



P.O. Box 4396 Allentown, PA 18105-4396 1-800-447-0084 - Fax: 610-770-9342

www.pensionappraisers.com www.qdrodesk.com

## DOMESTIC RELATIONS ORDER CHECKLIST FOR MARYLAND STATE RETIREMENT SYSTEM PLANS

Option #1: Online - Answer questions at www.qdrodesk.com. Upon completion download the Order immediately. Unlimited Support 1-877-770-2270 (Toll Free) Cost - \$299. Pre-approval with the Plan Administrator may be available for an additional \$100 fee after an analyst in the office completes the free 9-point review process.

Option #2: In House - Complete this checklist and mail it with payment to Pension Appraisers. Our staff will prepare the Order and return it within 7-10 business days. Unlimited Support 1-800-447-0084 (Toll Free). Cost - \$495. You may opt in to our Pre-approval process on the last page for an additional \$75 fee.

Both Options are Supported by Pension Appraisers Staff

## 1. **REQUESTOR INFORMATION:**

| Name:   |                |                      |                                      |
|---|----------------|----------------------|--------------------------------------|
| Firm Name:  |                |                      | (if you are an attorney)             |
| Attorney ID (if applicable):  |                |                      | (if you are an attorney)             |
| Mailing Address:  |                |                      |                                      |
| City:   | State:         | Zip Code:            |                                      |
| Telephone #:  | Fax #:         |                      |                                      |
| E-mail Address:   |                |                      |                                      |
| If you are one of the Parties of the divo<br>(If you are an attorney and have already c | rce who is rep | presented by an atto | rney please provide your attorney's: |
|   | •              | •                    | <b>o</b> ,                           |
| Name:<br>Attorney ID (if applicable):   |                |                      |                                      |
|   |                |                      |                                      |
| Firm Name:  |                |                      |                                      |
| Mailing Address:<br>City:   |                |                      |                                      |
| Telephone #:  |                | -                    |                                      |
| E-mail Address:   |                |                      |                                      |
| Should the attorney's name and/or firm  |                |                      |                                      |
| Legal Caption? Yes No   | nunc, uuurc    |                      |                                      |
| If Yes:   |                |                      |                                      |
| Attorney's Name   | Firm's N       | lame                 |                                      |
| Are you the (or, if attorney, who   |                |                      |                                      |
| Plaintiff / Petitioner  |                | •                    |                                      |
| Should we send a copy of the O  |                | -                    | Ves No                               |
| If Yes:   |                |                      | _ 165 10                             |
| Opposing Counsel's Name:  |                |                      |                                      |
| Firm Name:  |                |                      |                                      |

|    | Mailing Address:  |
|----|---|
|    | City: State: Zip Code:  |
|    | Telephone #: Fax #:   |
|    | E-mail Address:   |
| 2. | COURT INFORMATION:  |
|    | Name of Court:  |
|    | State: County:  |
|    | Division: Docket Number:  |
|    | Which party is considered the plaintiff/petitioner?                                   |
|    | PARTNER 1 - The Participant: (Employee Spouse)  |
|    | PARTNER 2 - The Alternate Payee: (Non-Employee Spouse)                                |
|    | In addition to the Judge's, what signature lines should come at the end of the Order? |
|    | None Attorneys for Both Partners  |
|    | Both Partners Opposing Atty. Name:  |
| 3. | PARTNER 1 - The Participant: (Employee Spouse)  |
|    | Name of Participant:  |
|    | Date of Birth:  |
|    | Last Known Mailing Address:   |
|    | City, State, Zip Code:  |
|    | Phone:  |
|    | Social Security Number: Gender: Male Female   |
| 4. | PARTNER 2 - The Alternate Payee: (Non-Employee Spouse)                                |
|    | Name of Alternate Payee:  |
|    | Date of Birth:  |
|    | Last Known Mailing Address:   |
|    | City, State, Zip Code:  |
|    | Phone:  |
|    | Social Security Number: Gender: Male Female   |
| 5. | MISCELLANEOUS INFORMATION:  |
|    | Should Social Security Numbers appear in the Order? Yes No                            |
|    | Marriage Date:  |
|    | Are the Parties Divorced? Yes No <u>If Yes:</u> Date of Divorce:                      |
|    | Cut-off date for marital property rights:   |
|    | Plan Name to which this Order applies:  |
|    | Employees' and Teachers' Retirement System (ETRS)                                     |
|    | Teachers' Reformed Contributory Pension System (TRCPS)                                |
|    | Teachers' Reformed Non-Contributory Pension System (TRNCPS)                           |
|    | Employees' Reformed Contributory Pension System (ERCPS)                               |
|    | Employees' Reformed Non-Contributory Pension System (ERNCPS)                          |

| Judges' | Retirement S | System | (JRS) |
|---------|--------------|--------|-------|
|---------|--------------|--------|-------|

- Law Enforcement Officers' Pension System (LEOPS)
- Legislative Plan (LP)
- Optional Retirement Plan (ORP)
- State Police Retirement System (SPRS)
- Correctional Officers' Retirement System (CORS)
- Other Exact Plan Name:

(The number one reason Orders are rejected is because the plan name is wrong. Please provide a statement or other plan document showing the complete, correct legal name of the plan.)

