QUALIFIED ILLINOIS DOMESTIC RELATIONS ORDER

Effective July 1, 2006

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Foreword

The following information is provided to assist both members and administrators of retirement systems when retirement benefits are being considered for possible division in divorce proceedings.

A Qualified Illinois Domestic Relations Order (QILDRO) is a court order that transfers part or all of a member's retirement benefits, death benefits or contribution refund to an alternate payee. Effective July 1, 2006, the QILDRO statute amended the Illinois Pension Code Section 1-119 [40 ILCS 5/1-119]. The terms used in this publication are defined in Section 1-119 (a) of the Pension Code and in the glossary of this publication.

This information is based on the statutory language and requirements of the Illinois Pension Code [40 ILCS 5/1-119] and is provided with the understanding that the Public Pension Division of the Illinois Department of Insurance is not rendering legal or financial advice. This publication is intended to provide clarification and understanding of the QILDRO law and is not intended to be a substitute for competent legal or financial assistance. The Public Pension Division does not assume responsibility for the specific consequences resulting from application of the information in this publication to an individual or alternate payee.

Inquiries concerning a QILDRO may be directed to the Public Pension Division at 1-800-207-6958. A copy of this publication and interactive QILDRO forms are available under FAQ at https://insurance.illinois.gov/Applications/Pension/.

Timeline Of Events

The following timeline of events is recommended when retirement benefits are being considered in divorce proceedings.

At least 2-3 months before court date The member should contact the retirement system and request divorce information relating to a QILDRO.

45-60 days prior to court date

Via telephone call or written authorization, the member should submit a request to the retirement system for benefit information for divorce. Current and former spouses and third parties, including attorneys, must provide the member's written authorization or a subpoena.

Within 45 days after the retirement system receives the request

The retirement system sends the member a statement of accumulated contributions, accrued benefits, and other interests in the plan administered by the retirement system based on the data on file with the system on the date the request is received. If so requested, the retirement system shall also provide general retirement plan information available to a member and any relevant procedures, rules or modifications to the model QILDRO form that have been adopted by the retirement system.

Court date

Illinois court may, in its discretion, enter a OILDRO. The member should obtain a certified copy of the QILDRO from the Clerk of the Court.

Immediately following court date

The member must send a certified copy of the QILDRO to the retirement system, accompanied by a nonrefundable \$50 processing fee made payable to the retirement system, to be used by the system to defer any administrative costs arising out of the implementation of the order. The Clerk of the Court's seal or stamp certifies a true and correct copy of the original order. If the individual became a member of the retirement system prior to July 1, 1999, the QILDRO must be accompanied by a "Consent to <u>Issuance of QILDRO</u>" form signed by the member.

Within 45 days after the retirement system receives the QILDRO

The retirement system notifies the member and the alternate payee, or one designated representative of each, that: 1) the court order was received; 2) whether the court order is a valid OILDRO; and 3) if the court order is not a valid OILDRO, the reason(s) why it is invalid.

If allocation of benefits is on a percentage basis and the member has retired, the retirement system will provide to the member and to the alternate payee, or one designated representative of each, the retirement effective date, benefit commencement date, permissive and regular service credit, gross amount of annuity (identified based on regular and permissive service credit), gross amount of

contribution refund, gross amount of partial contribution refund, and gross amount of death benefits. The retirement system will advise the need for a "QILDRO Calculation Order", and that payment to the alternate payee will begin with the payment occurring at least 30 days after the QILDRO Calculation Order is received by the retirement system.

If allocation of benefits is on a percentage basis and member is not retired, the retirement system will provide to the member and to the alternate payee, or to one designated representative of each, initial membership dates, amount of regular and permissive service credit from initial membership dates to the most recent date providing date used, gross benefit estimate, gross amount of contribution refund and as of date, gross amount of partial contribution refund and as of date, and gross amount of death benefit and as of date. The retirement system will also provide the date the member has indicated as an intended retirement date, if given, and the date the retirement system reasonably believes will be the member's effective date of retirement, if available.

QILDRO Calculation Order. When member is not retired and the retirement system receives: 1) a request for retirement application from member; 2) request for refund application from member; 3) notice of death of member

Within 45 days of the retirement system receiving all information necessary to determine the benefit payable, the retirement system will advise of the need for a "QILDRO Calculation Order" and provide effective date of retirement, benefit commencement date, permissive and regular service, gross amount of annuity identified by permissive and regular credit and value, and/or gross amount of contribution refund and/or partial contribution refund and/or gross amount of death benefits.

