

**MODEL QDRO - CENTRAL PENNSYLVANIA  
TEAMSTERS RETIREMENT INCOME PLAN 1987**

(This model is for information purposes only and may not represent all of the alternatives available in drafting a QDRO. It assumes that the Alternate Payee is the spouse or former spouse of the Participant. This Model should not be used if the Order is intended to provide for child support. The parties should consult with their attorneys to ensure that their intentions are accurately reflected in the order they submit for review).

**[Court Caption]**

QUALIFIED DOMESTIC RELATIONS ORDER

In accordance with the agreement of the parties, this order disposes of all or a portion of the Participant's benefit in the Central Pennsylvania Teamsters Retirement Income Plan 1987 (the "Plan").

**1. Participant Information:**

Name: \_\_\_\_\_

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

Date of Birth: \_\_\_\_\_

\*Social Security No.: \_\_\_\_\_

**2. Alternate Payee Information:**

Name: \_\_\_\_\_

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

Date of Birth: \_\_\_\_\_

\*Social Security No.: \_\_\_\_\_

\_\_\_\_\_  
\* Social Security numbers do not have to be included in the court order. However, they must be provided to the Fund Office in writing.

3. **Date of Marriage and Separation/Divorce:** The Participant and the Alternate Payee were married on \_\_\_\_\_, and were separated/divorced on \_\_\_\_\_.
4. **Assignment of Benefit to Alternate Payee:** The Alternate Payee is hereby assigned a portion of the Participant's account balance under the Plan. The Fund is to make payment of the Alternate Payee's benefits directly to the Alternate Payee.
5. **Method of Dividing Participant's Benefits:** The Plan shall pay to the Alternative Payee a portion of the Participant's vested accrued benefit under the Plan.

When identifying the benefits to be awarded to the Alternate Payee, the parties may designate either:

- (a) A specific dollar amount;
- (b) A percentage;
- (c) An amount determined using a formula

If either a percentage or formula is used, the parties must indicate a date as of which the percentage or formula is determined. Check one of the following options and complete the applicable blank, or select an alternative method that the Plan Administrator can calculate based on information that it possesses.

The Alternate Payee shall receive \_\_\_\_\_ dollars  
(\$\_\_\_\_\_).

or

The Alternate Payee shall receive a benefit equal to \_\_\_\_\_ percent of the Participant's vested account balance as of \_\_\_\_\_. If a date other than a Plan valuation date is chosen, the Fund will calculate the Alternate Payee's benefit using the Plan valuation date closest to the date selected by the parties.

or

- The benefit payable to the Alternate Payee shall be determined by multiplying \_\_\_\_\_ percent of the Participant's vested accrued benefit by a fraction, the numerator of which is **[the number of months from the date the Participant commenced participation in the Plan or the date of the parties' marriage, to the date of the parties' separation/divorce]** and the denominator of which is **[the number of months the Participant participated in the Plan until the date of the Participant's retirement or the date the Alternate Payee receives her benefit, if earlier]**

The Fund shall separately account for the benefits awarded in this Section as soon as administratively possible after the Order is determined to be a qualified domestic relations order. If section 1. B is elected, the Alternate Payee shall be credited with net income, loss or expense from the date set forth above until the date the Alternate Payee receives the awarded benefits. If section 1.A is elected, check one of the following options and complete the applicable blank:

- The Alternate Payee shall be credited with net income, loss or expense from the date this Order is determined to be a QDRO until the date the Alternate Payee receives the awarded benefits.

or

- The Alternate Payee shall be credited with net income, loss or expense from \_\_\_\_\_ (insert date) until the date the Alternate Payee receives the awarded benefits.

6. **Form of Payment:** The Alternate Payee may elect to receive payment from the Plan in any form in which benefits may be paid under the Plan to the Participant (other than in the form of a joint and survivor annuity).
7. **Beneficiary:** The Alternate Payee may select a beneficiary to receive her benefits by filing a beneficiary designation form with the Fund Office. In the event the Alternate Payee should die prior to receiving all of the assigned benefits, the Plan shall pay the benefits to the beneficiary selected by the Alternate Payee on a beneficiary form provided by the Fund Office, or if no beneficiary is selected, to the Alternate Payee's estate.

8. **Date of Payment:** The Alternate Payee may elect to receive payment from the Plan at the Participant's earliest retirement age, or, if earlier, at the earliest date permitted under the Plan. For purposes of this paragraph, the Participant's earliest retirement age means the earlier of:
- (a) the date on which the Participant is entitled to a distribution under the Plan; or
  - (b) the later of either:
    - (i) the date the Participant attains age 50; or
    - (ii) the earliest date on which the Participant could begin receiving benefits under the Plan if the Participant separated from service.

Generally, the Participant's earliest retirement age is 57. However, a Participant with 20 Years of Service may separate from service and receive benefits at age 55. A Participant with 30 Years of Service may separate from service and retire at any age.

9. **Construction:** This order is not intended, and shall not be construed in such a manner as, to require the Plan Administrator:
- (a) to provide any form of benefit option not otherwise provided under the terms of the Plan;
  - (b) to require the Plan to provide increased benefits determined on the basis of actuarial value; or
  - (c) to require the payment of any benefits to the Alternate Payee under another order which previously was deemed to be a Qualified Domestic Relations Order.
10. **Federal Tax Reporting:** For federal income tax purposes, the Alternate Payee and not the Participant shall be treated as the distributee of all benefits made by the Plan to the Alternate Payee pursuant to this order. The Fund will issue a Form 1099-R to the Alternate Payee with respect to each calendar year in which the Alternate Payee receives benefits and will report such income to the IRS under the Alternate Payee's name and Social Security Number.
11. **Continued Jurisdiction:** The Court shall retain jurisdiction over this matter to amend the order if necessary to establish or maintain its qualification as a Qualified Domestic Relations Order under applicable law.

12. **Qualification.** The Order is intended to constitute a qualified domestic relations order within the meaning of Section 414(p) of the Internal Revenue Code of 1986, as amended, and Section 206(d) of the Employee Retirement Income Security Act of 1974, as amended, and shall be interpreted in a manner consistent with such intention.

So ORDERED, this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_.

\_\_\_\_\_  
Judge

\_\_\_\_\_  
Plan Participant

\_\_\_\_\_  
Attorney for Participant/Address

\_\_\_\_\_  
Alternate Payee

\_\_\_\_\_  
Attorney for Alternate Payee/Address