Date Participant Joined The Plan:

| Is the Participant still employed? Yes | No | <u>If No:</u> | Termination Date: |  |
|--|----|---------------|-------------------|--|
|--|----|---------------|-------------------|--|

Is the Participant receiving retirement benefits? Yes No If Yes: Retirement Date:

- ANSWER THESE QUESTIONS ONLY IF THE PARTICIPANT IS RETIRED AND RECEIVING BENEFITS, OTHERWISE SKIP TO 6B: 6A.
  - н Percent or Dollar Amount of Employee's monthly retirement benefit to be paid by the Plan to the Alternate Payee?

Dollar Amount: \$ \_\_\_\_\_

Percent: %

- **Option #1: Percent of Total as of the Date of Retirement:** The Alternate payee will receive a percentage of the total accrued benefit as of the Date of Retirement. (This option includes any pre-marital and post-marital credited service).
- **Option #2: Percent of the Marital Portion as of the Date of Retirement:** The Marital Property Component shall be determined by a fraction, the numerator of which is the number of months of credited service the Employee earned during the marriage and the denominator of which is the total number of months of credited service earned through the Date of Retirement.
- Should the Alternate Payee receive a pro-rata share of any Post-retirement Cost of Living Adjustments if offered by the Plan? II.

Yes No

III. Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?

Yes No (Most defined benefit pension plans have early retirement provisions that allow an employee to retire early with full unreduced benefits if they complete a specific number of years of service. By doing this the company is subsidizing a large portion of the employee's pension by eliminating the actuarial adjustment (the difference in the amount of monthly benefit an employee would receive at normal retirement age verses an early retirement age if there is no subsidy - Example: An employee could receive \$1,000 per month at age 65, but if he/she elects to retire at age 55 he/she would receive \$500 per month for life if they had not completed the required number of years of service to receive the unreduced benefit of \$1,000 per month).

Should the Alternate Payee receive a pro-rata share of any early retirement supplements, interim supplements or temporary benefits that become payable to the Participant which are not considered by the Plan Administrator to be a part of the Participant's accrued benefit.? IV.

> Yes No

(Most defined benefit pension plans have early retirement incentives that allow certain eligible employee's to retire early with additional supplemental, interim or temporary benefits. Example: If an employee retires at age 55, the plan could pay a supplemental benefit to age 62, at which time the employee would be able to collect Social Security.)

## ANSWER THESE QUESTIONS ONLY IF THE PARTICIPANT IS STILL EMPLOYED OR HAS TERMINATED EMPLOYMENT BUT IS NOT RECEIVING RETIREMENT BENEFITS, OTHERWISE ANSWER 6A: 6B.

Percent or Dollar Amount of Employee's monthly retirement benefit to be paid by the Plan to the Alternate Payee? I.

Dollar Amount: \$

Percent: %

**Option #1: Percent of Total as of a Specific Date which is** The Alternate Payee will receive a percentage of the total accrued benefit as of a Specific Date.

