JRS
Judges' Retirement System
srs.illinois.gov

2101 South Veterans Parkway
P.O. Box 19255
Springfield, IL 62794-9255

217-782-8500
Email: jrs@srs.illinois.gov

QILDRO Fact Sheet

The Qualified Illinois Domestic Relations Order (QILDRO) allows a retirement benefit, lump-sum death benefit or a refund of contributions to be divided. These benefits may be divided on a percentage basis or as a dollar amount.

Generally, the QILDRO orders the payment of a benefit to a current or former spouse as the alternate payee. It may also be payable to a child or other dependent as the alternate payee.

The QILDRO does not establish a new benefit, create a new member or beneficiary, or apply to survivor annuities, disability benefits or State of Illinois group insurance.

A member may not choose a benefit type that would diminish the alternate payee's benefit without written consent from the alternate payee.

The QILDRO is usually issued at the time of divorce and sent to the member's retirement system. It is recorded and retained until the member applies for a refund, retirement benefit or dies.

Upon receipt of a valid QILDRO, JRS will promptly notify the member and alternate payee within 45 days. The QILDRO must state when it will go into effect and the dollar amount or percentage to be deducted from a member's refund, retirement benefit or lump-sum death benefit.

The alternate payee must keep the retirement system informed if their address changes. When the QILDRO becomes payable and the alternate payee is not located within 180 days, their benefit reverts back to the member. If the alternate payee is located after the 180 days, the QILDRO will be implemented, but the alternate payee is not entitled to back payments.

A QILDRO expires:

- Upon the death of a member or alternate payee (whichever occurs first).
- The member and alternate payee divide a refund of contributions in lieu of a retirement benefit.
- The beneficiary and alternate payee divide a lump-sum death benefit.
- If the QILDRO states a specific number of payments.

Other QILDRO information is available on the JRS website at ***srs.illinois.gov***.

If an alternate payee predeceases the member, full benefits will be restored to the member. A QILDRO may not be passed on to another person. Multiple QILDROs for the same member will be honored in the order of receipt.

No payment in excess of the benefit amount provided by the pension plan will be paid.

The alternate payee may apply for the member's benefit if the alternate payee is entitled to all of the member's retirement benefit or refund, and the member is no longer participating in an Illinois reciprocal retirement system.

Any member employed with a reciprocal retirement system before July 1, 1999 must sign a consent form for the QILDRO to go into effect. The member's consent is irrevocable and applies only to the alternate payee named.

Any member who begins employment with an Illinois public retirement system after July 1, 1999 accepts the QILDRO as a condition of employment.

Any member who has questions about a QILDRO should discuss it with their attorney. If a QILDRO will be used in a divorce settlement, the member should contact the retirement system in which they participate.

Retirement systems subject to a QILDRO

Chicago Teachers' Pension Fund
425 S. Financial Place, Ste. 1400
Chicago, IL 60605-1000

ctpf.org
312-641-4464
Fax: 312-641-7185

County Employees' Annuity & Benefit Fund of Cook County
70 W. Madison St, Ste. 1925
Chicago, IL 60602-3103

cookcountypension.com
312-603-1200
Fax: 312-603-9760

Forest Preserve District Employees' Annuity & Benefit Fund of Cook County
70 W. Madison St, Ste. 1925
Chicago, IL 60602-3103

cookcountypension.com
312-603-1200
Fax: 312-603-9760

Illinois Municipal Retirement Fund
2211 York Rd., Ste. 500
Oak Brook, IL 60523-2337

imrf.org
800-ASK-IMRF (800-275-4673)
Fax: 630-706-4289

Judges' & General Assembly Retirement Systems
2101 S. Veterans Pkwy, P.O. Box 19255
Springfield, IL 62794-9255

srs.illinois.gov
217-782-8500
Fax: 217-524-9039

Laborers' Annuity & Benefit Fund of Chicago
321 N. Clark St., Ste. 1300
Chicago, IL 60654-4739

labfchicago.org
312-236-2065
Fax: 312-236-0574

Metropolitan Water Reclamation District Retirement Fund
111 E. Erie, Ste. 330
Chicago, IL 60611-2898

mwrdrf.org
312-751-3222
Fax: 312-751-5699

Municipal Employees' Annuity & Benefit Fund of Chicago
321 N. Clark, Ste. 700
Chicago, IL 60654-4767

meabf.org
312-236-4700
Fax: 312-527-0192

Park Employees' Annuity & Benefit Fund of Chicago
55 E. Monroe, Ste. 2720
Chicago, IL 60603

chicagoparkpension.org
312-553-9265
Fax: 312-553-9114

State Employees' Retirement System of Illinois
2101 S. Veterans Pkwy, P.O. Box 19255
Springfield, IL 62794-9255

srs.illinois.gov
Springfield office: 217-785-7444
Chicago office: 312-814-5853
Fax: 217-524-2293

State Universities Retirement System
1901 Fox Drive
Champaign, IL 61825-7333

surs.org
800-275-7877
Fax: 217-378-9800

Teachers' Retirement System
2815 W. Washington St., P.O. Box 19253
Springfield, IL 62794-9253

trsil.org
877-927-5877
Fax: 217-753-0394