



PENSION APPRAISERS INC.[®]

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QUALIFIED DOMESTIC RELATIONS ORDER CHECKLIST FOR PRIVATE (ERISA) DEFINED BENEFIT PLANS

METHOD OF PREPARING QUALIFIED DOMESTIC RELATIONS ORDER:

_____ Option #1: Online - Complete this checklist online at www.qdrodesk.com. Upon completing checklist download the Order immediately. Unlimited Support 1-877-770-2270 (Toll Free) Cost - \$299

_____ Option #2: In House - Mail this checklist with payment to Pension Appraisers. Our staff will prepare the Order and return it within 7 business days. Unlimited Support 1-800-447-0084. Cost - \$445

Both Options are Supported by Pension Appraisers Staff

If Option #2, answer the following:

1. REQUESTOR INFORMATION:

Name: _____

What is the Role or Status of the Requestor?

_____ Attorney who represents one of the parties of the divorce. (Answer Question A.)

_____ One of the Parties of the divorce who is represented by an attorney. (Answer Question B.)

_____ One of the Parties of the divorce who is Pro Se / Pro Per. (Answer Question C.)

A. Answer if you are an Attorney:

Firm Name: _____

Mailing Address: _____

City: _____ State: _____ Zip Code: _____

Telephone #: _____ Fax #: _____

E-mail Address: _____

Should the Requestor's name and/or Firm Name, Address and Telephone Number appear above the Legal Caption? _____ Yes _____ No

If Yes:

_____ Requestor's Name (ONLY)

_____ Firm's Name (ONLY)

_____ Both Requestor's and Firm's Name

Who do you Represent?

_____ Plaintiff / Petitioner _____ Defendant / Respondent

Is this a Joint Request with opposing counsel? _____ Yes _____ No

If Yes:

Should we send a copy of the Order to opposing counsel? _____ Yes _____ No

If Yes:

Opposing Counsel's Name: _____

Firm Name: _____

Mailing Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Telephone #: _____ **Fax #:** _____

E-mail Address: _____

B. Answer if you are one of the Parties of the divorce who is represented by an attorney.

Mailing Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Telephone #: _____ **Fax #:** _____

Your Attorney's:

Name: _____

Firm Name: _____

Mailing Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Telephone #: _____ **Fax #:** _____

E-mail Address: _____

Should your Attorney's name and/or Firm Name, Address and Telephone Number appear above the Legal Caption? _____ Yes _____ No

If Yes:

_____ **Attorney's Name (ONLY)**

_____ **Firm's Name (ONLY)**

_____ **Both Attorney's and Firm's Name**

C. Answer if you are Pro Se / Pro Per.

Mailing Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Telephone #: _____ **Fax #:** _____

E-mail Address: _____

2. COURT INFORMATION:

Name of Court: _____

State: _____ **County:** _____

Division: _____ **Docket Number:** _____

Which party filed for divorce? _____ Husband _____ Wife _____ Both

In addition to the Judge's, what signature lines should come at the end of the Order?

_____ **None**

_____ **Both Husband and Wife**

_____ **Attorneys for Husband and Wife**

_____ **Husband and Wife and Attorneys for Both**

_____ **Opposing Atty. Name:** _____

3. PARTICIPANT: (Employee Spouse)

Name of Participant: _____

Date of Birth: _____

Last Known Mailing Address: _____

City, State, Zip Code: _____

Social Security Number: _____

4. ALTERNATE PAYEE: (Non-Employee Spouse)

Name of Alternate Payee: _____

Date of Birth: _____

Last Known Mailing Address: _____

City, State, Zip Code: _____

Social Security Number: _____

5. MISCELLANEOUS INFORMATION:

Should Social Security Numbers appear in the Order? ____ Yes ____ No

Marriage Date: _____

Are the Parties Divorced? ____ Yes ____ No

If Yes:

Date of Divorce: _____

Date Marriage Ended: _____

(Cut-off date used to determine marital coverture fraction i.e. separation date, complaint date, or divorce date.)

Exact Plan Name: _____

For an additional fee of \$50.00: Should we submit the Order to the Plan Administrator for pre-approval?
____ Yes ____ No

If Yes:

In order for us to obtain pre-approval you **MUST** provide the following:

Administrator's Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Telephone #: _____ Fax #: _____

Date Participant Joined The Plan: _____

Is the Participant still employed? ____ Yes ____ No

If No:

Termination Date: _____

Is the Participant retired and receiving retirement benefits? ____ Yes ____ No

If Yes:

Retirement Date: _____

6. TYPE OF DEFINED BENEFIT PLAN:

_____ **TRADITIONAL (GO TO QUESTION #7)**

Traditional Defined benefit plans are those plans in which an employer promises to pay a monthly benefit to the participant upon retirement according to the rules of the plan. The plan typically uses a formula that incorporates salary and years of service or a benefit multiplier and pension credits to calculate the monthly benefit payable upon retirement. The monthly benefit can be derived at any point in time by plugging the appropriate factors into the formula.