| Applied of the service of the Marital Portion as of hermitate of which is human of a marital of method of which is the balanumber of months of credited service has the balanumber of months of credited service is an end of the Marital Portion as of a Specific Date which is buy a fraction, the numerator of which is build under of months of credited service earned frough the Maritale Port Date.     Option #4: Percent of the Marital Portion as of a Specific Date which is build under of months of credited service earned through the Specific Date.     Option #5: Percent of Total as of Marriage End Date: The Alternate Payee will receive a proceeding service of the Specific Date.     Option #5: Percent of Total as of Marriage End Date: The Alternate Payee will receive a proceeding service of the Specific Date.     Option #5: Percent of Total as of Marriage End Date: The Alternate Payee will receive a proceeding service.     Yes No   | Option #3: Percent of the Marital Portion as of the Maritage End Date: The Maritage and the comments of of Which is the number of months of readied service the Employee earned during the mariage and the denominator of Which is the total number of months of readied service earned through the Maritage End Date.     Option #4: Percent of the Marital Portion as of a Specific Date which is the determined by a fraction, the numerator of which is the total number of months of readied service earned through the Specific Date which is the determined by a fraction, the numerator of which is the total number of months of readied service earned through the Specific Date.     Option #5: Percent of Total as of Marriage End Date: The Atternate Payee will receive a determined by a fractice table.     Option #5: Percent of Total as of Marriage End Date: The Atternate Payee will receive a determined by a fractice determi                |      |  |
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| Option #4: Percent of the Marital Portion as of a Superior Component shall be determined by a fraction, the numerator of which is the number of months of credited service asmed through the Specific Data. Which is the industry of months of credited service asmed through the Specific Data.         Option #5: Percent of Total as of Marriage End Date: The Alternate Payce will receive a percentage of the total accurde benefit as of the Date Marriage Ended. (This option includes any pre-markal credited service)         II.       Should the Alternate Payce receive a pro-rata share of any Post-retirement Cost of Living Adjustments if offered by the Plan?         Yes       No         III.       Should the Alternate Payce receive a pro-rata share of any Early Retirement Subsidies?         Yes       No         III.       Should the Alternate Payce receive a pro-rata share of any Early Retirement Subsidies?         Yes       No         III.       Should the Alternate Payce receive a pro-rata share of any early retirement Subsidies?         Yes       No         III.       Should the Alternate Payce receive a pro-rata share of any early retirement Subsidies?         Yes       No         III.       Should the Alternate Payce receive a specific number of years of secific to refer a specific number of years of secific to refer a specific number of years of secific to refer a specific number of years of secific to refer a specific number of years of secific to refer a specific number of years of secific to refer a specific number of years of secific to refer a specific number of years of secific   | Option #4: Percent of the Marital Portion as of a     Specific Date which is     Component shall be determined by a fraction, the numerator of which is the number of months of credited service amend through the Specific Date and the denomination of credited service and through the Specific Date.     Option #5: Percent of Total as of Marriage End Date: The Atternate Payee will receive a     percentage of the total accound benefit as of the Date Marriage End Date: The Atternate Payee will receive a     percentage of the total accound benefit as of the Date Marriage End Date: The Atternate Payee will receive a     percentage of the total accound benefit as of the Date Marriage End Date: The Atternate Payee will receive a     percentage of the total accound benefit as of the Date Marriage End Date: The Atternate Payee will receive a     percentage of the total accound benefit as of the Date Marriage End Date: The Atternate Payee will receive a     percentage of the total accound benefit as of the Date Marriage End Date: The Atternate Payee will receive a     percentage of the total accound benefit as of the Date Marriage End Date: The Atternate Payee will receive a     percentage of the Atternate Payee receive a pro-rata share of any Early Retirement Subsidier?     Yes     No  11. Should the Atternate Payee receive a pro-rata share of any early reterment age of the set work of the set of the adae and the company is subsidiarily as the property early of the set of the adae and the percentage and the set of the set of the adae and the set of the adae and the atternate Payee action create set of the set of the adae and the set of the adae and the set of the adae and the adae aday reterment age of the set of the adae adae addition as the set of the adae addition adae adae aday reterment age of the set or adaes to the total accound beader of the Participant adae adae aday reterment age of the set                 |      | Option #2: Percent of the Marital Portion as of the Date of Retirement: The Marital<br>Property Component shall be determined by a fraction, the numerator of which is the number of months of<br>credited service the Employee earned during the marriage and the denominator of which is the total number of<br>months of credited service earned through the Date of Retirement.  |
