IN THE CIRCUIT COURT OF \_\_\_\_\_ COUNTY, \_\_\_\_\_

IN RE: THE MARRIAGE OF

## **QUALIFIED DOMESTIC RELATIONS ORDER** FOR PLUMBERS AND PIPEFITTERS LOCAL NO. 172 **DEFINED BENEFIT PENSION PLAN**

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This matter comes before the court to enter an amended domestic relations order that is intended to be a qualified domestic relations order ("QDRO").

## THE COURT FINDS, AND IT IS HEREBY ORDERED, AS FOLLOWS:

Effect of This Order as a Qualified Domestic Relations Order: This Order creates and 1. recognizes the existence of the right of \_\_\_\_\_\_ (the "Alternate Payee") to receive a portion of the benefits of \_\_\_\_\_\_ (the "Participant") payable under the Plumbers and Pipefitters Local No. 172 Pension Plan that is qualified under Section 401 of the Internal Revenue Code of 1986, as amended (the "Code") and the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). It is intended to constitute a Qualified Domestic Relations Order ("QDRO") under Sections 206(d)(3) of ERISA and 414(p) of the Code.

## 2. **Participant's Information:**

Name: Last Known Mailing Address: Social Security Number: Birth Date:

**Participant's Attorney:** 

Name: Address: Phone Number:

3. **Alternate Payee's Information:** Name: Last Known Mailing Address: Social Security Number: Birth Date:

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Alternate Payee's Attorney: Name: Address: Phone Number:

Both the Participant and the Alternate Payee shall have the duty to notify the Plan Administrator in writing of any changes to his or her mailing address. The name and address of the Plan is the Plumbers and Pipefitters Local No. 172 Pension Plan, 6525 Centurion Drive, Lansing, Michigan 48917.

- 4. **Pursuant to State Domestic Relations Law:** This Order is issued pursuant to the domestic relations laws of the State of \_\_\_\_\_\_.
- 5. **For Provision of Marital Property Rights and/or Spousal Support:** This Order relates to the provision of marital property rights and/or spousal support to the Alternate Payee as a result of the Judgment of Dissolution of Marriage between the Participant and the Alternate Payee.
- 6. **Plan Name:** The name of the Plan to which this Order applies is the Plumbers and Pipefitters Local No. 172 Pension Plan (hereinafter referred to as "Plan"). Further, any successor plan to the Plan or any other plans to which liability for provision of the Participant's benefits described below is incurred shall also be subject to the terms of this Order. Also, any benefits accrued by the Participant under a predecessor plan of the employer or any other defined benefit plan sponsored by the Participant's employer, where liability for benefits accrued under such predecessor plan or other defined benefit plan has been transferred to the Plan, shall also be subject to the terms of this Order. Any changes in Plan Administrator, Plan Sponsor, or name of the Plan shall not affect the Alternate Payee's rights as set forth under this Order.
- 7. Amount of Alternate Payee's Benefit: From benefits otherwise payable to the Participant each month, this Order assigns to the Alternate Payee an amount equal to \_\_\_\_\_\_\_ of the Participant's monthly benefit, commencing \_\_\_\_\_\_\_ (the 1<sup>st</sup> day of the month following entry of this Order or as soon as administratively practicable) and continuing to the Alternate Payee until the earlier to occur of his/her death or the Participant's death.
- 8. **Death of Alternate Payee:** If the Alternate Payee predeceases the Participant, the Alternate Payee's portion of the Participant's benefits shall revert to the Participant.
- 9. **Death of the Participant:** If the Participant predeceases the Alternate Payee, this Order shall cease and become null and void. In such an event, the Alternate Payee will receive whatever survivor benefits he/she may be entitled to under the terms of the Plan, if any.

Shared Interest

- 10. **Certification of Necessary Information:** All payments made pursuant to this Order shall be conditioned on the certification by the Alternate Payee and the Participant to the Plan Administrator of such information as the Plan Administrator may reasonably require from such parties to make the necessary calculation of the benefit amounts contained herein.
- 11. **Continued Qualified Status of Order:** It is the intention of the parties that this QDRO continue to qualify as a QDRO under Section 206(d)(3) of ERISA and Section 414(p) of the Code, as it may be amended from time to time, and that the Plan Administrator shall reserve the right to reconfirm the qualified status of the Order at the time benefits become payable hereunder.
- 12. **Savings Clause:** This Order is not intended, and shall not be construed in such a manner as to require the Plan to provide any type or form of benefit or any option not otherwise provided under the terms of the Plan; to provide increased benefits determined on the basis of actuarial value; or to pay benefits to the Alternate Payee that are required to be paid to another alternate payee under another order previously determined to be a Qualified Domestic Relations Order.
- 13. **Tax Treatment of Distributions Made under this Order:** For purposes of Sections 402(a)(1) and 72 of the Internal Revenue Code, any Alternate Payee who is the spouse or former spouse of the Participant shall be treated as the distributee of any distribution or payments made to the Alternate Payee under the terms of this Order, and as such, will be required to pay the appropriate federal income taxes on such distribution.
- 14. **Improper Payments:** If the Plan inadvertently pays to either party any benefits that were payable to the other party pursuant to the terms of this Order, the party who received the incorrect payment shall immediately return the amounts to the Plan but no later than ten (10) days after receipt. Further, the Plan shall have the right to offset any overpayments made to a party against future payments due to said party.
- 15. **Continued Jurisdiction:** The Court shall retain jurisdiction with respect to this Order to the extent required to maintain its qualified status and the original intent of the parties as set forth herein.

PARTICIPANT

ALTERNATE PAYEE

DATED:

ENTERED:\_\_\_\_\_