Within 45 days after receipt of QILDRO Calculation Order

The retirement system will acknowledge receipt and notify if order is valid. If invalid or unclear, the retirement system will notify parties. The retirement system has no obligation to verify the calculations in the QILDRO Calculation Order nor must it confirm that the calculations are in accordance with the QILDRO agreement.

Receipt of payments

Alternate payee will receive or accrue the first payment at the time of the first payment to the member (retirement or refund) or member's beneficiary (death benefit) occurring at least 30 days after the retirement system receives the valid QILDRO/ QILDRO Calculation Order.

Retirement Benefits and Divorce

Division of Benefits

Under state law retirement benefits may not be paid to anyone other than the member, except to an alternate payee pursuant to a valid Qualified Illinois Domestic Relations Order, commonly referred to as a "QILDRO", pronounced (kwil-dro). Unless there is a QILDRO, the retirement system will pay retirement benefits or a contribution refund to the member and death benefits to the member's named beneficiary. Benefits provided by public retirement systems are not subject to Qualified Domestic Relations Orders ("QDROs").

In 1998 the Illinois legislature passed what is commonly referred to as the QILDRO law. Effective July 1, 1999, this law amended the Illinois Pension Code by adding a new section 1-119 [40 ILCS 5/1-119] and by modifying portions of the Illinois Marriage and Dissolution of Marriage Act [750 ILCS 5/503]. In 2005 a revised QILDRO law was passed with an effective date of July 1, 2006. The new law expands the QILDRO to apply to lump sum death benefits, defines regular and permissive service credit, allows for division of benefits on a percentage basis and provides for a "QILDRO Calculation Order" for that purpose. The law is very specific regarding what information is to be provided by the retirement system and when it must be provided. The law further states the responsibilities of the member, the alternate payee and their representatives regarding the calculation of benefits, allocation methods and filing requirements.

The QILDRO law does not affect the law that determines an appropriate division of marital assets. A member may wish to consult his or her divorce lawyer about what assets are included in the couple's marital property and about the division of those assets. Neither the retirement system nor the Illinois Department of Insurance may render legal advice about the proper division of retirement benefits.

Benefits Affected By a QILDRO

Monthly retirement benefits. An alternate payee may receive all or a portion of a member's monthly retirement benefit.

Refunds. An alternate payee may receive all or a portion of a member's refund.

The QILDRO form has separate blanks for the two different types of refunds. If there is an amount filled in for the partial refund, the total amount that the alternate payee will receive from all partial refunds cannot exceed the dollar amount specified.

Death Benefits. An alternate payee may receive all or a portion of a member's death benefit.

Benefits Not Affected By a QILDRO

The QILDRO law does not apply to survivor benefits, disability benefits, life insurance benefits or health insurance benefits.

Who May Be An Alternate Payee

An alternate payee may be a current spouse, former spouse, child, or other dependent of a member.

Information Provided About a Member's Retirement Benefits

Within 45 days of receiving a member's request, a member's written authorization or a subpoena for benefit information for divorce, the retirement system will provide the following benefit information based on the member's service credit and earnings history: accumulated contributions, accrued benefits, and other interests in the plan administered by the retirement system on the date the request is received. If so requested, the retirement system shall also provide general retirement plan information available to a member and any relevant procedures, rules or modifications to the model "QILDRO" form that have been adopted by the system.

The retirement system does not: 1) provide actuarial opinions as to the present market value of a member's benefits or other interests; 2) assume future events such as additional service credit, future salary increases, early retirement, reciprocal retirement or statutory changes; nor 3) provide benefit information for marital periods or specific years. If a member is not vested, retirement benefit information will not be provided. The retirement system will provide accrued retirement benefits as of the date of the subpoena or member's authorization.