| Option #4: Percent of the Marital Portion as of a Superior Component shall be determined by a fraction, the numerator of which is the number of months of credited service asmed through the Specific Data. Which is the industry of months of credited service asmed through the Specific Data.         Option #5: Percent of Total as of Marriage End Date: The Alternate Payce will receive a percentage of the total accurde benefit as of the Date Marriage Ended. (This option includes any pre-markal credited service)         II.       Should the Alternate Payce receive a pro-rata share of any Post-retirement Cost of Living Adjustments if offered by the Plan?         Yes       No         III.       Should the Alternate Payce receive a pro-rata share of any Early Retirement Subsidies?         Yes       No         III.       Should the Alternate Payce receive a pro-rata share of any Early Retirement Subsidies?         Yes       No         III.       Should the Alternate Payce receive a pro-rata share of any early retirement Subsidies?         Yes       No         III.       Should the Alternate Payce receive a pro-rata share of any early retirement Subsidies?         Yes       No         III.       Should the Alternate Payce receive a specific number of years of secific to refer a specific number of years of secific to refer a specific number of years of secific to refer a specific number of years of secific to refer a specific number of years of secific to refer a specific number of years of secific to refer a specific number of years of secific to refer a specific number of years of secific   | Option #4: Percent of the Marital Portion as of a     Specific Date which is     Component shall be determined by a fraction, the numerator of which is the number of months of credited service amend through the Specific Date and the denomination of credited service and through the Specific Date.     Option #5: Percent of Total as of Marriage End Date: The Atternate Payee will receive a     percentage of the total accound benefit as of the Date Marriage End Date: The Atternate Payee will receive a     percentage of the total accound benefit as of the Date Marriage End Date: The Atternate Payee will receive a     percentage of the total accound benefit as of the Date Marriage End Date: The Atternate Payee will receive a     percentage of the total accound benefit as of the Date Marriage End Date: The Atternate Payee will receive a     percentage of the total accound benefit as of the Date Marriage End Date: The Atternate Payee will receive a     percentage of the total accound benefit as of the Date Marriage End Date: The Atternate Payee will receive a     percentage of the total accound benefit as of the Date Marriage End Date: The Atternate Payee will receive a     percentage of the Atternate Payee receive a pro-rata share of any Early Retirement Subsidier?     Yes     No  11. Should the Atternate Payee receive a pro-rata share of any early reterment age of the set work of the set of the adae and the company is subsidiarily as the property early of the set of the adae and the percentage and the set of the set of the adae and the set of the adae and the atternate Payee action create set of the set of the adae and the set of the adae and the set of the adae and the adae aday reterment age of the set of the adae adae addition as the set of the adae addition adae adae aday reterment age of the set or adaes to the total accound beader of the Participant adae adae aday reterment age of the set                 |      | Option #3: Percent of the Marital Portion as of the Marriage End Date: The Marital Property Component shall be determined by a fraction, the numerator of which is the number of months of credited service the Employee earned during the marriage and the denominator of which is the total number of months of credited service earned through the Marriage End Date.   |
| Option #5: Percent of Total as of Marriage End Date: The Alternate Payee will receive a     prentide service)  I. Should the Alternate Payee receive a pro-rata share of any Post-retirement Cost of Living     // YesNo  III. Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?     // YesNo  III. Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?     // YesNo  III. Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?     // YesNo  III. Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?     // YesNo  III. Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?     // YesNo  III. Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?     // YesNo  III. Should the Alternate Payee receive a pro-rata share of any early retirement subsidie Early the provisions that allow an employee to retire early with full     unreduced benefit pension plans have early retirement provisions that allow an employee to retire early with full     unreduced benefit pension plans have early retirement provisions that allow an employee to retire early allow and receive \$200     month its of the 'they had not completed the required number of years of service to receive the participant's accrued benefit     (This question is N/A if the Participant has terminated employment)     // Yes   | Option #5: Percent of Total as of Marriage End Date: The Alternate Payee will receive a Decenting of the total accrued benefit as of the Date Marriage Ended. (The option includes any pre-martial credited service) II. Should the Alternate Payee receive a pro-rata share of any Post-retirement Cost of Living Adjustments if offered by the Plan?          Yes        No           III. Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?         Yes           Yes        No           III. Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?         Yes           Yes        No           III. Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?           Yes        No           Wind Telling benefit pension plane have early retirement provisions that allow an employee to retire early with full unreduced benefit in they complete a specific number of years of service. By doing the Stephenetic S  |      | Option #4. Percent of the Marital Portion as of a  |
