

# JOSEPH MINOR

## Curriculum Vitae

### EMPLOYMENT

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QDRO Group  
377B Lear Rd, #286  
Avon Lake, Ohio 44012  
1-844-721-6500

May, 2015 – Present

### EDUCATION

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2015            B.S. Cleveland State University, Mathematics Major, Statistics Minor

Coursework: Calculus, Probability Theory, Linear Algebra, Numerical Analysis,  
Mathematical Modeling, Statistical Methods, Time Series Analysis, Categorical  
Data Analysis, Applied Statistics

### EXPERIENCE & EXPERTISE

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#### *Pension Division Consultant:*

Consulted with attorneys on thousands of cases regarding how and why various retirement benefits should be valued and then divided. Those discussions have ranged from simple actuarial concepts to more complex ones such as calculating survivorship, especially when the parties have different health conditions. Common issues discussed are the divisibility of disability pensions, the role of Social Security in dividing public pensions, the challenges of dividing military pensions, the limitations of Division of Property Orders (DOPOs), the marital portion of DROP programs as well as how an accurate tracing of a defined contribution is done.

#### *Litigation Support:*

Discuss need for testimony and intended position with our requesting attorney to ascertain the likelihood of the testimony occurring and the potential for settlement

Send relevant case law, treatises and other potential exhibits for use during testimony

Prepare suggested questions for direct, and potentially cross, examination

Provide language for technical components of briefs pertaining to actuarial or mathematical calculations

*Present Value Consultant:*

Prepare calculations for the current marital value of defined benefit, defined contribution and hybrid retirement plans

Review work product produced by other team members

Engage in group discussions to determine the appropriate assumptions for use in atypical evaluations

Consult attorney's regarding the potential valuation and/or division of retirement assets for Domestic Relations proceedings

Testify in support of previously completed work product

*Military and Federal Order Drafting Consultant:*

Prepare and review qualifying Military Retired Pay Division Orders and Court Orders Acceptable for Processing for Federal and Military members

PUBLICATION EXPERIENCE

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*A Practical Primer on Social Security Offsets* by David Kelley and Joe Minor, Domestic Relations Journal of Ohio, November/December 2018, Thomson Reuters

*The Challenges of Dividing DROP Accounts* by Joe Minor and David Kelley, Domestic Relations Journal of Ohio, July/August 2020, Thomson Reuters

*The Pension Benefit Guaranty Corporation (PBGC) Interest Rate Changes & Pension Present Values: Part 1* by Lance Melin and Joe Minor, Domestic Relations Journal of Ohio, November/December 2024, Thomson Reuters

*The Pension Benefit Guaranty Corporation (PBGC) Interest Rate Changes & Pension Present Values: Part 2* by Lance Melin and Joe Minor, Domestic Relations Journal of Ohio, November/December 2024, Thomson Reuters

DOMESTIC RELATIONS SEMINARS

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2021 Summit County Community Legal Aid, Present Values Overview (August 11, 2021)

2022 Fairfax County Bar Association, An Overview On Retirement Plan Distributions and Valuations (October 14, 2022)

2022 Richland County Bar Association, Understanding Dividing State Retirement Benefits in Divorce (December 8, 2022)

2026 Lake County Bar Association Family Law Seminar, Understanding the Complexities Associated with Division of Military and Ohio Police and Fire Pension Plans, (April 10, 2026)