Forms

The "QILDRO Calculation Order" form contained in the most recent law is to be used in conjunction with a "QILDRO" when a QILDRO calls for division of benefits on a percentage basis. If membership began before July 1, 1999, the member must sign and submit a "Consent to Issuance of QILDRO" form before the retirement system may honor a QILDRO entered against that member. Article XIII, Section 5 of the Illinois Constitution prevents the retirement system from honoring a QILDRO against a pre-July 1, 1999 member unless accompanied by the required consent form. The consent form is required even if the court entered a QILDRO against that member. Once signed and submitted to the retirement system, the consent form is irrevocable.

The "QILDRO" form, "QILDRO Calculation Order" form, and "Consent to Issuance of QILDRO" form can be completed on-line at the Illinois Department of Insurance website at https://insurance.illinois.gov/Applications/Pension/.

Filing a QILDRO

\$50 Processing Fee. Each QILDRO and each QILDRO Calculation Order must be accompanied by a nonrefundable \$50 processing fee payable to the retirement system to be used by the system to defer any administrative costs arising out of implementation of the order. A separate nonrefundable \$50 payment is required each time a new or modified QILDRO or QILDRO Calculation Order is submitted to that retirement system.

Notice. Within 45 days after the retirement system receives the court order, the retirement system will notify the member and alternate payee, or one designated representative of each, by first class mail that it has received the order and whether it is a valid QILDRO/QILDRO Calculation Order. If the retirement system determines that the order is not a valid QILDRO/QILDRO Calculation Order, the notice will specify the reason(s).

Requirements for a Valid QILDRO or QILDRO Calculation Order

For a court order to be a valid QILDRO or QILDRO Calculation Order, it must satisfy **all** of the following criteria:

- (1) The QILDRO must be accompanied by a nonrefundable \$50 processing fee made payable to the retirement system.
- (2) If the QILDRO applies to a person who became a member before July 1, 1999, it must be accompanied by the original Consent to Issuance of QILDRO form signed by the member.
- (3) A certified copy of the order must be filed with the retirement system.
- (4) The order must have been issued by an Illinois court of competent jurisdiction in a proceeding for declaration of invalidity of marriage, legal separation, or dissolution of marriage that provides for the support or distribution of property, or any proceeding to amend or enforce such support or property distribution.
- (5) The order must contain the name, residence address, and social security number of the member and of the alternate payee and must identify the retirement system to which it is directed and the court issuing the order.
- (6) The order must specify the dollar amount or percentage of the retirement benefit, refund payable, or death benefit payable to the alternate payee.
- (7) The order must apply only to benefits that are statutorily subject to QILDROs.
- (8) The order must be comparable to the form displayed in the law or on the Illinois Pension Division website.
- (9) With respect to each benefit to which it applies, a QILDRO must specify when the order will take effect. The effective date of the order must be on or after July 1, 2006.

Effect of a Valid QILDRO

Once the retirement system has determined that a QILDRO is valid, one of the following scenarios will occur:

(1) If the member is not retired and if the QILDRO provides for allocation of retirement benefits on a dollar amount basis, the QILDRO will be implemented when the first affected benefit payment commences.

If the member is not retired and the allocation of retirement benefits is on a percentage basis, the retirement system will provide:

- 1. the initial membership date;
- 2. permissive and regular service from initial membership date to the most recent date providing date used;
- 3. gross amount of benefit estimate;
- 4. gross amount of contribution refund and as of date;
- 5. gross amount of partial contribution refund and as of date; and
- 6. gross amount of death benefit and as of date.

Within 45 days of the retirement system receiving a member's application for retirement benefits, provided it contains all the information necessary to determine the benefit payable, the retirement system will provide:

- 1. the retirement effective date;
- 2. benefit commencement date;
- 3. permissive and regular service credit;
- 4. gross amount of monthly benefit identified by permissive and regular service credit and value:
- 5. gross amount of contribution refund or partial contribution refund; and
- 6. gross amount of the death benefit.

If a QILDRO Calculation Order did not accompany the QILDRO, the retirement system will advise of the need for a "QILDRO Calculation Order".

(2) If the member is retired and the QILDRO provides for allocation of benefits on a dollar amount basis, payment to the alternate payee will begin with the first payment occurring at least 30 days after the QILDRO was received by the retirement system.

If the member is retired and the allocation of retirement benefits is on a percentage basis, the retirement system will provide:

- 1. retirement effective date:
- 2. benefit commencement date;
- 3. permissive and regular service credit;
- 4. gross amount of monthly benefit identified by permissive and regular service credit and value;

- 5. gross amount of contribution refund or partial contribution refund; and
- 6. gross amount of death benefit.

