



Initial Documents Needed for a Defined Contribution QDRO for 401(k), 403(b), Profit Sharing, Private Sector Defined Benefit Pension Plans, Union Pensions & Annuities, 457 Plans

1. Copy of Separation Agreement;
2. Summary Plan Description for all Plans in question
3. QDRO Procedures & Model QDRO for all Plans to be divided
4. Completed QDRO Intake Form for both parties on www.solutionsfordivorce.com
5. Most recent statement(s) for accounts to be divided
6. Signed contract and fee of \$800 for first QDRO, \$750 for additional QDROs

STEP 1 – Prepare Draft QDRO

- Prepare draft QDRO according to the client's separation agreement or judgment
- Clients to sign-off on draft prior to submission to Plan Administrator by signing Client Acknowledgement Letter

STEP 2 – Submit Draft to Plan Administrator

- Submit the QDRO for pre-approval (when available)
- Provide revisions if requested by Plan Administrator

STEP 3 – Submit QDRO to Court for Judge's Signature

- If PA 'pre-approves' the draft QDRO, it's ready for submission to court
- **Client or client's attorney to submit QDRO in court**
- SFD does not submit the QDRO in court

STEP 4 – Submit Certified Copy of QDRO Order to Plan Administrator

- SFD will submit original, Certified Copy of QDRO for final qualification/approval
- **DO NOT ATTEMPT TO SUBMIT ON YOUR OWN**
- QDRO is "certified" with a stamp or a 'raised-seal'
- Can take up to 30 days or more

If Order is Qualified:

- Alternate Payee's award is transferred to a separate account in Alternate Payee's name
- PA will send a qualification letter to both Participant and Alternate Payee
- Alternate Payee can then direct the investments, ask for a distribution or transfer to IRA

If Order is Rejected:

- Go back to Step 3
- Provide necessary revisions
- QDRO re-submitted to court for new signature
- Certified Copy submitted to Plan Administrator again for final qualification
- Pre-approval prevents this from happening