



The QDRO Process

STEP #1

- ▶ Receive & Review the Necessary Documents

STEP #2

- ▶ Obtain Additional Information, if necessary

STEP #3

- ▶ Draft the Proposed DRO

STEP #4

- ▶ Circulate the Proposed DRO for Review and Approval by Attorneys/Parties

STEP #5

- ▶ Revise as Needed

STEP #6

- ▶ Request Pre-Approval from the Plan Administrator (If allowed by the Plan and requested by the attorneys/parties.)
Once we have completed Steps 1-6, our part of the process is complete.

STEP #7

- ▶ Obtain Signatures and File DRO with the Court

STEP #8

- ▶ Submit DRO to the Plan