If a QILDRO Calculation Order did not accompany the QILDRO, the retirement system will advise of the need for a "QILDRO Calculation Order". Once the Calculation Order is received, the retirement system will begin paying the alternate payee accordingly but not before or within 30 days of receiving the QILDRO. The retirement system may adopt rules to prorate the amount of the first and final periodic payments to an alternate payee.

(3) When a QILDRO provides for the allocation of a refund, partial refund, or death benefit on a dollar amount basis, the QILDRO will be implemented when the refund is requested or at the death of the member.

When a QILDRO provides for the allocation of a refund, partial refund, or death benefit on a percentage basis and no QILDRO Calculation Order is on file, the retirement system will advise of the need for a QILDRO Calculation Order. Once a valid QILDRO Calculation Order is received, the retirement system will pay the alternate payee accordingly but not before or within 30 days of receiving the QILDRO.

Current Address of Alternate Payee

Each alternate payee is responsible to keep the retirement system informed of his or her current address. The retirement system must have the alternate payee's current address in order for the alternate payee to receive payment. The law does not require the retirement system to search for a missing alternate payee, other than by sending notice to the alternate payee's last known address.

When a member becomes eligible to receive a retirement benefit or refund or, due to the death of the member, a death benefit is payable, the retirement system will send notice to the alternate payee's last known address. If the alternate payee cannot be located, the retirement system will hold the amount payable to the alternate payee for 180 days from the date the benefit becomes payable. The amount held will not bear interest. If the retirement system is notified of the alternate payee's current address within 180 days, it will pay the amount held to the alternate payee. If the retirement system does not learn of the alternate payee's current address within 180 days, it will pay the amount held to the member or, in the case of a death benefit, the member's beneficiary. If the retirement system later becomes aware of the alternate payee's current address, it will implement the QILDRO, beginning with the first payment occurring at least 30 days after the current address becomes known. The alternate payee will have no claim to any amounts already paid to the member or beneficiary.

Amount Payable to Alternate Payee

An alternate payee is only eligible to receive payment if and when the member becomes eligible to receive the retirement benefit or refund or a death benefit becomes payable. A QILDRO cannot order payment to an alternate payee that would not otherwise have been payable to the member or beneficiary.

A QILDRO must specify the dollar amount or percentage payable to the alternate payee. The retirement system cannot calculate the amount from a formula. If the QILDRO states a formula rather than a dollar amount or percentage, the QILDRO is invalid. The QILDRO form allows the parties to elect whether the amount payable to the alternate payee will or will not increase proportionately if the member's retirement benefit increases due to post-retirement cost of living adjustments or automatic annual increases. The election must be designated by checking the appropriate box in the QILDRO form.

If the amount payable to an alternate payee exceeds the actual amount of the benefit payable to the member, the excess will be disregarded. If there are multiple QILDROs against a member, the retirement system will honor all of the QILDROs to the extent possible. If the total amount payable to all alternate payees exceeds the actual amount of the benefit, the QILDROs will be satisfied in the order that the retirement system received them. Amounts payable to multiple alternate payees will not be adjusted pro rata. Amounts that cannot be paid because the benefit is not large enough to cover all amounts will be disregarded. The retirement system is not responsible to an alternate payee or any other person for amounts that remain unpaid because the benefit is not large enough.

If the member or an alternate payee receives an overpayment, the amount owed will be deducted from the future payments to that payee and benefits due the other payee will be paid. The retirement system may make deductions for recoupment over a period of time according to the law. The retirement system will not be liable to any payee as a result of any payment made in good faith, whether or not the system is able to accomplish recoupment.

Guidelines for completing the QILDRO, Section IX of the QILDRO, and the QILDRO Calculation Order

The member, alternate payee and their legal representatives will decide:

- (1) which benefits will be divided:
 - (a) Retirement Annuity
 - (b) Refund of Contributions
 - (c) Partial Refund of Contributions
 - (d) Death Benefits
- (2) when the allocation will begin
- (3) when the allocation will end
- (4) whether or not the alternate payee will share in post retirement increases

(5) whether the allocation of benefits will be on a flat dollar amount basis, percentage of marital portion basis, or percentage of gross benefit basis at commencement of benefits.

