



## Next Steps for Your QDRO (Court Order)

*Your final QDRO(s) or Court Order is now complete. Before any award or payment can be processed, please complete the following steps using this checklist.*

Note: While we use "QDRO" universally, your specific order may be called a DRO (state pensions), QMCO (military), or COAP (federal employees). The process remains the same.

## Step-by-Step Checklist



### Step 1: Review Your QDRO and Addendum

- ☐ Carefully review the content of your QDRO
- ☐ Check all personal information on the Addendum page
- ☐ Important: We strongly recommend reviewing with your attorney as needed
- ☐ Contact us if any edits are required



### Step 2: Sign the QDRO

- ☐ Both parties must sign the QDRO where indicated
- ☐ Signatures do not need to be notarized
- ☐ Many courts accept electronic signatures (verify with your court first)



### Step 3: Obtain Motion to Approve: You **MUST** submit a Motion to Approve with your QDRO - courts will reject it otherwise.

How to get this required form:

- ☐ Ask your attorney to prepare it (easiest option)
- ☐ Call us for assistance (508-839-3730)
- ☐ Obtain blank form from your local court



#### Step 4: Submit to Court: Submit your signed QDRO + Motion to Court for judge's signature

- ☐ Can mail (use certified mail) or deliver in-person
  - ☐ No hearing required - judge signs in chambers
  - ☐ Processing time: 7-10 business days
  - ☐ Do NOT include the addendum page
- Tip: Your attorney can handle this entire step if preferred.



#### Step 5: Mail Court-Signed QDRO to Plan Administrator

- ☐ Court will return two signed copies of your QDRO
- ☐ Mail one original copy to the Plan Administrator
- ☐ Find Plan Administrator address on your addendum page
- ☐ Include the addendum page with the court-signed QDRO
- ☐ Important: Update address on addendum if it has changed
- ☐ Important: Keep one court-signed copy for your records



#### Step 6: Complete Final Distribution Forms

- ☐ Plan administrator will send notification and transfer instructions to recipient spouse (We can assist you with completing forms if needed)
- ☐ Timeline: 1-2 weeks after receipt by the plan

## Post-QDRO Financial Planning:

Your QDRO Journey is Complete.

With your QDRO finalized, you now have access to your share of retirement assets. But here's what many don't realize: How you manage these newly divided assets over the next few months will impact your financial security for decades. Our Comprehensive Post-Divorce Financial Planning Service Helps You:

Common post-QDRO decisions that need attention:

- ☐ Should you roll funds to an IRA or take a distribution?
- ☐ How should you invest based on your new single income?
- ☐ Are you optimizing tax strategies for your new filing status?

If you'd like professional guidance navigating these decisions, we offer comprehensive post-divorce financial planning.

**Schedule a complimentary 30-minute consultation: 508-839-3730**