

Qualified Domestic Relations Orders (QDROs)

**For UCRP Members
Who Terminate
Their Marriage
AFTER Retirement**

Sample and Instructions

This Sample Order is intended as guidance and is not intended to imply the only way to divide benefits under the University of California Retirement Plan (the Pension Plan).

This set of instructions and Sample Order should be used if the member is already receiving retirement income from the Pension Plan. If the member has not retired, and is not receiving retirement income from the Pension Plan, use the instructions and Sample Order labeled "PRIOR TO Retirement."

Please do NOT use this Sample Order when dividing benefits because of a legal separation. Contact the Special Claims unit for assistance.

The University of California Retirement Plan document contains details of the plan's provisions. If a conflict exists between this Sample and the Plan documents, the Plan documents govern. University of California Human Resources and Benefits (UC HR/Benefits) maintains the authority to interpret disputed provisions.

Instructions

These instructions are intended to assist University of California Retirement Plan (UCRP) members, alternate payees, and legal representatives in properly completing and presenting an acceptable domestic relations order for dividing UCRP benefits.

A Qualified Domestic Relations Order (QDRO) is a court-approved Order served on a retirement plan, which orders the retirement plan to divide a member's UCRP interest pursuant to legal separation or divorce. In order to divide the UCRP interest, the Order must be in a form acceptable to the Plan Administrator.

The Order refers to the UCRP Member as *Member* and to the former spouse as *Alternate Payee*. In some situations, a child or dependent could also be an Alternate Payee.

If the Order is filed within the state of California, UCRP requires that the Plan must be joined as a party to the action.

The Sample Order describes several optional provisions that may be included. If not dividing any interest in UCRP (See Section 2), indicate that it will be the Member's sole and separate property.

Section 1—Intent, Purpose and Notices

Complete Section 1.B by indicating the state which has jurisdiction over the case.

Complete Section 1.D by filling in the information requested of the Retired Member and the Alternate Payee.

Section 2—Determining the Alternate Payee's Award

Complete Section 2 if the Order will divide the Retired Member's interest in the UCRP Pension Plan.

Indicate in Section 2.A the percentage of the Member's monthly retirement income which will be paid to the Alternate Payee.

Choose one of the paragraphs in Section 2.C.

Section 3—General Provisions

Complete Section 3 for all Orders, including all required signatures. Section 3.H should be completed if the court will be asked to retain jurisdiction over the community property interest.

When the QDRO has been filed with the court, send a certified copy to the Special Claims unit with a copy of the Order that dissolved the marriage.

IMPORTANT:

The disposition of University of California Retirement Plan (UCRP) benefits in Domestic Relations proceedings involves community property rights and tax issues. Neither UCRP nor its agents or consultants are authorized to give legal advice, nor can they make any representation as to the sufficiency under applicable federal or state law or as to the legal consequences of an Order.

After Retirement

SUPERIOR COURT OF THE STATE OF _____

COUNTY OF _____

In re the Marriage of Petitioner: _____ and Respondent: _____
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Case No. _____

STIPULATED DOMESTIC RELATIONS ORDER
RE: UNIVERSITY OF CALIFORNIA
RETIREMENT PLAN (UCRP) BENEFITS

The undersigned parties stipulate that the parties shall be bound by the following Order:

1. INTENT, PURPOSE AND NOTICES

- A. Retired Member and Alternate Payee (Former Spouse or Dependent) intend herein to divide and allocate the retirement benefit currently being paid under the UCRP.
- B. This Order is made pursuant to the marital property laws of the State of _____.
- C. All notices, including notices of motion in this proceeding, shall be deemed sufficient only if delivered personally or sent by mail, postage prepaid, addressed to the last known address of the appropriate person.
- D. Social Security numbers, dates of birth for the Retired Member and Alternate Payee, and current addresses for all named parties, are set forth herein. These addresses shall continue to be correct for the purposes of notification, unless the party to whom notice is to be given has notified the others of a change of address. Also set forth herein is the date of marriage and the date of separation or divorce.

RETIRED MEMBER:

Name: _____

Address: _____

Social Security number:* _____

Birth date:* _____

ALTERNATE PAYEE:

Name: _____

Address: _____

Social Security number:* _____

Birth date:* _____

Date of Marriage: _____

Date of Separation, Divorce or Community Property Division: _____

* The Social Security number and birth date are required, but may be provided to the Special Claims unit separately.

- E. The President of the University of California is the Administrator of UCRP. The President has delegated administration of marital dissolution cases to the Associate Vice President, Human Resources and Benefits. The Associate Vice President has established a Special Claims unit to handle the administrative tasks associated with qualifying a Domestic Relations Order. The Office of the General Counsel advises the Plan on legal matters.

2. DETERMINING THE COMMUNITY PROPERTY INTEREST IN UCRP

The Retired Member has earned certain benefits under UCRP, which may be the community property of the Retired Member and the Alternate Payee. The Retired Member's election made at retirement is a binding contract as to the Plan payment option elected and the Retired Member's designation of the Contingent Annuitant, if any.