After the decisions are made regarding the benefits to be divided and the methods to be used, a QILDRO, QILDRO Section IX, and QILDRO Calculation Order may need to be completed, approved by the Court, and filed with the retirement system.

The following chart is designed to assist with the completion of the forms and Sections. For example, if the retirement annuity is to be divided on a percentage of marital portion basis, section III A. 2. of the QILDRO must be completed, Section IX of the QILDRO must be completed, and a QILDRO Calculation Order will need to be submitted with Section (3) (a) completed.

QILDRO Section	QILDRO Section	QILDRO	QILDRO
Description	Required	Section IX	Calculation Court
		required	Order Required
Alternate Payee	III A. 1. (\$ amt)	No	No
Retirement	III A. 2. (% - marital portion)	Yes	3(a)
Annuity	III A. 3. (% - gross benefit)	No	4(a)
Alternate	V A. 1. (\$ amt)	No	No
Payee	V A. 2. (% - marital portion)	Yes	3(b)
Refund	V A. 3. (% - gross benefit)	No	4(b)
Alternate Payee	VI A. 1. (\$ amt)	No	No
Partial	VI A. 2. (% - marital portion)	Yes	3(c)
Refund	VI A. 3. (% - gross benefit)	No	4(c)
Alternate Payee	VII A. 1. (\$ amt)	No	No
Death	VII A. 2. (% - marital portion)	Yes	3(d)
Benefit	VII A. 3. (% - gross benefit)	No	4(d)

Application for Benefit By Alternate Payee

An alternate payee who is entitled under a QILDRO to all (not just a portion) of a member's termination refund or retirement benefit or part of a death benefit may apply for the benefit, if and only if all other qualifications and requirements for payment of the benefit have been met. An alternate payee may not apply for death benefits if the member is still alive. An alternate payee may not apply for a member's refund or a member's benefit if: (i) the alternate payee is only entitled to part of the member's benefit; (ii) the member is earning service credit (including service credit granted to members receiving disability benefits) in any retirement system covered by reciprocity; or (iii) the member is below the minimum age for receiving an undiscounted retirement annuity from the retirement system or any retirement system under reciprocity.

Member's Election of Form of Payment

A member whose benefit is subject to a QILDRO may not elect a form of payment that would diminish the amount payable to the alternate payee, unless the alternate payee has consented to the election in writing, including the alternate payee's notarized signature. The written and notarized consent must be filed with the retirement system. If a member makes an election that would diminish the amount payable to the alternate payee, the retirement system is statutorily required to reject the election unless consent is obtained from the alternate payee and filed with the retirement system.

Modified QILDROs

A modified QILDRO/QILDRO Calculation Order should be sent to the retirement system in the same manner as a new QILDRO/QILDRO Calculation Order. A separate nonrefundable \$50 processing fee payable to the retirement system must be paid each time a modified QILDRO/QILDRO Calculation Order is submitted. If a modified QILDRO/QILDRO Calculation Order applies to a person who was a member before July 1, 1999, the member's original signed Consent to Issuance of QILDRO form on file with the retirement system will satisfy the consent requirement. An increase in the amount payable to the alternate payee due to a cost of living adjustment or automatic annual increase to the member's retirement benefit, as designated in Section IV of the QILDRO, does not constitute a modification of a QILDRO.

A modified QILDRO will hold the same priority of payment that the original QILDRO held, as long as the modified QILDRO does not increase the amount of any benefit payable to the alternate payee or affect a different benefit. If a modified QILDRO increases the amount of benefit or affects different benefits, the modified QILDRO will lose the priority held by the original QILDRO. Priority of payment will then be based on the date the retirement system received the modified QILDRO. If the benefit is subject to multiple QILDROs, losing the original QILDRO priority could result in a reduced payment to the alternate payee. If the benefit is not large enough to pay the total amount due under all QILDROs, the QILDROs will be satisfied in the order of their receipt by the retirement system until the amount of the benefit is exhausted. The QILDROs will not be adjusted pro rata. A modified QILDRO Calculation Order will not change the priority of a QILDRO.

