QDRO SOURCE

5602 Manchester Dr., Richardson, Texas 75082

www.qdrosource.com

Request Process

Thank you for your interest in QDRO document preparation by QDRO SOURCE. This packet is designed to help you with the most timely and accurate completion of your Qualified Domestic Relations Orders.

This package is for individuals not represented by an attorney and assumes:

1. **You have an enforceable property division awarding an interest in a retirement plan;**
2. **You will be responsible for presenting the final document to all other parties and their attorneys;**
3. **You will be responsible for submitting the order, whether agreed or not, to the Court for entry.**

If your divorce has been final for 30 days or more, or if your ex-spouse will not co-operate in filing the QDRO you may need to engage an attorney to represent you for the submission to the Court. If you need a reference to an attorney in your area, please call.

If you have negotiated the division and are ready to complete your QDRO Request but have not requested these documents, you may send the minimal information outlined below (1-4) to have the QDRO prepared immediately or request QDRO SOURCE to collect any additional information needed (any fees required by the plan administrator must be paid by the requesting firm).[1]

One QDRO will be prepared per Plan, per Alternate Payee.

Your completed QDRO and associated letters will be emailed to you in an electronic file in Adobe® PDF format[2]. The file is ready to print hard copies and can be emailed to interested parties as an attachment.

For timely and accurate completion of your requests, please provide the following (please email or fax, except payment, to QDRO Source at (866) 375-3611):

1. **Completed QDRO Source "Application for QDRO Preparation" Form A,**
2. **If possible, a copy of executed Request and Consent to Release Plan Information (generally required for any contact with plan administrator, especially pre/post approval process) Form B,**
3. **Copy of Final Decree of Divorce (final draft ok) or settlement agreement describing division of plan benefits, we need only the caption, the dispositive provisions relating to plan interests and the execution page,**
4. **Mail payment in full (Application for QDRO Preparation, Part VII, item 3)[3] by money order or cashier's check to "QDRO Source".**

If available, please provide copies of the following:

5. Completed Plan Information Questionnaire from the Plan Administrator
6. Copy of the Summary Plan Description
7. Copy of administrator's written procedures adopted for processing QDROs and sample forms (if available)
8. Copy of each Plan document (pre-printed boilerplate) and Adoption Agreement (menu of choices of optional plan provisions, if applicable)
9. Copy of participant's current plan valuation.

If you have any questions, comments or special requests, please e-mail us at info@qdrosource.com. You can also get information on the request process at our website: www.qdrosource.com or call us at (214) 793-2864.

[1] QDRO SOURCE will request materials from plan sponsors / administrators (any fees paid by requesting firm) and will complete the QDRO within three business days of receipt of all required documents and payment.
[2] PDF files can be read and printed using Adobe® Acrobat® Reader®. It can be downloaded free at www.adobe.com.
[3] In accordance with a recent interpretative change by the Dept. of Labor, some plan administrators have adopted a fee for processing a QDRO. This fee is not included in our preparation fee and will be charged by the administrator, generally against the participant's benefit before division.

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FORM A **Application for QDRO Preparation**

For questions contact help@qdroSource.com or (866) 375-3611 Rev.3.02

- *For prompt completion of your documents, we need **all** the requested identification information (Parts II &- IV). To the extent this data is available in the documents provided, you need not enter it on this Application form. If this info is available on your Client Data Sheet, a copy is sufficient.*

PART I Requesting Counsel (not applicable)

When complete, click here to email to QDRO Source

PART II Your Information (if not included in the documents submitted)

1. Client Name (Current)	2. Street Address	3. City	State	Zip
6. Client is: ☐ Petitioner ☐ Respondent	7. SSN	8. Date of Birth	9. Phone # (optional)	

PART III Spouse's Counsel (if not included in the documents submitted)

1. Name	2. Firm	3. Street Address	4. City	5. State
6. Zip	7. Phone	8. Fax	9. Email	

PART IV Spouse Information (if not included in the documents submitted)

1. Name (Current)	2. Street Address	3. City	State	Zip
6. SSN	7. Date of Birth	8. Date of Marriage	9. Date Division is to be Effective	

PART V Alternate Payee's Preferred Disposition (subject to Plan provisions)

☐ Cash Distribution ☐ Separate Account in Plan ☐ Rollover to: ______________________________ (Plan/IRA)

PART VI Plan Information – List each plan for which a Spousal and/or Child Support QDRO is required

If the complete employer/plan information is not available, please provide at least the employer's correct name and headquarter city (from IRS Form W-2) or a telephone number.

One order is required for each plan to be divided.

