

**QUALIFIED DOMESTIC RELATIONS ORDERS (QDRO)
IMPORTANT INFORMATION FOR RETIREMENT PLAN PARTICIPANTS**

Participants in the Kansas Board of Regents 403(b) Retirement Plans who have a QDRO that will impact any of their retirement plan assets are obligated to first inform the 403(b) Investment Provider(s) who hold those assets as well as provide notification to their Employer (the state university in which they are employed) of the QDRO.

The PWE QDRO form below must be completed and submitted to the address on the form along with the necessary documentation requested. If approved, both the Participant and the Alternate Payee will receive a copy of the approval letter. You must submit the approval letter along with any additional forms required by your Investment Provider for processing.



In order to submit your Domestic Relations Order (DRO) to planwithease.com® for approval, please complete the information requested in the space below and submit it along with your DRO paperwork to us as instructed below.

Your Name: _____

**Plan Name/
Plan Number:** _____

Submission of this completed letter along with the additional required documentation will facilitate our servicing of your transaction request. Please mail or fax this letter and the documentation to the following:

Regular Mail
planwithease.com
P.O. Box 5054
Minot, ND 58702

Overnight Mail
planwithease.com
2000 21st Ave NW
Minot, ND 58702

Fax Number:
866-771-5047

The DRO, or court documents, will need to contain the following information in order to be determined a Qualified Domestic Relations Order (QDRO):

- Language that clearly creates or recognizes the right of the Alternate Payee (spouse, former spouse, child or other dependent of the Participant) to receive all or a portion of the Participant's plan account.
- Name and the last known mailing address of the Participant
- Name and mailing address of the Alternate Payee
- Amount or percentage of the Participant's account balance that must be paid to the Alternate Payee(s) or the manner in which the amount or percentage is to be calculated, including exact date to be used to determine the Alternate Payee's benefit. [Note: all outstanding loan balances will be included in determining the Alternate Payee's benefit, unless specified otherwise.] If the Alternate Payee is entitled to gains/losses, the DRO must state how the gains or losses are calculated. The DRO may also indicate the Investment Provider(s) to which the order applies.
- Number of payments or period to which the DRO applies.
- Name of the plan to which the DRO applies.
- If applicable, whether the Participant's vested account balance is to be used in determining the Alternate Payee's benefit.



The Alternate Payee's right to receive a lump sum withdrawal or to roll over all or part of the account to a vendor under an eligible retirement plan may be limited by this Plan document and/or the Investment Provider(s) contract rules,...

If the DRO is determined to be a QDRO, planwithease.com will send a notification to the Participant and Alternate Payee or their representatives along with an approval letter. The

Email: customerservice@planwithease.com

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approval letter must be submitted to the appropriate Investment Provider(s), along with any additional forms required by the Investment Provider(s), in order for the QDRO to be processed. If the DRO does not contain the necessary QDRO requirements, planwith**ease**.com will notify the Participant and Alternate Payee or their representatives of the missing requirements.

If the QDRO requires a contract(s) within your account to be split, a planwith**ease**.com processor will "Pend" the account. When an account is pended, a Participant(s) will still be able to view and request transactions, if available. However, distributions requested from contract(s) identified in the QDRO will not be approved until the transfer of assets as provided by the QDRO has been completed and your account has been unpended.

Once the QDRO distribution has been paid out to the Alternate Payee, please provide documentation to the planwith**ease**.com team and we will "Unpend" the account. The documentation will need to be on the company letterhead for the Investment Provider that processed the request. This will allow you to receive automatic approvals on all transactions except Residential Loan, Hardship Withdrawals and Unforseeable Emergency Withdrawals (if allowed by the plan).

Thank you for using planwith**ease**.com.

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