

# Retirement Division Step-by-Step Total process timeline takes 4-18 months

## Terms you need to know:



#### Retirement Division Consultant (RDC)

- the expert that helps you understand your retirement division options, prepares the necessary documents, and walks you through the steps outlined below.



#### Plan Administrator

- the person(s) appointed by the Plan company to be in charge of accepting, approving, and implementing retirement division orders

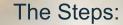


#### Qualified Domestic Relations Order (QDRO)

- the document that gives the Plan Administrator directions on how to divide the retirement account (usually for 401(k) plans and some pensions)

### Domestic Relations Order (DRO)

- same as a QDRO, but for non-qualified plans (usually for IRAs and some pensions)





Choose a Retirement Division Consultant & complete their Intake Form





Provide RDC necessary documentation (such as statements, agreement terms, etc.)





Drafting of QDRO or DRO by RDC 2-4 weeks





Obtain Pre-approval from Plan Administrator (not offered for every plan) 30-180 days



Signing by parties and submission to Court with a Motion to Approve (usually approved administratively by mail) 30-90 days



Submit QDRO or DRO with court seal to Plan Admin to implement 30-180 days

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