

Chicago Teachers' Pension Fund

203 N. LaSalle, Suite 2600
Chicago, IL 60601-1210
312-641-4464 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 North 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 Fax 217-557-5154

Illinois Municipal Retirement Fund

2211 York Road, Suite 500
Oak Brook, IL 60523-2337
630-368-1010 Fax 630-706-4289

Laborers' Annuity & Benefit Fund of Chicago

321 N. Clark, Suite 1300
Chicago, IL 60654-4739
312-236-2065 Fax 312-236-0574

***Metropolitan Water Reclamation District
Retirement Fund***

111 East Erie, Suite 330
Chicago, IL 60611-2898
312-751-3222 Fax 312-751-5699

***Municipal Employees' Annuity
& Benefit Fund of Chicago***

321 N. Clark, Suite 700
Chicago, IL 60654-4767
312-236-4700 Fax 312-527-0192

***Park Employees' Annuity &
Benefit Fund of Chicago***

55 East Monroe, Suite 2720
Chicago, IL 60603
312-553-9265 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 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
217-753-0311 Fax 217-753-0394

State Universities Retirement System

1901 Fox Drive, P. O. Box 2710
Champaign, IL 61825-2710
800-275-7877 Fax 217-378-9800

THE
QUALIFIED
ILLINOIS
DOMESTIC
RELATIONS
ORDER

QILDRO

QILDRO

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.

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 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 assigned 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 SERS website at www.state.il.us/srs.