

## **SUBMITTING ORDERS TO DISTRIBUTE RETIREMENT BENEFITS**

Common forms of these orders include:

- QUALIFIED DOMESTIC RELATION ORDERS (QDRO)
- DOMESTIC RELATIONS ORDERS (DRO)
- COURT ORDERS ACCEPTABLE FOR PROCESSING (COAP)

The type of order needed will depend on the type of benefits and plan you are dealing with. You may want to seek the advice of an attorney or a specialist in preparing these type of orders, as well as the administrator of the particular plan.

**PLEASE NOTE THAT EACH PLAN IS DIFFERENT, AND THE COURT CANNOT PROVIDE YOU WITH A FORM OF ORDER.**

These orders are generally submitted in one of the following scenarios: *(all require pre-approval by the plan administration - if possible)*

- If the order is submitted **without** a pending action (*i.e., on a separation agreement*)- you must commence an action or proceeding for the court to acquire jurisdiction to issue the order.
- If the order is submitted in a pending action **either prior to judgment, or at the time of submission of the Judgment of Divorce**, you must provide the agreement or court directive which authorizes the issuance of the order.
- If the order is submitted **after the Judgment of Divorce**, you must provide a copy of the Judgment and the agreement or court directive which authorizes the issuance of the order.

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**NOTE:** No matter what scenario the order is submitted under, there are various documents needed and procedures which must be followed in all cases. Failure to follow these directions will result in a rejection of your submission, and a delay in processing the order. The checklist available on this site and at the Clerk's Office contains the requirements for filing.

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