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| Yes      No         III.       Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?        Nost defined benefit person place a specific runnee of years of service to retire early with full under the reduced benefit person place a specific runnee of years of service to retire early with full under the reduced benefit person place a specific runnee of years of service to retire early with full produced benefit person place a specific runnee of years of service to retire at age 55 height with the standard of the reduced benefit of the place of years of service to retire early with full runnee of years of service to retire at age 55 height with the standard of the place of years of service to receive the unreduced benefit of \$100 per month).         IV.       Should the Alternate Payee receive a pro-rata share of any early retirement supplements or temporary benefits that become payable to the Participant which not considered by the Plan Administrator to be a part of the Participant's accrued benefit (This question is N/A if the Participant has terminated employee rules at age 55, the plan could pay a supplemental benefit or temporary benefits. Example: that engloyee rules at age 55, the plan could pay a supplemental benefit or temporary benefits. Example: that engloyee rules at age 55, the plan could pay a supplemental benefit to age 62, at which time the employee would be able to collect Social Security.)         V.       Should the Alternate Payee designated as a beneficiary for any death benefits payable in event the Participant dies prior to reaching retirement?        Yes       If Yes:       The Alternate Payee shall be designated as the beneficiary any and all death benefits payable to the extent of the marital properd component.  |  |      | <b>Option #5: Percent of Total as of Marriage End Date:</b> The Alternate Payee will receive a percentage of the total accrued benefit as of the Date Marriage Ended. (This option includes any pre-marital credited service)  |
| III.       Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?         Yes       No         Word defined benefit pension plans have early retirement provisions that allow an employee to retire early with full unreduced benefits if they complete a specific number of years of service. By doing these here complete a specific number of years of service. By doing these here early with full unreduced benefits if they complete a specific number of years of service. They doing these here early with full unreduced benefits of they complete a specific number of years of service to retire at age 55 here in they supplements are provided to the participant of the service to receive the unreduced benefit of \$100 per month).         IV.       Should the Alternate Payee receive a pro-rata share of any early retirement supplements interim supplements or temporary benefits that become payable to the Participant which not considered by the Plan Administrator to be a part of the Participant's accrued benefit (This question is N/A if the Participant has terminated employee the unreduced benefit (This question is N/A if the Participant penetics. Early neuronal to the participant and the service is a set of the Participant's accrued benefit (This question is N/A if the Participant penetics. Early neuronal to the participant which not considered by the Plan. Administrator to be a part of the Participant's accrued benefit (This question is N/A if the Participant has terminated employee there and set of the participant which not considered by the Plan Administrator to be a part of the Participant's accrued benefit (This question is N/A if the Participant penetics. Early neuronal terminated employees to retire early defined benefit pension plans have early retirement incentives that allow certain eligible employees to retire early aspiplemental benefit to age 62, at whi  | III.       Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?         Yes       No         Wood defined benefit pension plans have early retirement provisions that allow an employee to retire early with full unreduced benefits if hey complete a specific number of years of service. By doing time the company is subsidiaring as the proposed benefits if hey complete a specific number of years of service. By doing time the company is subsidiaring as the proposed benefits of they complete a specific number of years of service to retire early with full unreduced benefit of sile if they had not completed the required number of years of service to retire at age 55 height and to complete the required number of years of service to receive the unreduced benefit of \$1,0 per month).         IV.       Should the Alternate Payee receive a pro-rata share of any early retirement supplements, interim supplements or temporary benefits that become payable to the Participant which not considered by the Plan Administrator to be a part of the Participant's accrued benefit (This question is N/A if the Participant has terminated employee retires at age 55, he plan could pay supplemental. Interim or temporary benefits. Example: If an engloyee retires at age 55, he plan could pay supplemental benefit to age 62, at which time the employee would be able to collect Social Security.         V.       Should the Alternate Payee designated as a beneficiary for any death benefits payable in event the Participant dies prior to reaching retirement?  | П.   | Should the Alternate Payee receive a pro-rata share of any Post-retirement Cost of Living Adjustments if offered by the Plan?  |
| Yes       No         West defined benefit peristion plans have early retirement provisions that allow are miployee to retire early with full unreduced benefits if they command retirement age verses an early retirement age of the early to subsidize a barrier of the employee's perison by eliminating the actuarial adjustment (the difference in the anount of monthly benefits provided the required number of years of service to receive the unreduced benefit of \$10, per month).         IV.       Should the Alternate Payee receive a pro-rata share of any early retirement supplements or temporary benefits that become payable to the Participant which not considered by the Plan Administrator to be a part of the Participant's accrued benefit (This question is NA if the Participant has terminated employment)         Yes       No         West defined benefit persion plans have early retirement incentives that allow actain eligible employee's to retire early additional supplementals on participant penefits. Example: If an employee retires at age 55, the plan could pay is supplemental benefit to age 62, at which time the employee would be able to collect Social Security.)         