Lance S. Melin, CEBS

Curriculum Vitae

Summary

Certified Employee Benefit Specialist with extensive experience in pension and employee benefit plan design, administration, consulting, valuation, and actuarial funding.

Contact Information

Address: QDRO Group
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Avon Lake, OH 44012
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Education

1981 B.A. Northwestern University, Economics

Mathematical coursework included multivariable calculus, statistics, and differential equations.

Professional Certifications

1985 Certified Employee Benefit Specialist

Series of ten examinations completed.

Conferred by the Wharton School of the University of Pennsylvania and the International Foundation of Employee Benefit Plans.

1986 Fellow, International Society of Certified Employee Benefit Specialists

Renewed biannually by examination continuously through 2022 program end.

2013 CEBS Compliant through 2026 – 30 hours of continuing education, biennial cycles.

Experience and Expertise

QDRO Group, LLC – Avon Lake, OH 2020-Present
Managing Director

QDRO Group is a company specializing in the division of retirement assets in divorce. The company works specifically in five areas:

1) Preparing actuarial present values for domestic relations cases.

2) Tracing the marital and separate property components of retirement accounts.

3) Drafting Qualified Domestic Relations Orders for attorneys across the country.

4) Supporting litigation on dividing retirement benefits in divorce.

5) Writing in the field of present values and QDROs and presenting CLEs.

As a part of my role with QDRO Group, I prepare present value reports and passive growth analyses for domestic relations attorneys and advise domestic relations attorneys on the proper course of action in dividing retirement benefits, as well as for litigation involving lost benefits. Internally, I oversee Personnel, Finance and Employee benefits.

Greater Cleveland Hospital Association– Cleveland, OH 1991-1996
Director, Pension Services

Directed administration of multiple pension plans in a shared trust comprising 30,000 participants and $250 million in assets.

Primary liaison to outside legal and actuarial service providers.

Consultant to participating plans' Human Resource and Financial Departments.

Presented pension communication sessions to plan participants.

Entrust, Inc– Pepper Pike, OH 1988-1991
Director, Pension Services

Directed administration of small employer pension plans with varied funding models.

Supervised and trained pension administration staff.

Lance S. Melin, CEBS– Private Practice 1985-2000
Principal

Prepared present value calculations for Domestic Relations attorneys and testified in various Ohio courts.

The Wyatt Company – Chicago, IL, and Cleveland, OH 1981-1987
Actuarial Assistant and Benefits Specialist

Prepared actuarial valuations and benefit calculations.

Prepared regulatory filings for IRS, DOL, PBGC.

Prepared and presented employee pension and 401(k) communications.

Prepared present value calculations for Domestic Relations attorneys and testified in various Ohio courts.

PUBLICATION EXPERIENCE

Co-author Chapter 30 "Dividing Private Retirement Benefits in Divorce," *Domestic Relations Law (Baldwin's Ohio Practice)*, updated yearly.

Assist in the writing and editing of several publications including the Third Edition of *Dividing Pensions in Divorce: Negotiating and Drafting Safe Settlements with QDROs and Present Values*, a Wolters Kluwer Business & Law publication that is updated yearly.

Contributor to the Domestic Relations Journal of Ohio including the following articles:

The big bet on A.I. could put pensions, life insurance, and other annuities at risk, September/October 2026, Volume 38 Issue 5.

Stop Splitting Apples and Oranges: Achieving Tax-Equal Division of Retirement Accounts in Divorce, July/August 2026, Volume 38, Issue 4.

Dividing International Retirement Assets – Challenges and Solutions, March/April 2026, Volume 38, Issue 2.

What is the Value of an Ohio Public Pension? Present Value vs. Refundable Balance, January/February 2026, Volume 38, Issue 1.

Common Issues in Awarding Gains/Losses on Defined Contribution Plans, November/ December 2025, Volume 37, Issue 6.

