

**QUALIFIED DOMESTIC RELATIONS ORDER PROCEDURE**

**Plan Name:** \_\_\_\_\_

*In the case of any Domestic Relations Order (DRO) received by the above-referenced Plan:*

The Plan Administrator will refer to the Plan's legal counsel for the DRO issued by the state court for an opinion as to whether the DRO is a Qualified Domestic Relations Order (QDRO) as defined by §206(d)(3)(B) of ERISA and IRC §414(p). Simultaneously, the named participant and any other alternate payee will be advised that the DRO was served on the Plan.

Upon receiving counsel's opinion as to the status of the DRO, such participant and each alternate payee, or his or her designated representative, shall be furnished a copy of such legal opinion. If it has been determined that the DRO is qualified, the terms and directions as to payment and entitlement contained in the QDRO will be promptly communicated to each payee or his or her designated representative at the address specified in the QDRO.

The Administrator shall, as soon as practical, ascertain the dollar amount payable to each payee pursuant to the QDRO and as soon as possible thereafter disburse the amounts payable to each payee. If there is to be a delay for any reason in making payments of the amounts due to a payee, the Administrator shall direct the amount payable be segregated into a separate account within the Trust. If the segregation is deemed to be inconvenient or undesirable, the amount payable will be transferred to an escrow account wherein the monies will continue to appreciate. In the event the DRO is later determined not to be a valid QDRO, the segregated account or escrow account (including interest thereon) shall be restored or distributed to the participant. In no event, however, shall such separate account's assets be treated as a separate trust (for purposes of Code §401(a)(26)) for the exclusive benefit of such participant and/or the alternate payee.

An alternate payee includes any spouse, former spouse, child, or other dependent of a participant who is designated by the Qualified Domestic Relations Order as having a right to receive all or a portion of the benefits payable under the Plan with respect to the participant.

This Procedure ADOPTED this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Plan Administrator