_____ **CASH BALANCE (GO TO QUESTION #8)**

A Cash Balance plan is a defined benefit plan that defines the benefit in terms that are more characteristic of a defined contribution plan. In other words, a cash balance plan defines the promised benefit in terms of a stated account balance. In a typical cash balance plan, a "formula" is used to determine an employee's benefit. A participant's account is credited each year with a pay credit (such as 5 percent of compensation from his or her employer) and an interest credit (either a fixed rate or a variable rate that is linked to an index such as the one-year Treasury bill rate). Increases and decreases in the value of the plan's investments do not directly affect the benefit amounts promised to participants. Thus, the investment risks and rewards on plan assets are borne solely by the employer.

_____ **MONEY PURCHASE (GO TO QUESTION #9)**

Money Purchase Plans contain individual participant accounts, but they are technically determined to be a defined benefit plan. This is because these plans have defined formulas for determining the participant's benefits that guarantee a specified and predetermined level of contributions each year which generate interest and earnings. These plans look like a traditional defined contribution plan because individual accounts are created for each participant.

7. QUESTIONS FOR TRADITIONAL DEFINED BENEFIT PLAN
(Do not answer these Questions if you will answer #8 or #9)

A. If the Participant is retired and receiving benefits:

I. Percent or Dollar Amount of Employee's monthly retirement benefit to be paid by the Plan to the Alternate Payee?

Dollar Amount: \$ _____

Percent: _____ %

_____ **Option #1: Percent of Total as of the Date of Retirement:** The Alternate payee will receive a percentage of the total accrued benefit as of the Date of Retirement. (This option includes any pre-marital and post-marital credited service).

_____ **Option #2: Percent of the Marital Portion as of the Date of Retirement:** The Marital Property Component shall be determined by a fraction, the numerator of which is the number of months of credited service the Employee earned during the marriage and the denominator of which is the total number of months of credited service earned through the Date of Retirement.

II. At time of retirement did the Participant select a Joint and Survivor Annuity for the Alternate Payee in the event the Participant predeceases the Alternate Payee?

_____ **Yes** _____ **No** _____ **Unknown**

(This benefit is not available to the Alternate Payee unless the Participant made an election for the benefit at the time of retirement.)

III. Should the Alternate Payee receive a pro-rata share of any Post-retirement Cost of Living Adjustments if offered by the Plan?

_____ **Yes** _____ **No** _____ **This question should not be addressed**

IV. Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?

_____ **Yes** _____ **No** _____ **This question should not be addressed**

(Most defined benefit pension plans have early retirement provisions that allow an employee to retire early with full unreduced benefits if they complete a specific number of years of service. By doing this the company is subsidizing a large portion of the employee's pension by eliminating the actuarial adjustment (the difference in the amount of monthly benefit an employee would receive at normal retirement age versus an early retirement age if there is no subsidy - Example: An employee could receive \$1,000 per month at age 65, but if he/she elects to retire at age 55 he/she would receive \$500 per month for life if they had not completed the required number of years of service to receive the unreduced benefit of \$1,000 per month).

V. **Should the Alternate Payee receive a pro-rata share of any early retirement supplements, interim supplements or temporary benefits that become payable to the Participant which are not considered by the Plan Administrator to be a part of the Participant's accrued benefit.?**

Yes No This question should not be addressed

(Most defined benefit pension plans have early retirement incentives that allow certain eligible employee's to retire early with additional supplemental, interim or temporary benefits. Example: If an employee retires at age 55, the plan could pay a supplemental benefit to age 62, at which time the employee would be able to collect Social Security.)

VI. **Length of time benefits will be paid by the Plan to the Alternate Payee.**

Lifetime of the Participant (Shared Interest Approach - Only option since the Participant is currently receiving his/her pension).

(The Alternate Payee will receive monthly payments until the death of the Participant or Alternate Payee, whichever occurs first. If the Participant chose a Joint and Survivor Annuity for the Alternate Payee when he/she retired, the Alternate Payee will receive the Joint and Survivor Annuity for his/her lifetime in the event that the Participant predeceases the Alternate Payee.)

B. **If the Participant is still employed or has terminated employment but is not receiving retirement benefits:**

i. **Percent or Dollar Amount of Employee's monthly retirement benefit to be paid by the Plan to the Alternate Payee?**

Dollar Amount: \$ _____

Percent: _____ %

_____ **Option #1: Percent of Total as of a Specific Date which is _____**
The Alternate Payee will receive a percentage of the total accrued benefit as of a Specific Date.