V.       Should the Alternate Payee designated as a beneficiary for any death benefits payable in event the Participant dies prior to reaching retirement?        Yes       If Yes:       The Alternate Payee shall be designated as the beneficiary dary and all death benefits payable to the earticipant, any and all death benefits payable to the earticipant of the employee's estate. (Some Plans do not allow this under their guideline)  | Yes       No         Whet defined benefit persion plans have early retirement provisions that allow an employee to retire early with full unreduced benefits if they compared response to a early retirement age if there is no subsidy. Texample, Monthal retirement age verses an early retirement age if there is no subsidy. Texample, Monthal retirement age verses are early retirement age if there is no subsidy. Texample, Monthal retirement age verses are early retirement age if there is no subsidy. Texample, Monthal retirement age verses are early retirement age if there is no subsidy. Texample, Monthal retirement age verses is that become payable to the Participant which is not considered by the Plan Administrator to be a part of the Participant's accrued benefit (This question is WA if the Participant has terminated employment)         Yes       No         Most defined benefit persion plans have early retirement incentives that allow certain eligible employee's to retire early additional supplements, interim or temporary benefits. Example: Montgather early age 55, the plan could pay a supplemental benefit to age 62, at which time the employee would be able to collect Social Security.         V.       Should the Alternate Payee designated as a beneficiary for any death benefits payable in event the Participant dies prior to reaching retirement?         Yes       If Yes:       The Alternate Payee shall be designated as the beneficiary data the early and all death benefits payable to the early additional supplements are individual as the prior to commencement of benefits, the Alternate Payee sport on of the Participant of the Participant sector or component.         V.       Should the Alternate Payee predeceases the Participant prior to commencement of benefitis, the Alternate Pa  |      | YesNo  |
| <ul> <li>(Most defined benefit pension plans have early retirement provisions that allow an employee to retire early with full provides a pension by eliminating the actuarial adjustment (the difference in the amount of monthly been provide a provide receive an organ retirement mape of here is no subsidiary. Example, the provide is the provide of the</li></ul> | <ul> <li>(Most defined benefit pension plans have early retirement provisions that allow an employee to retire early with full unreduced benefits if they compared is unbed or years of service. By doing this the company is subsidiary a la provide the and the employee's pension by eliminating the actuarial adjustment (the difference in the amount of pronthy benefits) and the entropy of the employee's pension by eliminating the actuarial adjustment (the difference in the amount of pronthy benefits) and the employee's pension by eliminating the actuarial adjustment (the difference in the amount of pronthy benefits) and the entropy of the entropy o</li></ul> | III. | Should the Alternate Payee receive a pro-rata share of any Early Retirement Subsidies?   |
| Yes       No         Wost defined benefit pension plans have early retirement incentives that allow certain eligible employee's to retire early additional supplemental, interim or temporary benefits. Example: If an employee retires at age 55, the plan could pay a supplemental benefit to age 62, at which time the employee would be able to collect Social Security.)         V.       Should the Alternate Payee designated as a beneficiary for any death benefits payable in event the Participant dies prior to reaching retirement?        Yes       If Yes:       The Alternate Payee shall be designated as the beneficiary any and all death benefits payable by the plan.         OR:      The Alternate Payee shall be designated as the beneficiary death benefits payable by the plan.         OR:      The Alternate Payee shall be designated as the beneficiary death benefits payable by the plan.         OR:      The Alternate Payee shall be designated as the beneficiary death benefits payable to the extent of the marital propert component.         No       If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall:        No       If the Alternate Payee as the beneficiary in order to ensure payment of benefits to the Alternate Payee's estate. (Some Plans do not allow this under their guideline)         VI.       Should the Participant be required to elect a specific retirement option and designate the Alternate Payee as the beneficiary in order to ensure payment of benefits to the Alternate Payee for his/her lifetime?  | Yes       No         Wost defined benefit pension plans have early retirement incentives that allow certain eligible employee's to retire early additional supplemental, interim or temporary benefits. Example: If an employee retires at age 55, the plan could pay a supplemental benefit to age 62, at which time the employee would be able to collect Social Security.)         V.       Should the Alternate Payee designated as a beneficiary for any death benefits payable in event the Participant dies prior to reaching retirement?        Yes       If Yes:       The Alternate Payee shall be designated as the beneficiary any and all death benefits payable by the plan.         OR:      The Alternate Payee shall be designated as the beneficiary death benefits payable to the extent of the marital property any and all death benefits payable by the plan.         OR:      The Alternate Payee shall be designated as the beneficiary death benefits payable to the extent of the marital property component.        No       If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall:        No       If the Alternate Payee as the beneficiary death benefit shall:        No       If the Alternate Payee as the Participant or to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall:        No       If the Alternate Payee as the beneficiary in order to ensure payment of benefits to the Alternate Payee's estate. (Some Plans do not allow this under their guideline)         VI.  |      | (Most defined benefit pension plans have early retirement provisions that allow an employee to retire early with full<br>unreduced benefits if they complete a specific number of years of service. By doing this the company is subsidizing a la<br>portion of the employee's pension by eliminating the actuarial adjustment (the difference in the amount of monthly benefi<br>employee would receive at normal retirement age verses an early retirement age if there is no subsidy - Example: An<br>employee could receive \$1,000 per month at age 65, but if he/she elects to retire at age 55 he/she would receive \$500<br>month for life if they had not completed the required number of years of service to receive the unreduced benefit of \$1,0 |