Participant is	Employer (Name, Address) (From IRS Form W-2)	Plan Name (From Summary Plan Description)	Plan Administrator (Name, Address, Contact) (From Summary Plan Description)
☐ **Client** ☐ **Spouse**			
☐ **Client** ☐ **Spouse**			
☐ **Client** ☐ **Spouse**			

PART VII Total QDROs Requested	1.	Multiply Line 1 by $395.00	2.	Subtract any quoted discount from 2 This is your Invoice. **Enclose Check**	3. **Total Due**

I hereby request QDRO SOURCE to prepare each QDRO as outlined in this application *check one* (a) ☐ using the documents submitted herewith (b) ☐ I authorize and request QDRO SOURCE to secure any additional information or documents as described in the "Request Process" to prepare the QDRO (any administrator's fees will be paid directly by my firm). QDRO SOURCE will transmit the completed QDROs within 3 business days of receipt of all necessary information / documents.

Signature	Your payment is in lieu of signature	Date	

Keeping It Simple

or

HOW TO GET YOUR QDRO IN THREE DAYS (OR LESS)!

1. Completing the "**Application for QDRO Preparation**" form:

    a. We must have **all** the requested identification information (Parts II &- IV). To the extent this data is available in the documents provided, you need not enter it on the Application form. Although much of this info is often included in the Final Divorce Decree, the dates of birth and date of marriage are generally not included, please provide them with your submission.

    b. The Division Date (Part IV, 9.) is assumed to be the date of entry of Divorce by the court, unless otherwise indicated.

    c. Part V is important. If you know how the award should be distributed, please complete. Otherwise, upon receipt of your FORM A, we will provide an appropriate disclosure and election form for you. We will attempt to draft the distribution in accordance with your choice, however, your actual distribution method may be limited by the plan's procedure.

    d. The employer and plan information requested in Part VI is normally available in an "Identification" section in the plan's Summary Plan Description. If you provide this document, you need not duplicate the detail in Part VI. The participant/ spouse should provide a copy of this document either from personal files or from his/her employers.

    e. If the complete employer/plan information is not available, please provide at least the employer's correct name and headquarter city (from IRS Form W-2) or telephone number. Our number one delay is determining the correct information about the plan and administrator.

    f. Review the Application for any omitted information.

2. If possible, have the **participant** provide an executed Form B, "Request & Consent to Release Retirement Plan Information." Generally, plan personnel require such a release from the participant before providing information to third parties, such as QDRO Source. Having this in hand allows quicker access to needed information. Please print, sign and return to QDRO Source by email, fax or regular mail.

3. When plan procedure allows, we submit the draft QDRO to the plan for review. We then address the plan administrator's reservations and comments directly and provide you with an approved final order, ready to present to the court. The plan administrator will take the time it requires either before or after entry by the court. While this process can add from one day to two months (depending on the diligence of the reviewer) to the time before the order is entered by the court, it is much more efficient than asking the court to enter corrected orders. The time saved is that of the court and presenting counsel. If your time frame will not allow this review, please advise.

4. Our fee includes addressing your questions; take advantage of this service.

5. If your (ex-)spouse is represented by an attorney, think long and hard about representing yourself, it can be a costly error. We work with attorneys in many locales and can refer you to several to interview.

REQUEST & CONSENT TO RELEASE RETIREMENT PLAN INFORMATION

Form B

For help in completing this form email help@qdrosource.com or call (866) 375-3611

Employee / Participant: ____

SSN: _________-______-_______________

The above named Participant hereby requests and gives consent for any Employer, Plan Sponsor or Plan Administrator (or their representatives) to provide any and all information concerning any qualified or non-qualified retirement, profit sharing, pension, 401(k), 403(b), 457, ESOP, stock option or other deferred compensation plan benefits in which the Employee/Participant may have an interest to:

1. **Robert Noble, JD of QDRO Source**

for the preparation of any required (Qualified) Domestic Relations Order to divide the Participant's benefits in the Plan(s).

Information for each applicable plan shall include, but not be limited to:

1. Providing copies of the Plan documents and Summary Plan Description.
2. Providing copies of written procedures adopted processing for QDROs and sample forms (if available).
3. Copies of current plan valuation, summary annual report and Form 5500.
4. Completion of the Plan Information Questionnaire (attached).
5. Review and pre-approval of proposed orders, if the plan customarily provides this service.

Thank you.

Signature of Employee / Participant: _X___________________________________

[Most Plan Administrators do not require the Participant's authorization to be notarized, however, if convenient, we request it in the event this plan may.]

State of _______________

County of _____________

On this day, ___________________________ appeared before me, the undersigned notary and executed this *Request & Consent To Release Retirement Plan Information.*

Date: _______________

[Seal]

____
Notary Public