plan and will continue collecting after the participant's death as long as s/he commenced benefits before the participant's death. If participant has already commenced benefits, shared must be selected.

Should the alternate payee share in cost of living adjustments (check one)?

YES

NO

Answering yes means that the alternate payee will get a share of the increase of a benefit to adjust for inflation.

Should the alternate payee share in an early retirement subsidy (check one)?

YES

NO

Answering yes means that if the participant retires with a pension enhancement that was used to incentivize him/her to take an early retirement, the alternate payee will get a share.

Should the benefit be paid to a beneficiary upon alternate payee's death before commencement (check one)?

YES

NO

Answering yes means that if the plan allows, upon alternate payee's death before the alternate payee has commenced benefits, the alternate payee's benefit will be assigned to another alternate payee (who must be a spouse, former spouse, child, or dependent **of the participant**).

Should the alternate payee receive survivor benefits upon the participant's death pre-retirement (check one and if yes, specify percentage or to extent of assigned interest)?

YES _____% or extent of assigned interest

NO

Answering yes means that the alternate payee's benefit is not forfeited if the participant dies before the alternate payee commences benefits.

Should the alternate payee receive survivor benefits upon the participant's death post-retirement (check one and if yes, specify percentage or to extent of assigned interest)?

YES _____% or extent of assigned interest

NO

Under a separate interest order, post-retirement survivorship is not necessary because the alternate payee will collect until his/her own death if the participant dies after the alternate payee's commencement. Under a shared interest order, answering yes will allow the alternate payee to collect until his/her own death, but the benefit amount for both parties will be reduced by the cost of the benefit.

If the plan is a state government sponsored plan, choose the applicable plan

and answer the questions below:

Amount of alternate payee's benefit (supply monthly dollar amount or for coverture fraction, specify the months of service during the marriage)?

\$ _____

OR

COVERTURE FRACTION

With a coverture fraction, the participant's gross monthly retirement allowance is multiplied by the coverture fraction where the numerator is the total number of months the parties were married while participant was in the plan and the denominator is the total number of months participant was in the retirement system

Should the alternate payee share in a cost of living adjustment (check one)?

YES

NO

Answering yes means that the alternate payee will get a share of the increase of a benefit to adjust for inflation.

Should the alternate payee receive a death benefit, if available (check one)?

YES

NO

Answering yes will refund to the alternate payee part of the participant's contributions, if any contributions remain at death.

Should the participant be required to elect survivor benefits for the alternate payee, if available (check one and if yes, specify the option)?

YES – OPTION _____

NO

Answering yes means that if the alternate payee is living at the time of the participant's death, the alternate payee will receive an assigned amount for life. There is a cost for this election, but that cost cannot be attributed to only one party. Not available in PFRS. For a list of survivor benefit options, see <http://www.state.nj.us/treasury/pensions/pdf/factsheets/fact05.pdf>.

If the plan is a federal government sponsored plan , choose the applicable plan

and answer the questions below:

Amount of alternate payee's benefit (supply monthly dollar amount or for coverture fraction, specify the months of service during the marriage)?

\$ _____ OR COVERTURE FRACTION (_____ months)

With a coverture fraction, the participant's monthly retirement allowance is multiplied by the coverture fraction where the numerator is the total number of months the parties were married while participant was in the plan and the denominator is the total number of months participant was in the retirement system.

Should the alternate payee share in a cost of living adjustment (check one)?

YES NO

Answering yes means that the alternate payee will get a share of the increase of a benefit to adjust for inflation.

Should the order provide survivor benefits for alternate payee (check one and if yes, specify the amount of the survivor benefit and how payment should be made for the election)?

YES NO
\$ _____ OR PRO-RATA SHARE OR OTHER:

Payment to be deduction from portion of:

PARTICIPANT OR ALTERNATE PAYEE PRO-RATA FROM BOTH OR OTHER:

The award of a former spouse survivor annuity requires that the employee annuity be reduced and therefore lowers the gross employee annuity. The amount of the former spouse survivor annuity can be elected, as can whose share of the annuity will be reduced by the cost for the survivor annuity.

Should the participant be able to take a refund of employee contributions in lieu of a monthly benefit (check one)?

YES NO

Answering yes means that the alternate payee will not receive a monthly benefit.

Upon the death of the alternate payee, should the assigned portion be paid to the (check one):

PARTICIPANT OR SURVIVING CHILDREN OF THE MARRIAGE OR ALTERNATE PAYEE'S ESTATE

The answer specifies what will happen if the alternate payee predeceases the participant.

If the plan is a military plan, please answer the questions below:

Branch of service:

City and state where wedding occurred:

Amount of alternate payee's benefit (supply monthly dollar amount or coverture fraction, months of service during the marriage or for reservists, marital retirement points)?

\$ _____ OR COVERTURE FRACTION
(months of marital service = _____)
(marital retirement points = _____)

With a coverture fraction, the participant's monthly retirement allowance is multiplied by the coverture fraction where the numerator is the total number of months the parties were married while participant was in the plan and the denominator is the total number of months participant was in the retirement system.

Should the alternate payee share in a cost of living adjustment (check one)?

YES NO

Answering yes means that the alternate payee will get a share of the increase of a benefit to adjust for inflation.

Should the order provide survivor benefits for the alternate payee, if available (check one and if yes, specify the amount of the survivor benefit)?

YES – _____ NO

Answering yes means that if the alternate payee is living at the time of the participant's death, the alternate payee will receive an assigned amount for life. The cost for providing the survivor benefit cannot be allocated to the alternate payee.