| Image: The series of plans have early retirement incentives that allow certain eligible employee's to retire early additional supplemental interim or temporary benefits. Example: If an employee retires at age 55, the plan could pay a supplemental benefit to age 62, at which time the employee would be able to collect Social Security.)         V.       Should the Alternate Payee designated as a beneficiary for any death benefits payable in event the Participant dies prior to reaching retirement?        Yes       If Yes:The Alternate Payee shall be designated as the beneficiary any and all death benefits payable by the plan.        Ner:The Alternate Payee shall be designated as the beneficiary any and all death benefits payable to the extent of the marital propert component.        No         If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall:        No         If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall:        No         If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall:        No         If the Alternate Payee as the beneficiary in order to ensure payment of benefits to the Alternate Payee's estate. (Some Plans do not allow this under their guideline)         VI.       Should the Participant be required to elect a specific retirement option and designate the Alternate Payee for his/her l   | (Most defined benefit pension plans have early retirement incentives that allow certain eligible employee's to retire early additional supplemental interim or temporary benefits. Example: If an employee retires at age 55, the plan could pay a supplemental benefit to age 62, at which time the employee would be able to collect Social Security.)         V.       Should the Alternate Payee designated as a beneficiary for any death benefits payable in event the Participant dies prior to reaching retirement?        Yes       If Yes: The Alternate Payee shall be designated as the beneficiary any and all death benefits payable by the plan.        Ne      OR:The Alternate Payee shall be designated as the beneficiary any and all death benefits payable to the extent of the marital property component.        No       If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall:        No       If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall:        No       If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant. OR Be paid to the Alternate Payee's estate. (Some Plans do not allow this under their guideline)         VI.       Should the Participant be required to elect a specific retirement option and designate the Alternate Payee for his/her lifetime?        Yes       If yes: Name of Benefit Option:  | IV.  | Should the Alternate Payee receive a pro-rata share of any early retirement supplements,<br>interim supplements or temporary benefits that become payable to the Participant which<br>not considered by the Plan Administrator to be a part of the Participant's accrued benefit<br>(This question is N/A if the Participant has terminated employment)  |
| Yes       If Yes:       The Alternate Payee shall be designated as the beneficiary any and all death benefits payable by the plan.         OR:       The Alternate Payee shall be designated as the beneficiary death benefits payable to the extent of the marital propert component.         No       If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall:         Revert to the Participant. OR       Be paid to the Alternate Payee's estate. (Some Plans do not allow this under their guideline)         VI.       Should the Participant be required to elect a specific retirement option and designate the Alternate Payee as the beneficiary in order to ensure payment of benefits to the Alternate Payee for his/her lifetime?         Yes       If yes: Name of Benefit Option:         Description:       Description:  | Yes       If Yes:       The Alternate Payee shall be designated as the beneficiary any and all death benefits payable by the plan.         OR:       The Alternate Payee shall be designated as the beneficiary death benefits payable to the extent of the marital property death benefits payable to the extent of the marital property death benefits payable to the extent of the marital property death benefits payable to the extent of the marital property death benefits payable to the extent of the marital property death benefits payable to the extent of the marital property death benefits payable to the extent of the marital property death benefits payable to the extent of the marital property death benefits payable to the extent of the marital property death benefits payable to the extent of the marital property death benefits payable to the extent of the marital property death benefits payable to the extent of the marital property death benefits payable to the extent of the marital property death benefits payable to the extent of the marital property death benefits payable to the extent of the marital property death benefits payable to the extent of the marital property component.   |      | (Most defined benefit pension plans have early retirement incentives that allow certain eligible employee's to retire early additional supplemental, interim or temporary benefits. Example: If an employee retires at age 55, the plan could pay a  |