How Does the Elimination of the WEP and GPO by the Social Security Fairness Act Impact Past and Future Divorces? Part 1, May/June 2025, Volume 37, Issue 3.

The Pension Benefit Guaranty Corporation (PBGC) Interest Rate Changes & Pension Present Values: Part II {Mortality}, January/February 2025, Volume 37, Issue 1.

The Pension Benefit Guaranty Corporation (PBGC) Interest Rate Changes & Pension Present Values: Part I {Interest}, November/December 2024, Volume 36, Issue 6.

Present Values: Proceed with Caution, March/April 2022, Volume 34, Issue 2.

Choosing The Right Benefit Clause in a Cash Balance Plan, July/August 2021, Volume 33, Issue 4.

Understanding Those Hybrid Cash Balance Plans, May/June 2021, Volume 33, Issue 3.

EXPERT TESTIMONY

Qualified and testified as an expert witness on the valuation and division of retirement benefits in Domestic Relations Courts of Ohio, Pennsylvania, North Carolina, and Indiana.

TEACHING DOMESTIC RELATIONS SEMINARS

New Jersey State Bar Association, *Dividing Retirement Assets in Divorce: When You Need a QDRO, When You Don't, and How to Understand One When You Do* (July 9, 2026). Approved for CLE credits in New Jersey, New York, and Pennsylvania.

Dayton Bar Association Family Law Section Domestic Relations Institute, *Rethinking Divorce Outcomes in Light of The Social Security Fairness Act,* (April 30, 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).

International Academy of Family Lawyers USA Chapter, *How to Divide International Retirement Assets,* (January 16, 2026).

Akron (Ohio) Bar Association, *Dividing Retirement Assets in Divorce and the Effect of the Social Security Fairness Act,* (October 7, 2025). Approved for CLE credits in Ohio.

Committee on Regional Training (Indiana, West Virginia, Michigan and Ohio), *Dividing Retirement Assets in Divorce and the Effect of the Social Security Fairness Act,* (July 24, 2025).

Ohio State Bar Association, *Dividing and Valuing Retirement Assets in Divorce* (June 16, 2025). Approved for CLE credits in Ohio.

New Jersey State Bar Association, *Dividing Retirement Assets in Divorce: When You Need a QDRO, When You Don't, and How to Understand One When You Do* (May 29, 2025). Approved for CLE credits in New Jersey, New York, and Pennsylvania.

Cincinnati (Ohio) Bar Association Domestic Relations Law Institute, *Public Pensions in Divorce, and the Effect of the Social Security Fairness Act* (April 25, 2025). Approved for CLE credits in Ohio.

Kentucky Chapter of the American Academy of Matrimonial Lawyers in conjunction with the Kentucky Bar Association Family Law Section 26th Annual Family Law Seminar, *QDRO Quagmires, Pension Pitfalls, and the Social Security Fairness Act* (April 24, 2025). Approved for CLE credits in Kentucky.

Stark County (Ohio) Bar Association, *Valuing and Dividing Ohio Public Retirement Plans in Divorce* (November 6, 2024). Approved for CLE credits in Ohio.

Trumbull County (Ohio) Bar Association, *Valuing and Dividing Ohio Plans and Military Plans in Divorce* (May 15, 2024). Approved for CLE credits in Ohio.

New Jersey State Bar Association, *Retirement Assets in Divorce: QDROs* (April 10, 2024). Approved for CLE credits in New Jersey, New York, and Pennsylvania.

Ohio Family Law Task Force, *QDRO Nuts and Bolts* (February 1, 2024).
Approved for CLE credits in Ohio.

New Jersey State Bar Association, *Dividing Retirement Assets in Divorce: When You Need a QDRO, When You Don't, and How to Understand One When You Do* (February 28, 2023). Approved for CLE credits in New Jersey, New York, and Pennsylvania.

Summit County (Ohio) Community Legal Aid, *QDROs: A Practical and Interactive Training on Best Practices* (August 11, 2021). Approved for CLE credits in Ohio.