- A. The Alternate Payee's share in the UCRP benefit will be _____% of the Retired Member's UCRP benefit. This percentage will be applied to the Retired Member's monthly retirement income from the UCRP, the Temporary Social Security Supplement, if any, and any cost-of-living allowances being paid to the Retired Member, as long as the Retired Member is alive.
- B. Effective when the Plan Administrator approves this Order, and subject to UCRP processing deadlines, the Retired Member's monthly benefits may be reduced pursuant to the terms of this Order. Direct payments will be made to the Alternate Payee when all required documents have been received by the UCRP.
- C. (Choose **one** of the following two paragraphs)

After the Retired Member's death, the Alternate Payee will receive a monthly income because he/she was chosen as the Retired Member's Contingent Annuitant. After the Alternate Payee's death, the Residual Death Payment (i.e., remaining balance of contributions and interest), if any, will be divided between the Retired Member's designated Beneficiary and the Alternate Payee's designated Beneficiary, according to the percentage awarded to the Alternate Payee in this Order.

OR

The Alternate Payee will receive a monthly income for the life of the Retired Member. After the Retired Member's death, all benefits to the Alternate Payee will cease. If the Retired Member is not survived by a Contingent Annuitant or Eligible Survivor, the Residual Death Payment (i.e., remaining balance of contributions and interest), if any, will be divided between the Retired Member's designated Beneficiary and the Alternate Payee according to the percentage awarded to the Alternate Payee in this Order.

- D. In the event the Alternate Payee should die before the Retired Member, the Alternate Payee's Beneficiary will be paid, in a lump sum, the actuarial value of the Alternate Payee's share, based on the Retired Member's remaining life expectancy as of the date of the Alternate Payee's death.
- E. Any and all UCRP benefits not awarded to the Alternate Payee in this Order are confirmed as the Retired Member's sole and separate property.

3. GENERAL PROVISIONS

- A. This Order does not require UCRP to provide:
- any type or form of benefit, or any benefit option, not otherwise provided under UCRP;
 - increased benefits (determined on the basis of actuarial value);
 - benefits to the Alternate Payee which are required to be paid to another Alternate Payee under another Order previously determined to be a QDRO.

The parties agree that their mutual intent is to provide the Alternate Payee with a benefit under UCRP that fairly represents the Alternate Payee's community property share of the benefit as defined in this Order or by agreement of the parties. If this Order is held not to be a Qualified Domestic Relations Order, the parties hereby agree to submit to and request a court of competent jurisdiction to modify the Order to make it a Qualified Domestic Relations Order in such a manner that will reflect the parties' intent and the provisions of the Plan as herein expressed.

- B. The division of interest in this Order shall be permanent. From the date of this Order and thereafter, the Retired Member shall have no further right or interest in the portion of the Retired Member's accrued benefits under the UCRP which is assigned to the Alternate Payee pursuant to this Order, and the Alternate Payee shall have no further right or interest in the portion of the Retired Member's accrued benefit under the UCRP which is not assigned pursuant to this Order. Nothing in this Order shall restrict the Retired Member's ability to obtain a distribution under UCRP or to designate a beneficiary under UCRP with respect to the Retired Member's remaining accrued benefit determined after the assignment to the Alternate Payee.
- C. After distribution to the Alternate Payee, the plan will pay to the Retired Member, in the form elected, the remaining benefits in UCRP accrued by the Retired Member.
- D. This Order will continue to be effective with respect to any successor or transferor plan of the UCRP, including any plan into which UCRP is merged.
- E. This Order will continue to be effective following the termination of UCRP.
- F. Each party will, upon receiving a request, perform any act reasonably necessary to carry into effect the terms of this Order.
- G. Each party will be responsible for, and will pay, any taxes that are due on account of any amount received by that party from the UCRP, except if the Alternate Payee is a dependent, in which case the Retired Member will be responsible for the taxes.
- H. The court retains jurisdiction to make further Orders as are necessary to enforce or clarify the provisions of this Order.
- I. Claims for benefits must be made on forms provided by UCRP.
- J. In the event that UCRP inadvertently pays the Member or Alternate Payee any benefits that are assigned to the other according to the terms of the QDRO, the receiving party shall immediately reimburse UCRP.

Date: _____

 Retired Member's Signature

Date: _____

 Retired Member's Attorney's Signature

 Attorney's Address

Date: _____

 Alternate Payee's Signature

Date: _____

 Alternate Payee's Attorney's Signature

 Attorney's Address

IT IS SO ORDERED:

Date: _____

 JUDGE OF THE SUPERIOR COURT

By authority of the Regents, University of California Human Resources and Benefits, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by the Regents. Source documents are available for inspection upon request (1-800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, retirees, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities.

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) provides for continued coverage for a certain period of time at applicable monthly COBRA rates if you, your spouse, or your dependents lose group medical, dental, or vision coverage because you terminate employment (for reasons other than gross misconduct); your work hours are reduced below the eligible status for these benefits; you die, divorce, or are legally separated; or a child ceases to be an eligible dependent. Note: The continuation period is calculated from the earliest of these qualifying events and runs concurrently with any other UC options for continued coverage. See your Benefits Representative for more information.

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Director of Diversity and Employee Programs, University of California Office of the President, 300 Lakeside Drive, Oakland, CA 94612 and for faculty to Director of Academic Affirmative Action, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

Website address: <http://atyourservice.ucop.edu>



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