| Any and all death benefits payable by the plan. OR: The Alternate Payee shall be designated as the beneficiary death benefits payable to the extent of the marital propert component No If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall: Revert to the Participant. OR Be paid to the Alternate Payee's estate. (Some Plans do not allow this under their guideline) VI. Should the Participant be required to elect a specific retirement option and designate the Alternate Payee as the beneficiary in order to ensure payment of benefits to the Alternate Payee for his/her lifetime? Yes If yes: Name of Benefit Option: Description:   | any and all death benefits payable by the plan. OR: The Alternate Payee shall be designated as the beneficiary death benefits payable to the extent of the marital property component No If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall: Revert to the Participant. OR Be paid to the Alternate Payee's estate. (Some Plans do not allow this under their guideline) VI. Should the Participant be required to elect a specific retirement option and designate the Alternate Payee as the beneficiary in order to ensure payment of benefits to the Alternate Payee for his/her lifetime? Yes If yes: Name of Benefit Option: Description:  | V.   | Should the Alternate Payee designated as a beneficiary for any death benefits payable in event the Participant dies prior to reaching retirement?  |
| No         If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall:        Revert to the Participant. ORBe paid to the Alternate Payee's estate. (Some Plans do not allow this under their guideline)         VI.       Should the Participant be required to elect a specific retirement option and designate the Alternate Payee as the beneficiary in order to ensure payment of benefits to the Alternate Payee for his/her lifetime?        Yes       If yes: Name of Benefit Option:        Description:  | No       If the Alternate Payee predeceases the Participant prior to commencement of benefits, th Alternate Payee's portion of the Participant's benefit shall:        Revert to the Participant. ORBe paid to the Alternate Payee's estate. (Some Plans do not allow this under their guideline)         VI.       Should the Participant be required to elect a specific retirement option and designate the Alternate Payee as the beneficiary in order to ensure payment of benefits to the Alternate Payee for his/her lifetime?        Yes       If yes: Name of Benefit Option:        Yes       If yes: Name of Benefit Option:  |      | Yes If Yes: The Alternate Payee shall be designated as the beneficiary any and all death benefits payable by the plan.   |
| If the Alternate Payee predeceases the Participant prior to commencement of benefits, the Alternate Payee's portion of the Participant's benefit shall:  | If the Alternate Payee predeceases the Participant prior to commencement of benefits, th         Alternate Payee's portion of the Participant's benefit shall:   |      | OR: The Alternate Payee shall be designated as the beneficiary death benefits payable to the extent of the marital property component.   |
| <ul> <li>Revert to the Participant. OR Be paid to the Alternate Payee's estate. (Some Plans do not allow this under their guideline)</li> <li>VI. Should the Participant be required to elect a specific retirement option and designate the Alternate Payee as the beneficiary in order to ensure payment of benefits to the Alternate Payee for his/her lifetime?</li> <li>Yes If yes: Name of Benefit Option:</li> <li>Description:</li> </ul>  | Revert to the Participant. OR Be paid to the Alternate Payee's estate. (Some Plans do not allow this under their guideline)         VI.       Should the Participant be required to elect a specific retirement option and designate the Alternate Payee as the beneficiary in order to ensure payment of benefits to the Alternate Payee for his/her lifetime?         Yes       If yes: Name of Benefit Option:         Description:   |      |  |
| VI.       Should the Participant be required to elect a specific retirement option and designate the Alternate Payee as the beneficiary in order to ensure payment of benefits to the Alternate Payee for his/her lifetime?        Yes       If yes: Name of Benefit Option:        Yes       Yes   | VI.       Should the Participant be required to elect a specific retirement option and designate the Alternate Payee as the beneficiary in order to ensure payment of benefits to the Alternate Payee for his/her lifetime?        Yes       If yes: Name of Benefit Option:   |      | Revert to the Participant. OR Be paid to the Alternate Pavee's estate.   |
| Description:   | Description:   | VI.  | Should the Participant be required to elect a specific retirement option and designate the Alternate Pavee as the beneficiary in order to ensure payment of benefits to the Alternate  |
| Description:   | Description:   |      | Yes If yes: Name of Benefit Option:  |
| No   | No   |      |  |
|  |  |      | No   |

Administrator's Name: \_\_\_\_\_

Address: \_\_\_\_\_

7.

|    | City:                                  | State:             | Zip    | Code:    |
|----|--|--------------------|--------|----------|
|    | Telephone #:                           | Fax #:             |        |          |
| 8. | Payment can be made by Check, Money C  | order or Credit Ca | rd.    |          |
|    | Credit Card: MC                        | Visa               | Amex _ | Discover |
|    | Credit Card #:                         |                    |        |          |
|    |  | Date: /            |        |          |
|    | Name as it appears on the credit card: |                    |        |          |
|    | Billing address of the credit card:    |                    |        |          |
|    |  |                    |        |          |

Checks and Money Orders should be made payable to Pension Appraisers, Inc. **PLEASE NOTE:** Requests with personal checks will be held for two weeks to ensure that the check clears. FAX THIS REQUEST FORM TO: 610-770-9342 (only if paying by credit card) MAIL THIS REQUEST FORM TO: Pension Appraisers, Inc., P.O. Box 4396, Allentown, PA 18105 Any questions regarding this Request Form or fees, please call us toll free at 1-800-447-0084.