



QDRO CHECKLIST

Does the order specify that it is made in accordance with a state domestic relations law?

- Yes
- No. Required Changes: _____

A QDRO may take the form of a judgment, decree, or court order (including a court approval of a property settlement agreement) made pursuant to a state domestic relations law (including community property law). It must relate to the provision of a child support, alimony or material property rights to a spouse (present or former), child, or other dependent of the Participant.

Does the order specify the plan or plans to which it applies?

- Yes
- No. Required Changes: _____

A QDRO must clearly specify each plan to which it applies. If multiple plans are specified, the order of payment should be included if appropriate, e.g., which of the plans should be used for satisfying specific obligations.

Does the order specify the Plan Participant and each alternate payee by name, social security number and mailing address (or does the Plan Administrator have reason to know the Participant's/alternate payee's address)?

- Yes
- No. Required Changes: _____

A QDRO must specify the name and address of the Participant and each alternate payee. The last known mailing address (if any) is sufficient.

Does the order create or recognize the alternate payee's right to all or part of the Participant's benefits under the Plan?

- Yes
- No. Required Changes: _____

A QDRO must create or recognize the existence of an alternate payee's right to, or assign to an alternate payee the right to, receive all or a portion of the benefits payable with respect to a Participant under a plan.

Does the order specify the amount or percentage of the Participant's benefit to be paid by the Plan to each alternate payee and the date on which such determination is made (or clearly designate the manner to determine the amount or percentage)?

- Yes
- No. Required Changes: _____

A QDRO must clearly specify the amount or percentage of the Participant's benefits to be paid to each alternate payee, or the manner in which this can be determined.

If the order relates to a defined contribution plan, the order must provide how gains and losses accrued between the account division date and the date the order is processed are to be allocated between the Participant and the alternate payee.



Is it clear that the total benefits payable to the alternate payees do not exceed the value of the Participant's benefit less any amount used as security for a loan?

- Yes**
- No. Required Changes:** _____

A QDRO cannot require a plan to provide increased benefits or pay amounts in excess of the Participant's liquid assets.

Are all benefit payments and the timing of distributions provided for in the order consistent with the types or forms of benefits or options provided under the Plan or required to be offered by law?

- Yes**
- No. Required Changes:** _____

The QDRO may specify when the benefit should be paid to the alternate payee. The QDRO may also provide for payments to be made in other permissible forms as directed by the order and as permitted under the Plan.

Is the order consistent with all other QDROs received by the Plan with respect to the Participant?

- Not applicable**
- Yes**
- No. Required Changes:** _____

A QDRO cannot require benefits to be paid to an alternate payee that are required to be paid to another alternate payee under a prior QDRO.

Is the order free of any unnecessary conditions, obligations or representations that would appear to bind the Plan Administrator if it approved the order?

- Yes**
- No. Required Changes:** _____

If the order includes conditions, obligations or representations applicable to the Plan Administrator that are not required for an order to be a QDRO, but which may impose liability or unacceptable administrative burdens on the Plan Administrator, the order will be rejected.