



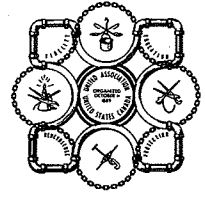
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## PLUMBERS AND PIPEFITTERS LOCAL 501 NORTHERN ILLINOIS BENEFIT FUNDS

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### QUALIFIED DOMESTIC RELATIONS ORDER (QDRO)

#### NORTHERN ILLINOIS PENSION FUND (A Defined Benefit Plan) and NORTHERN ILLINOIS RETIREMENT FUND (A Defined Contribution Plan)

If you become divorced, a portion of your pension benefit may be assigned to your former spouse under the terms of a Qualified Domestic Relations Order (QDRO). A QDRO is a court order that usually relates to a property settlement in a divorce. The QDRO may provide that your former spouse receive a portion of your pension benefit from the Northern Illinois Pension Fund (Pension Fund) and/or a portion of your account in the Northern Illinois Retirement Fund (Retirement Fund). A separate QDRO is needed for each Fund.

The QDRO must satisfy certain legal requirements before it can be approved by the Pension / Retirement Funds' attorney. Your (or your former spouse's) attorney must draft the QDRO(s) and forward them to the Fund Office by fax (630-978-4616), mail or e-mail.

The Fund Office will forward to the Funds' attorney a copy of your draft QDRO(s) for his approval. The Funds' attorney will send a letter to the representing attorney advising if the QDRO(s) is approved. (If corrections or modifications are needed, he will advise this in a letter.) Your attorney must then enter the approved QDRO(s) with the court and forward certified (by the county clerk) copies of the Orders to the Fund Office.

Upon receiving the certified QDRO(s), the Fund Office will forward them to the Funds' attorney for a final review. After final approval, the Fund Office will coordinate with the consultant for the Pension / Retirement Funds to separate your benefit(s) as required by the QDRO(s). Once complete, you and your former spouse will receive confirmation letters from the Fund Office. Please note: No pension/retirement benefits can be paid out to the participant or the former spouse unless the benefits have been separated according to the certified QDRO(s).

The Summary Plan Description of the Northern Illinois Pension Fund and the Northern Illinois Retirement Fund may be accessed through our website: [www.ualocal501.org](http://www.ualocal501.org).

**Your attorney may contact Joan Kitrys (630-692-7330 / [jkitrys@ualocal501.org](mailto:jkitrys@ualocal501.org)), the Benefit Funds Representative, to request sample QDROs.**