

Welcome! QDROExpress can certainly assist you, your former spouse, and attorney(s) in drafting the appropriate documents to divide retirement assets as provided in your Judgment of Divorce. The attorneys at QDROExpress have drafted over 22,000 QDROs and give individual attention to every case we receive. Please contact our office for our current turnaround time as it can fluctuate; consideration can be given for cases with critical time restraints.

To get started, please submit the following information:

- Copy of your Judgment of Divorce or Separate Maintenance (or proposed Judgment or Property Settlement Agreement if the Judgment is not yet entered in court).
- Party Information Worksheet – only one needed per case.
- Retirement Plan Information Worksheet – one Worksheet for each plan being divided.
- Current, monthly or quarterly account statement for each defined contribution plan (e.g., 401(k), 403(b), 457 plan) or IRA that is being divided.

Fees:

- Each QDRO, EDRO, DRO or COAP is a flat fee of \$500.
- There will be additional consulting fees for equalization (i.e. valuation and offset) calculations.
- Please call for a quote on military pensions.
- Acceptable payment methods are check/money order made out to QDRExpress or by any major credit card. Credit card payments can be made by calling 734-675-8207 or by returning the enclosed Credit Card Authorization Form.

Once you have completed the worksheets, you may send all documents to us via email [contactus@qdrexpressllc.com](mailto:contactus@qdrexpressllc.com) , fax to “Attention: QDROExpress” at (734) 304-0899, or mail to the address below. We may ask for additional information based upon the particular case, such as account statements for a specific period of time or guidance on issues not covered by the judgment/agreement.

**Please note that we generally require that at least one of the parties be represented by legal counsel throughout the entire QDRO process. The Order(s) will be sent to counsel for the parties.**

If you have any questions about this process, or would like additional information about our services, please contact our office at (734) 675-8207.

## Gather the Required Forms

- Copy of Judgment of Divorce
- Party Information Worksheet
- Retirement Plan Worksheet & Recent Account Statement

## Submit Information to QDROExpress

- Fax: (734) 304-0899  
Attention: QDROExpress
- Email: [contactus@qdroexpressllc.com](mailto:contactus@qdroexpressllc.com)
- Mail: QDROExpress, LLC  
1 Heritage Dr., Ste 310  
Southgate, MI 48195

QDROExpress will review the paperwork and issue an invoice to the attorney(s) listed on the Party Information Worksheet

## Payment is Received

- Our attorneys will review the paperwork more in depth and request any specific information necessary to the drafting of the QDRO.

## The QDRO is drafted and emailed to the attorney(s)

- QDROExpress is finished with our part of the QDRO process unless revisions are needed.

## The Order is signed by the parties and attorney(s)

- The Order is sent to Court for the Judge's signature.
- The Court signed Order is sent to the Plan Administrator for formal qualification.
- The Plan Administrator or their representative will reach out to the parties for the final steps.

# Frequently Asked Questions

## **What is a QDRO?**

A Qualified Domestic Relations Order (“QDRO”) is a Court Order that divides an employer-sponsored retirement plan pursuant to divorce or legal separation. An Eligible Domestic Relations Order (“EDRO”) is a Court Order that divides a State of Michigan or Michigan municipal pension. There are various different kinds of Domestic Relations Orders; QDROExpress will draft the specific Court Order that fits your situation.

## **What is QDROExpress’s role?**

QDROExpress will prepare the draft Domestic Relations Order(s) based on the Judgment of Divorce and send them to the attorney(s) of the parties who paid our drafting fee unless the Judgment of Divorce specifies otherwise. If QDROExpress receives payment from both sides, we will communicate openly and share information with both attorneys.

## **Why does QDROExpress require an attorney?**

QDROExpress requires that at least one of the parties is represented for our part of the QDRO process. The attorneys at QDROExpress are QDRO drafters only and do not represent parties. An attorney is needed to help the parties with any motions or subpoenas that may be needed, negotiate any disputes, obtain signatures, and enter the QDRO with the Court.

## **Why do I need a QDRO?**

Your Judgment of Divorce has specified that you or your ex-spouse is to receive a portion of the other’s retirement plan. The QDRO will effectuate the transfer. One of the things achieved by the QDRO is to shift the tax responsibility for the amount transferred.

