

RETIREMENT SYSTEMS SUBJECT TO A QILDRO — — — — —

Chicago Teachers' Pension Fund

203 N. LaSalle, Suite 2600

Chicago, IL 60601-1210

312-641-4464

www.ctpf.org

Fax 312-641-7185

County Employees' Annuity & Benefit Fund of Cook County

33 N. Dearborn Street, Suite 1000

Chicago, IL 60602-3103

312-603-1200

Fax 312-603-9760

Forest Preserve District Employees' Annuity & Benefit Fund of Cook County

33 N. Dearborn Street, Suite 1000

Chicago, IL 60602-3103

312-603-1200

Fax 312-603-9760

Judges' & General Assembly Retirement Systems

2101 South Veterans Parkway, P. O. Box 19255

Springfield, IL 62794-9255

217-782-8500

www.srs.illinois.gov

Fax 217-557-5154

Illinois Municipal Retirement Fund

2211 York Road, Suite 500

Oak Brook, IL 60523-2337

630-368-1010

www.imrf.org

Fax 630-706-4289

Laborers' Annuity & Benefit Fund of Chicago

321 N. Clark, Suite 1300

Chicago, IL 60654-4739

312-236-2065

www.labfchicago.org

Fax 312-236-0574

Metropolitan Water Reclamation District Retirement Fund

111 East Erie, Suite 330

Chicago, IL 60611-2898

312-751-3222

www.mwrld.org

Fax 312-751-5699

Municipal Employees' Annuity & Benefit Fund of Chicago

321 N. Clark, Suite 700

Chicago, IL 60654-4767

312-236-4700

www.meabf.org

Fax 312-527-0192

Park Employees' Annuity & Benefit Fund of Chicago

55 East Monroe, Suite 2720

Chicago, IL 60603

312-553-9265

www.chicagoparkpension.org

Fax 312-553-9114

State Employees' Retirement System of Illinois

2101 South Veterans Parkway, P. O. Box 19255

Springfield, IL 62794-9255

217-785-7444

www.srs.illinois.gov

Fax 217-524-2293

Chicago Office: 312-814-5853 Fax 312-814-5805

Teachers' Retirement System

2815 West Washington Street, P. O. Box 19253

Springfield, IL 62794-9253

800-877-7896

www.trs.illinois.gov

Fax 217-753-0394

State Universities Retirement System

1901 Fox Drive, P. O. Box 2710

Champaign, IL 61825-2710

800-275-7877

www.surs.org

Fax 217-378-9800

SRS Judges' & General
Assembly Retirement Systems
www.srs.illinois.gov

THE
QUALIFIED
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RELATIONS
ORDER

QILDRO

Judges' & General Assembly Retirement Systems
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Q I L D R O

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

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.

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.

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.

The retirement system will promptly notify the member and alternate payee when it was received. 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 when:

- The member and alternate payee divide a refund prior to retirement.
- The beneficiary and alternate payee divide a lump sum death benefit.
- The member dies, unless the death benefit must be divided.
- The alternate payee dies.

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 QILDRO's 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.

Other QILDRO information is available on the JRS/GARS website at www.srs.illinois.gov.