

		Estimated Time Frame
<u>Step 1:</u> Provide Information	<p>Turn in all intake information to QDRO Professionals: (a) Court Order, (b) Final Agreement, (c) Intake Forms, (d) Fee Agreement, (e) Statement from Retirement Account, (f) Model QDRO Language and Plan Procedures, and (g) Payment in Full.</p> <ul style="list-style-type: none"> • The more you provide the quicker the process 	
<u>Step 2:</u> Drafting	<p>QDRO Professionals will open your file and begin drafting</p> <ul style="list-style-type: none"> • Please understand that if you are not able to provide QDRO Professionals with the Plan Procedures and Model Language, we will then have to reach out to the Plan and request those ourselves. This will cause the process to be delayed. 	1-4 weeks
<u>Step 3:</u> Pre-Approval	<p>QDRO Professionals will send a draft of the QDRO to the Plan for pre-approval.</p> <ul style="list-style-type: none"> • Please note that not all Plans allow drafts to be submitted for pre-approval (FERS/CSRS/DFAS/Fidelity, etc.) • Also, QDRO Professionals cannot control the time frame it takes the Plan to review the QDRO and respond. 	30-90 days
<u>Step 3 (continued):</u> Modifications	<p>The Plan may respond with suggested modifications for the QDRO draft, which is very common. QDRO Professionals will implement the requested changes, notify the parties and resubmit the QDRO to the Plan for pre-approval if necessary.</p>	30-90 days
<u>Step 4:</u> Signature of Parties	<p>Once QDRO Professionals receives pre-approval from the Plan, we will send the drafted QDRO to the parties for signature.</p> <ul style="list-style-type: none"> • We will copy any attorneys listed on the intake form • Each party shall send an ORIGINAL, BLUE INK signature to QDRO Professionals by mail or hand delivery (no scan or fax). • In the event one party refuses to sign the QDRO within 30 days, we will notify all parties that we have not received the signature. At that time the cooperating party may file a RTSC asking the Court hold the noncooperating party in contempt for failure to cooperate. QDRO Professionals does not represent either party and will not file any RTSC for enforcement. 	30 days
<u>Step 5:</u> Signature of Judge	<p>Once QDRO Professionals receives original signatures from both parties, we will send the QDRO to the judge for signature and filing with the Clerk.</p> <ul style="list-style-type: none"> • QDRO Professionals cannot control the time frame it takes the judge to review and sign the QDRO. 	1-4 weeks
<u>Step 6:</u> Final Approval	<p>Once QDRO Professionals receives the certified QDRO from the Court, we will send it directly to the Plan for final approval. Normally the Plan Administrator will send a final letter to QDRO Professionals, but if either party receives communication from the Plan on final approval, please contact QDRO Professionals.</p> <p>*QDRO Professionals cannot control the time frame it takes the Plan to review the QDRO and respond.</p> <p>* Please note that once the QDRO is accepted for Final Approval, most plans will only communicate directly with the Alternate Payee (not QDRO Professionals). Any communication about receipt/transfer of benefits, etc. shall be directed to the Plan or financial institution holding the assets.</p>	30-90 days

Terms	
Participant	Any employee or former employee of an employer, or member or former member of an employee organization who is or may become eligible to receive a benefit of any type from an Employee Benefit Plan or whose beneficiaries may be eligible to receive any such benefit. THE PERSON WITH THE BENEFIT IN HIS/HER NAME
Alternate Payee	Any spouse, former spouse, child, or other dependent of a Participant who is recognized by a Domestic Relations Order as having a right to receive all, or a portion of the benefits payable under a plan. THE PERSON WHO WILL RECEIVE \$\$ VIA THE QDRO.
Plan Administrator	Either (1) the person or entity specifically so designated by the terms of the instrument under which the plan is operated, or (2) if no such person is designated, the Plan Sponsor.