



## QDRO/DRO PROCEDURES

### Smarter Divorce Solutions requires the following information to prepare a QDRO/DRO:

- Complete copy of the Property/Marital Settlement Agreement or Judgement of Divorce and the Findings of Facts
- Personal and contact information for both parties
  - Identify recent name changes (if any)
  - Mailing address
  - Email address
  - Social security numbers
  - Dates of birth
  - Date of marriage and date of divorce
- A current copy of account statement(s) for each plan to be divided that identifies the legal name of the plan and/or full account number of an individual account
- Payment for QDRO services is required in advance and in full before drafting can begin

### Upon receipt of the information above the Order(s) will be drafted & facilitated as follows:

- A PROPOSED Order will be drafted and provided to you for review and pre-approval within 10 business days. At this time a PROPOSED Order will also be provided directly to Plan Administrators for review and pre-approval.
- The Smarter Divorce Solutions QDRO team will communicate directly with Plan Administrator during the pre-approval process and make any adjustments required of the plan and that are necessary to divide the account pursuant to the intent of the Decree.
- The Smarter Divorce Solutions QDRO team will perform routine follow-up with both Plan Administrators and each party to ensure the process continues to move forward in a timely manner. The general timeline for Plan pre-approval is between 15-60 days.
- Upon receipt of pre-approval from Plan Administrators, FINAL Order(s) will be prepared and provided to each party along with detailed filing instructions. It is your responsibility to file the Order(s) with the Honorable Judge and obtain a certified copy from the clerk of courts office. It is your responsibility to serve the certified Order(s) on the Plan Administrator. Filing instructions and the contact information for plan administrators will be provided.
- At this time, your QDRO/DRO engagement with Smarter Divorce Solutions, LLC is complete. Plan Administrators are required to communicate with the Alternate Payee directly after receipt of a signed QDRO. Confirmation and instructions to access the awarded benefit(s) will be sent by US Mail.

**Contact SDS today to learn more about how we can help create  
a post-divorce/QDRO plan for your financial success.**