## **When will I receive my distribution if a defined contribution plan is being divided?**

While QDROExpress is not part of the distribution process, typically the Alternate Payee will receive their distribution from a 401(k), 403(b), or 457(b) or other defined contribution plan within 30 to 90 days of the plan receiving and approving the QDRO. Once the QDRO has been received and approved by the plan, the plan administrator or their representative will correspond with the Alternate Payee regarding the next steps.

## **When can I start collecting my half of my ex-spouse’s defined benefit pension?**

The QDRO will specify the possible time of commencement of benefits based on Pension Plan provisions and the terms in your Judgment of Divorce. Once the pension QDRO has been received and approved, the plan administrator or their representative will correspond with you.

**RETIREMENT PLAN INFORMATION WORKSHEET**

**\*\*PLEASE COMPLETE A SEPARATE WORKSHEET FOR EACH PLAN BEING DIVIDED\*\***

***It is very important that you complete ALL the information requested in this Worksheet. Failure to do so may delay our ability to draft your Order(s).***

Name of person who is providing information below \_\_\_\_\_

Plan Name (provide official name, if known) \_\_\_\_\_

Name of Employee (or former employee) \_\_\_\_\_

Name of Employer (or former employer) \_\_\_\_\_

Employer Contact Number \_\_\_\_\_

Employee Hire Date (if exact date unknown please indicate whether employee was hired prior to, or after, date of marriage and provide year of hire, if known) \_\_\_\_\_

Type of Employee            Hourly \_\_\_\_\_ Salaried \_\_\_\_\_

Employee Status            Active Employee \_\_\_\_\_  
Terminated but Not Retired \_\_\_\_\_ Termination Date \_\_\_\_\_  
Retired and Receiving Benefits \_\_\_\_\_ Retirement Date \_\_\_\_\_

Plan Type (check one)    \_\_\_\_\_ Defined Benefit (pension)  
   \_\_\_\_\_ Defined Contribution (401k, 403b, IRA, etc.) **\*\*SUBMIT RECENT ACCOUNT STATEMENT\*\***

If not clearly spelled out in the Judgment, provide the intended date on which the benefit awarded to the non-employee spouse (Alternate Payee) is to be calculated/divided (Division Date) \_\_\_\_\_

**For Defined Benefit Plans only:**

*If not provided for in the Judgment and if allowed under the Plan, is the Alternate Payee to have the right to commence his or her assigned share of the benefit at any time the Plan allows (regardless whether Employee has retired)?*

Yes \_\_\_\_\_ No \_\_\_\_\_

**For Defined Contribution Plans only:**

*If not specified in the Judgment, is the Alternate Payee’s share of the Plan to be adjusted by investment gains and losses from the Division Date to the date the funds are distributed to the Alternate Payee? Yes \_\_\_\_\_ No \_\_\_\_\_*

*If the Judgment does not address loans against the account as of the Division Date and the Alternate Payee is to receive a percentage of the account (rather than dollar amount), how should the loan be treated in determining the portion of the account to be divided?*

\_\_\_\_\_ Include loans (larger amount being divided/loan does not impact Alternate Payee’s share)

\_\_\_\_\_ Exclude loans (smaller amount being divided with Alternate Payee’s share being reduced)

\_\_\_\_\_ There are no loans

Was there a balance in the account on the date of marriage? Yes \_\_\_\_\_ No \_\_\_\_\_ Unknown \_\_\_\_\_

**PLEASE EXPLAIN ANY TIME CONSTRAINTS, SPECIAL CIRCUMSTANCES OR OTHER ISSUES THAT APPLY TO THE DIVISION OF THIS RETIREMENT PLAN IN THE SPACE PROVIDED BELOW:**

# QDRO EXPRESS LLC.

## PARTY INFORMATION WORKSHEET

***It is very important that you complete ALL the information requested in this Worksheet. Failure to do so may delay our ability to draft your Order(s).***

Name of person who is providing information below \_\_\_\_\_

If either parties' address needs to be kept confidential due to a PPO or other court order, please contact our office for instructions.