_____ **Option #2: Percent of the Marital Portion as of the Date of Retirement:** The Marital Property Component shall be determined by a fraction, the numerator of which is the number of months of credited service the Employee earned during the marriage and the denominator of which is the total number of months of credited service earned through the Date of Retirement.

_____ **Option #3: Percent of the Marital Portion as of the Marriage End Date:** The Marital Property Component shall be determined by a fraction, the numerator of which is the number of months of credited service the Employee earned during the marriage and the denominator of which is the total number of months of credited service earned through the Marriage End Date.

_____ **Option #4: Percent of the Marital Portion as of a Specific Date which is _____** The Marital Property Component shall be determined by a fraction, the numerator of which is the number of months of credited service earned from the Date of Marriage to a Specific Date and the denominator is the total number of months of credited service earned through the Specific Date.

_____ **Option #5: Percent of Total as of Marriage End Date:** The Alternate Payee will receive a percentage of the total accrued benefit as of the Date Marriage Ended. (This option includes any pre-marital credited service)

II. **Should the Alternate Payee receive a pro-rata share of any Post-retirement Cost of Living Adjustments if offered by the Plan?**

Yes No This question should not be addressed

III. **Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?**

Yes No This question should not be addressed

(Most defined benefit pension plans have early retirement provisions that allow an employee to retire early with full unreduced benefits if they complete a specific number of years of service. By doing this the company is subsidizing a large portion of the employee's pension by eliminating the actuarial adjustment (the difference in the amount of monthly benefit an employee would receive at normal retirement age versus an early retirement age if there is no subsidy - Example: An employee could receive \$1,000 per month at age 65, but if he/she elects to retire at age 55 he/she would receive \$500 per month for life if they had not completed the required number of years of service to receive the unreduced benefit of \$1,000 per month).

IV. **Should the Alternate Payee receive a pro-rata share of any early retirement supplements, interim supplements or temporary benefits that become payable to the Participant which are not considered by the Plan Administrator to be a part of the Participant's accrued benefit? (This question is N/A if the Participant has terminated employment)**

Yes No This question should not be addressed

(Most defined benefit pension plans have early retirement incentives that allow certain eligible employee's to retire early with additional supplemental, interim or temporary benefits. Example: If an employee retires at age 55, the plan could pay a supplemental benefit to age 62, at which time the employee would be able to collect Social Security.)

V. Length of time benefits will be paid by the Plan to the Alternate Payee.

_____ **Lifetime of the Alternate Payee (Separate Interest Approach)**

The following applies:

- Under the Separate Interest Approach, the Alternate Payee's assigned share of the benefits will be "actuarially adjusted" to the life expectancy of such Alternate Payee.
- The Alternate Payee may commence benefits at the earliest retirement age at which the Participant is eligible to commence benefits under the Plan.
- The Alternate Payee may select any form of payment option permitted under the Plan to be paid during the lifetime of the Alternate Payee (with the exception of a Joint and Survivor Annuity with a subsequent spouse).

Should the Alternate Payee be treated as the surviving spouse of the Participant, to the extent of the Marital Property Component, in the event the Participant dies prior to reaching retirement?

_____ **Yes** _____ **No**

If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall:

- _____ **Revert to the Participant.**
- _____ **Be paid to the Alternate Payee's estate.**
(Some Plans do not allow this under their guideline)

_____ **Lifetime of the Participant (Shared Interest Approach)**

The following applies:

- Under the Shared Interest Approach, the form of benefit payable to the Alternate Payee is to be based on the life expectancy of the Participant.
- The Alternate Payee's share of the benefits shall cease on the death of the Participant.
- The Alternate Payee may only commence benefits when the Participant starts to receive benefits.

Should the Alternate Payee be treated as the surviving spouse of the Participant, to the extent of the Marital Property Component, in the event the Participant dies prior to reaching retirement?

_____ **Yes** _____ **No** _____ **This question should not be addressed**

Should the Alternate Payee receive a Post-retirement Qualified Survivor Annuity if the Participant predeceases the Alternate Payee after the date of their benefit commencement?

_____ **Yes** _____ **No** _____ **This question should not be addressed**

If Yes:

What form of Qualified Survivor Annuity should be elected by the Participant?

- _____ **The maximum Survivor Annuity permitted under the plan.**
- _____ **The smallest Survivor Annuity permitted under the plan.**

8. QUESTIONS FOR CASH BALANCE DEFINED BENEFIT PLAN
(Do not answer these Questions if you answered #7 or will answer # 9)

A. Is this Cash Balance Plan a "Conversion" from a Traditional Defined Benefit Plan?

_____ **Yes** _____ **No** **If Yes: Conversion Date:** _____

If Yes and:

_____ **The Participant was employed and the parties were married prior to the Conversion Date and the Participant is still employed or has terminated but is not receiving retirement benefits.**

What share of the Opening Account Balance shall be awarded to the Alternate Payee?

