

Chicago Teachers' Pension Fund

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

County Employees' Annuity & Benefit Fund of Cook County

33 N. Dearborn Street, Suite 1000
Chicago, IL 60602
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
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
800-275-4673 Fax 630-368-5399

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
800-877-7896 Fax 217-753-0394

State Universities Retirement System

1901 Fox Drive, P. O. Box 2710
Champaign, IL 61825-2710
1-800-275-7877 Fax 217-378-9800

THE
QUALIFIED
ILLINOIS
DOMESTIC
RELATIONS
ORDER

QILDRO

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.

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 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 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 QIL-

DRO'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.