



THE QDRO PROCESS

- 1) A Qualified Domestic Relations Order (“QDRO”) is required in a divorce case where there is a written agreement to split any employer-sponsored retirement plans that are subject to the federal ERISA law (“Employee Retirement Income and Security Act”). Please speak to MLFLC's attorney-mediator about whether your particular plan is subject to a QDRO requirement.
- 2) Once clients have a final signed and notarized marital settlement agreement in place, the QDRO process may begin simultaneously with the filing of the divorce petition as per MLFLC's step-by-step instructions.
- 3) It is recommended that clients select MLFLC's consultant, KLM Attorneys, to prepare their QDRO for the flat fee price of \$600.00 per each order which includes a Pre-Approval Service for the Order, step-by-step instructions for filing in county court and KLM's follow up assurance that the QDRO has plan submitted and the plan division completed. Generally, each plan being split will require its own QDRO, subject to some exceptions. Some plans allow participants to consolidate multiple plans through the same employer in one QDRO to save costs. Clients may also opt to have their QDRO prepared through another outside source as they are free to choose.
- 4) If clients opt to use KLM Attorneys, they understand that KLM is MLFLC's consultant and clients will be working directly with KLM and not MLFLC. However, MLFLC is always available to answer any legal questions specific to the client's marital settlement agreement and will also assist in guiding clients on all the required steps in the QDRO process, including submitting the Order before the county court for signature. Please direct all QDRO-related questions and concerns to KLM paralegal, Jill Gottlieb. Her e-mail is: gottlieb@klmattorneys.com and her phone number is: (610) 650-0439.
- 5) Please allow up to 2-4 weeks for KLM to complete the QDRO draft to send off to the plan's administrator for pre-approval (if pre-approval is required). Once the Order is completed and approved by the plan administrator, clients will receive further guidance from MLFLC on how to present it before the assigned judge for his/her approval and signature. If clients are filing their divorce in Chester County Court, KLM will conveniently walk the signed QDRO directly into the Court for the judge's signature so clients will be saved the step of having to mail it into the Court for signature themselves.

- 6) Please be advised that it is MLFLC's policy not advance the client's administrative divorce filing to the final stages of application for final divorce decree until the QDRO is completed and signed by the assigned judge in their divorce matter, and a copy of the same is provided to MLFLC.