### Plaintiff's Information

Full Name \_\_\_\_\_

Gender \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Date of Birth \_\_\_\_\_

Soc. Security No. \_\_\_\_\_

Phone Number \_\_\_\_\_

Email Address \_\_\_\_\_

### Defendant's Information

Full Name \_\_\_\_\_

Gender \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Date of Birth \_\_\_\_\_

Soc. Security No. \_\_\_\_\_

Phone Number \_\_\_\_\_

Email Address \_\_\_\_\_

Does Plaintiff intend to move to a different address in the next 60 days? Yes \_\_\_\_\_ No \_\_\_\_\_

Does Defendant intend to move to a different address in the next 60 days? Yes \_\_\_\_\_ No \_\_\_\_\_

**QDRO Express generally requires at least one party to be represented by an attorney for the QDRO process. Please indicate below whether the party is represented by counsel and, if so, provide the requested information.**

Plaintiff does \_\_\_\_ /does not \_\_\_\_ have an attorney

Defendant does \_\_\_\_ /does not \_\_\_\_ have an attorney

### Plaintiff's Attorney Information

Name \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

Email Address \_\_\_\_\_

### Defendant's Attorney Information

Name \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

Email Address \_\_\_\_\_

Date of Marriage \_\_\_\_\_

Date the Judgment of Divorce or Separation was entered by the Court (signed by Judge) \_\_\_\_\_

Date the Complaint for Divorce or Separation was filed with the Court \_\_\_\_\_

**Fee Schedule and Attorney Agreement**  
**Effective 01/04/2021**

<b>QDRO PREPARATION</b>	<b>\$500 x ___ ORDERS = _____</b>
<b>EDRO PREPARATION</b>	<b>\$500 x ___ ORDERS = _____</b>
<b>FEDERAL PENSION (FERS OR CSRS)</b>	<b>\$500 x ___ ORDERS = _____</b>
<b>ORDER DIVIDING MILITARY RETIRED PAY</b>	<b>CALL FOR QUOTE</b>
<b>REVIEW OPPOSING COUNSEL’S ORDER</b>	<b>\$500 x ___ ORDERS = _____</b>
<b>HOURLY CONSULTING (ESTIMATED TIME)</b>	<b>\$250 x ___ HOURS = _____</b>
<b>(INCLUDES EQUALIZATION/OFFSET CALCULATIONS)</b>	

QDROExpress is not a law firm and cannot represent clients or interpret legal documents for them, except at the direction of the client’s attorney. The attorney signing below is delegating the preparation of documents and directing QDROExpress to discuss them with the persons listed in the attached worksheet.

All requests for Orders and Pension Valuations are processed in the order they are received.

Client and counsel agree to complete the detailed Party Information Worksheet and Plan Information Worksheet and will provide copies of documents as may reasonably be requested by QDROExpress.

I have read and understood the fee schedule and agree to the terms specified therein. Please provide a draft QDRO(s) or other Order (s) specified above based on the information provided.

\_\_\_\_\_  
Attorney’s Signature

\_\_\_\_\_  
Date

Name of Attorney’s Client: \_\_\_\_\_

**Payment due before QDROExpress will commence work.**  
**Please make checks payable to QDROExpress or call (734) 675-8207 to pay by credit card.**

CREDIT CARD AUTHORIZATION FORM

QDROExpress **cannot** process a credit card payment without the proper paperwork. Please visit the forms page at [www.qdroexpressllc.com](http://www.qdroexpressllc.com) to download. **Everything must be filled out below in order to process payment.**

Name of Party payment is for: \_\_\_\_\_

Case Number (found on Judgment of Divorce): \_\_\_\_\_

Credit Card #: \_\_\_\_\_

Exp. Date: \_\_\_\_\_ Card Security Code (CVV): \_\_\_\_\_

Cardholder's Name: \_\_\_\_\_

Cardholder's Billing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Telephone number: \_\_\_\_\_

Email address: \_\_\_\_\_

Amount to be charged to credit card \$: \_\_\_\_\_

Card Holders Signature

Date

\_\_\_\_\_

\_\_\_\_\_

Submit by email to [contactus@qdroexpressllc.com](mailto:contactus@qdroexpressllc.com) with the subject line "Payment" or by mail to:

QDROExpress, LLC  
1 Heritage Dr., Ste. 310  
Southgate, MI 48195

Or call (734) 675-8207 to make payment by credit card over the phone.