




QDRO REQUEST FORM - PART B - Defined Benefit Plan

Instructions: Complete the below for each Defined Benefit Plan to be divided. Include this page along with a completed Part A and submit to Divorce Financial Solutions, LLC.

I. Participant			
Who is the Participant of this Plan?	Husband	Wife	
Is the Participant Retired and Receiving benefits?	No	Yes	Date Retired:

II. Plan Information			
Legal Name of Plan			
Plan Administrator or Plan Sponsor (Company)			
Mailing Address	City	State	Zip
Phone	Fax	Plan Administrator E-mail	

III. Alternate Payee's Assignment of Benefits	
<p>Award Amount (Choose one)</p> <p>_____ % of Accrued Benefit "frozen" as of _____ / _____ / _____</p> <p><i>Traditional Coverture Approach</i> - 50% of the Marital Portion determined by the number of years of service during the marriage divided by the total number of years in the plan.</p> <p>\$ _____ per month, which shall be actuarially adjusted for early commencement (if applicable)</p> <p>Other:</p>	
<p>Separate Interest Approach: The award amount is actuarially adjusted to the Alternate Payee's life. The Alternate Payee can commence benefits upon the Participant's earliest retirement age, even if still working. After commencement the Alternate Payee's benefits will continue for remainder of his/her lifetime even in the event of Participant's death. To protect against loss of benefits if participant dies before Alternate Payee commences, Alternate Payee would need to be named to the Qualified Pre-Retirement Survivor Annuity (QPSA). See below options. Under this approach, if Alternate Payee predeceases Participant after commencement, the benefits would not revert back to Participant.</p> <p>Shared Payment Approach: The award amount is based upon the Participant's life. The Alternate Payee must wait until the Participant commences benefits before he/she can begin collecting benefits. After commencement, the awarded benefits will stop upon the Participants death. To continue benefits after the death of the Participant, you must select the Qualified Post-Retirement Joint and Survivor Annuity (QJSA) option below. This option comes with a cost in the form of a reduced benefit at retirement. To secure the awarded benefit if the Participant does prior to commencement, you would still need to select the Qualified Pre-Retirement Survivor Annuity (QPSA) option below. Under this approach, if Alternate Payee predeceases Participant after commencement, the benefits would revert back to the Participant.</p>	
<p>Yes</p>	<p>No</p> <p>include Qualified Pre-Retirement Survivor Annuity (QPSA) for Alternate Payee</p> <p>include Qualified Post-Retirement Joint & Survivor Annuity (QJSA) for Alternate Payee. (not applicable if you checked Separate Interest Approach above)</p> <p>Include prorata share of any early retirement subsidies</p> <p>Include prorata share of Post-Retirement Cost of Living Adjustments (COLA), if any.</p>

IV. Payment Information			
<p>Defined Benefit Plan QDRO Fee: \$600 per plan</p> <p>Additional fees apply for offset calculations where required. Revisions required by the plan performed at no extra fee. We guarantee Plan Approval. Changes requested by opposing party or changes due to incorrect information provided may require additional fees.</p> <p>\$ _____ Fee enclosed. (check made payable to Divorce Financial Solutions, LLC or "DFS")</p> <p>Payment will follow this request by mail, phone or online at www.divfinsolutions.com</p> <p>Pay by Credit Card:</p>			
			
			
Card Number	Expiration Date	Security Code (CCV#)	
Cardholder Name	Phone	E-mail	
Mailing Address	City	State	Zip

Withdrawn QDRO Requests are subject to \$100 administrative fee. Full fee non-refundable after QDRO is drafted. Please contact our office for additional details .