

# Q I L D R O

Effective July 1, 2006, 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 or disability benefits.

Generally, the QILDRO orders the payment of a benefit to the 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 of any address change. If the alternate payee cannot be located, the retirement system must hold their share of the benefit for 180 days.

If the alternate payee is not located within the 180 days, their benefit is paid 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.

When the alternate payee dies, full benefits will then be paid 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.

## RETIREMENT SYSTEMS SUBJECT TO A QILDRO

### ***County Employees' Annuity & Benefit Fund of Cook County***

33 North Dearborn Street, Room 1100  
Chicago, IL 60602-3103  
312-603-1200 Fax 312-603-9760

### ***Firemen's Annuity & Benefit Fund of Chicago***

20 South Clark, Suite 1400  
Chicago, IL 60603  
800-782-7425 312-726-5823 Fax 312-726-2316

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

33 North Dearborn Street, Room 1100  
Chicago, IL 60602-3103  
312-603-1200 Fax 312-603-9760

### ***General Assembly Retirement System***

2101 South Veterans Parkway, P. O. Box 19255  
Springfield, IL 62794-9255  
217-782-8500 Fax 217-785-7019

### ***Illinois Municipal Retirement Fund***

2211 South York Road, Suite 500  
Oak Brook, IL 60523-2374  
1-800-275-4673 630-368-1010 Fax 630-368-5399

### ***Judges' Retirement System***

2101 South Veterans Parkway, P. O. Box 19255  
Springfield, IL 62794-9255  
217-782-8500 Fax 217-785-7019

### ***Laborers' Annuity & Benefit Fund***

221 North LaSalle Street, Suite 748  
Chicago, IL 60601-1301  
312-236-2065 Fax 312-236-0574

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

221 North LaSalle Street, Room 500  
Chicago, IL 60601  
312-236-4700 Fax 312-236-2383

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

55 East Monroe St, Suite 2880  
Chicago, IL 60603  
312-553-9265 Fax 312-553-9114

### ***Policemen's Annuity & Benefit Fund of Chicago***

221 North LaSalle, Suite 1626  
Chicago, IL 60601-1206  
800-656-6606 312-744-3891 Fax 312-726-3216

### ***Public School Teachers' Pension & Retirement Fund of Chicago***

203 North LaSalle, Suite 2600  
Chicago, IL 60601  
312-641-4464 Fax 312-641-7185

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

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

### ***State Employees' Retirement System of Illinois***


2101 South Veterans Parkway, P. O. Box 19255  
Springfield, IL 62794-9255  
217-785-7444 Fax 217-557-0510  
Chicago Office: 312-814-5853 Fax 312-814-5805

### ***State Teachers' Retirement System***

2815 West Washington Street, P. O. Box 19253  
Springfield, IL 62794-9253  
800-877-7896 217-753-0311 Fax 217-787-2269  
Lisle Office: 630-505-0071 Fax 630-505-9607

### ***State Universities Retirement System***

1901 Fox Drive P. O. Box 2710  
Champaign, IL 61825-2710  
800-275-7877 217-378-8800 Fax 217-378-9800

 *Judges' and General  
Assembly Retirement Systems*

# THE QUALIFIED ILLINOIS DOMESTIC RELATIONS ORDER

QILDRO