- _____ Option #1: Percent: _____ %
- _____ Option #2: Dollar Amount: \$ _____
- _____ Option #3: Percent: _____ % Plus a Dollar Amount of: \$ _____
- _____ Option #4: Percent: _____ % Less a Dollar Amount of: \$ _____
- _____ Option #5: Percent: _____ % After a Dollar Amount of: \$ _____
is Deducted
- _____ Option #6: Percent: _____ % of the Marital Portion

What share of the Contributions and Interest Credits since the Cash Balance Establishment Date shall be awarded to the Alternate Payee?

- _____ Option #1: Percent: _____ % As of the Date Marriage Ended
- _____ Option #2: Percent: _____ % As of a Specific Date which is _____
- _____ Option #3: Dollar Amount: \$ _____

If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall:

- _____ Revert to the Participant.
- _____ Be paid to the Alternate Payee's estate.
(Some Plans do not allow this under their guideline)

_____ **The Participant was employed and the parties were married prior to the Conversion Date and the Participant is retired and receiving benefits.**

Percent or Dollar Amount of Employee's monthly retirement benefit to be paid by the Plan to the Alternate Payee?

- _____ Option #1: Percent: _____ % of the Total Monthly Benefit being received.
- _____ Option #2: Dollar Amount per Month: \$ _____

If No and:

_____ **The Participant is still employed or has terminated but is not receiving retirement benefits.**

What portion of Participant's Total Account Balance shall be awarded to the Alternate Payee?

- _____ Option #1: Percent: _____ %
- _____ Option #2: Dollar Amount: \$ _____
- _____ Option #3: Percent: _____ % Plus a Dollar Amount of: \$ _____
- _____ Option #4: Percent: _____ % Less a Dollar Amount of: \$ _____
- _____ Option #5: Percent: _____ % After a Dollar Amount of: \$ _____
is Deducted

These percentages and/or dollar amounts shall be applied to Participants total account balance as of what date?

- _____ As of the Date Marriage Ended (we will use the date from question #5)
- _____ As of a Specific Date which is: _____

If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall:

- _____ Revert to the Participant.
- _____ Be paid to the Alternate Payee's estate.
(Some Plans do not allow this under their guideline)

_____ **The Participant is retired and receiving retirement benefits.**

Percent or Dollar Amount of Employee's monthly retirement benefit to be paid by the Plan to the Alternate Payee?

- _____ Option #1: Percent: _____ % of the Total Monthly Benefit being received.

_____ Option #2: Percent: _____ % of the Marital Portion.

_____ Option #3: Dollar Amount per Month: \$ _____

9. **QUESTIONS FOR MONEY PURCHASE DEFINED BENEFIT PLAN**
(Do not answer these Questions if you answered #7 or #8)

What portion of Participant's Total Account Balance shall be awarded to the Alternate Payee?

_____ Option #1: Percent: _____ %

_____ Option #2: Percent: _____ % Plus a Dollar Amount of: \$ _____

_____ Option #3: Percent: _____ % Less a Dollar Amount of: \$ _____

_____ Option #4: Percent: _____ % After a Dollar Amount of: \$ _____
is Deducted

This Percent shall be applied to Participant's Total Account Balance as of what date or between what dates?

_____ Option #1: As of the Date Marriage Ended. (we will use the date from question #5)

_____ Option #2: From the Date Marriage to Date Marriage Ended.

_____ Option #3: From the Date Participant started participating in the plan to Date Marriage Ended.

_____ Option #4: As of a Specific Date which is: _____

_____ Option #5: Dollar Amount: \$ _____

This dollar amount shall be applied to Participant's Total Account Balance as of what date?

_____ Option #1: As of the Date Marriage Ended.

_____ Option #2: As of the Date of Segregation
(Date the dollar amount is segregated from Participant's account)

_____ Option #3: As of a Specific Date which is: _____

Should the Alternate Payee receive gains/losses on his/her share of the benefits from the Date of Division to the Date of Segregation?

_____ Yes _____ No

10. **Payment can be made by Check, Money Order or Credit Card.**

Credit Card: _____ MC _____ Visa _____ Amex _____ Discover

Credit Card #: _____

Expiration Date: _____ / _____

Name as it appears on the credit card: _____

Billing address of the credit card: _____

Checks and Money Orders should be made payable to Pension Appraisers, Inc.

PLEASE NOTE: Requests accompanied by personal checks will be held for two weeks to ensure that the check clears.

FAX THIS REQUEST FORM TO: 610-770-9342 (only if paying by credit card)

MAIL THIS REQUEST FORM TO: Pension Appraisers, Inc., P.O. Box 4396, Allentown, PA 18105

Any questions regarding this Request Form or fees, please call us toll free at 1-800-447-0084.