



Step 1

Review of Separation or Opting Out Agreement, Divorce Decree, and any other Court Order(s) referencing the division of pension or retirement plan benefits

Review of retirement Plan procedures and model order requirements

Draft the proposed Order

Step 2

Obtain pre-approval of the proposed Order from the opposing party/counsel and the Plan

Negotiations with the Plan and any revisions to the proposed Order requested by the Plan

This pre-approval is important because the Order is not a QDRO/DRO until the Plan Administrator determines that the Order qualifies as such under the Plan even though the Order has been signed by the Judge.

Step 3

Present the pre-approved Order and supporting documents to the appropriate Court for review and execution.

File executed Order and obtain certified copies of same

Step 4

Present the Plan Administrator with the certified copy of the Order with any and all Plan required forms or documentation; Service of the certified order on the opposing party or counsel.

Step 5

Review of the qualification letter from the Plan to determine the Plan has interpreted the Order accurately.