Expiration of a QILDRO

A QILDRO expires:

- 1 upon the death of the alternate payee. The right to receive the affected benefit then reverts to the member;
- 2 upon the death of the member unless the QILDRO allocates death benefits that may be payable to an alternate payee; and
- 3 when the member takes a refund that terminates the member's participation in the retirement system, regardless of the recipient (member or alternate payee) of the refund. A

QILDRO that expires because the member takes a refund is not automatically renewed by the member's subsequent return to service under that retirement system.



Glossary

Alternate Payee The spouse, former spouse, child, or other dependent of a

member, as designated in a QILDRO. [40 ILCS 5/1-119(a)(1)]

Death Benefit Any nonperiodic benefit payable upon the death of a member to a

survivor of the member or to the member's estate or designated beneficiary, including any refund of contributions following the member's death, whether or not the benefit is so called under the applicable Article of the Illinois Pension Code. [40 ILCS 5/1-

119(a)(2)

Disability Benefit Any periodic or nonperiodic benefit payable to a disabled

member based on occupational or nonoccupational disability or disease, including any periodic or nonperiodic increases in the benefit, whether or not the benefit is so called under the applicable Article of the Illinois Pension Code. [40 ILCS 5/1-

119(a)(3)

Member Any person who participates in or has service credits in a retirement system, including a person who is receiving or is

eligible to receive a retirement or disability benefit, without regard to whether the person has withdrawn from service. [40 ILCS 5/1-

119(a)(4)

Member's Refund A return of all or a portion of a member's contributions that is

elected by the member (or provided by operation of law) and is payable before the member's death. [40 ILCS 5/1-119(a)(5)]

Permissive Service Service credit purchased by the member, unused vacation, and unused sick leave that the retirement system includes by statute in

a member's benefit calculations. [40 ILCS 5/1-119(a)(5.5)]

Qualified Illinois Domestic
Relations Order or

"OILDRO"

An Illinois court order that creates or recognizes the
existence of an alternate payee's right to receive all or a
portion of the member's accrued benefits in a retirement system,
is issued pursuant to Section 1-119 of the Illinois Pension Code

Marriage Act, and meets the requirements of Section 1-119 of the Illinois Pension Code. A QILDRO is not the same as a qualified domestic relations order or QDRO issued pursuant to Section 414(p) of the Internal Revenue Code of 1986. The requirements of paragraphs (2) and (3) of that Section do not apply to orders issued under Section 1-119 of the Illinois Pension Code and shall

and Section 503(b)(2) of the Illinois Marriage and Dissolution of

not be deemed a guide to the interpretation of Section 1-119 of

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the Illinois Pension Code; a QILDRO is intended to be a domestic relations order within the meaning of paragraph (11) of that Section. [40 ILCS 5/1-119(a)(6)]

"OILDRO Calculation Order" An Illinois Court order that provides the amount of the retirement benefit, refund, partial refund and death benefit that is subject to a QILDRO allocation of benefits on a percentage basis as issued pursuant to Section 1-119 of the Illinois Pension Code.

Regular Payee

The person to whom a benefit would be payable in the absence of an effective QILDRO. [40 ILCS 5/1-119(a)(7)]

Regular Service

Service credit earned by the member, including a repayment of a refund for regular service that the retirement system includes by statute in a member's benefit calculations. "Regular service" does not include service credit purchased by the member, unused vacation, or unused sick leave. [40 ILCS 5/1-119(a)(7.5)]

Retirement Benefit

Any periodic or nonperiodic benefit payable to a retired member based on age or service, or on the amounts accumulated to the credit of the member for retirement purposes, including any periodic or nonperiodic increases in the benefit, whether or not the benefit is so called under the applicable Article of the Illinois Pension Code. [40 ILCS 5/1-119(a)(8)]

Retirement System or System

Any retirement system, pension fund, or other public employee retirement benefit plan that is maintained or established under any of Articles 2 through 18 of the Illinois Pension Code. [40 ILCS 5/ 1-119(a)(9)]

Surviving Spouse

The spouse of a member at the time of the member's death. [40] ILCS 5/1-119(a)(10)

Survivor's Benefit

Any periodic benefit payable to a surviving spouse, child, parent, or other survivor of a deceased member, including any periodic or nonperiodic increases in the benefit or nonperiodic payment included with the benefit, whether or not the benefit is so called under the applicable Article of the Illinois Pension Code. [40 ILCS 5/1-119(a)(11)]