



Military:

How Will Former Spouse's share of Benefits be determined:

Time Rule: The Time Rule calculates the community property portion of the benefit by comparing length of participant's service during the marriage to length of participant's total service with employer as of Date of Benefit Payment. That comparison yields a fraction which is multiplied by the benefit to yield the community share, of which the Former Spouse would normally receive Fifty Percent (50%).

Instead of Date of Benefit Payment, Date of Separation, Date of Dissolution, Date of Retirement or any other agreed upon date may be used.

Fixed Percentage: Husband and Wife may agree to a fixed percentage of the benefit that should go to the Former Spouse.

Fixed Dollar Amount: Husband and Wife may agree to a fixed dollar amount of the benefit assigned to the Former Spouse.

Is Former Spouse to participate in any cost of living adjustments? (COLA): Under most Defined Benefit plans, the Plan will from time to time after the parties begin to receive benefits, increase the monthly benefit to adjust for inflation.

If Participant becomes disabled is Former Spouse to receive share of Disability Benefit that replaces retirement: If the Participant becomes disabled prior to Retirement, the Participant may be eligible for disability benefits from the employer. Some of these benefits may be paid in replacement of retirement benefits. If the QDRO does not specifically state that the Former Spouse is entitled to the retirement benefit portion of the disability benefits, the Former Spouse may lose some benefit to which he/she is entitled.

If Participant is already retired, what form of benefit did Participant elect:

Qualified Joint and Survivor Annuity (QJSA) - A QJSA is a joint and survivor annuity where (1) the participant receives a definite amount of money at regular intervals for

his/her life, and (2) after the participant dies, the surviving spouse receives a definite amount of money (not less than 50% or more than 100% of the participant's amount) at regular intervals for his/her life. The joint life selected may be the Former Spouse or some other person. (ie., a previous spouse).

Single Life Annuity: An annuity that pays benefits only for the Participant's lifetime. Once the Participant dies, there are no further annuity payments. Also known as a straight-life annuity.

Benefit Option: Under the Military plans the Participant is given certain options to select at Retirement. If the Participant is already retired we must know what form of retirement option was selected. If the Parties request a Shared Approach we must know if the Participant is required to select a specific option at actual retirement.

Have any other QDROs been filed with the Plan: This would apply to any interim QDROs filed during your dissolution process, or any previous QDROs filed between the Participant and a spouse previous to the current Alternate Payee.