

DRO RECEIVED

QBF logs DRO into administrative hold system.* (*if this option has been chosen by the plan sponsor)

Is the DRO EXECUTED or PROPOSED?

EXECUTED

PROPOSED

A QBF attorney reviews the DRO.

A QBF attorney reviews the DRO.

APPROVED

DENIED

APPROVED

DENIED

An approval letter is sent to the parties which sets forth the Plan's interpretation of the QDRO. An appeal period begins, but parties may waive this appeal period.

A rejection letter is sent to the parties explaining the DRO's deficiencies.

An approval letter is sent to the parties which (i) sets forth the Plan's interpretation of the DRO, and (ii) explains that the DRO should now be properly executed and filed in the Court.

A rejection letter is sent to the parties explaining the DRO's deficiencies.

Parties submit a revised DRO.

Parties do not submit a revised DRO.

Parties submit an EXECUTED DRO

Parties do not submit a revised DRO.

Parties submit a revised DRO.

QBF sends hold release correspondence to parties and directs the Plan to remove the administrative hold on the Participant's account.

APPROVED

DENIED

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An approval letter is sent to the parties which sets forth the Plan's interpretation of the QDRO. An appeal period begins, but parties may waive this appeal period.

A rejection letter is sent to the parties explaining the DRO's deficiencies.

Parties submit a revised DRO.

If no appeal, FILE CLOSED

Process starts over

FILE CLOSED

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