



Draft DRO Received

- If the Order is denied a letter will be sent out to all parties explaining the issues to be addressed in the Order
 - The parties would then submit a revised draft for review
- If the Order is pre-approved a letter will be sent out to all parties informing them that the next step would be to have the Order executed by the court

Executed DRO Received

- If the Order is denied a letter will be sent out to all parties explaining the changes that would need to be made to the Order
 - The parties would then submit an amended draft for review and the process will begin again as outlined under "Draft DRO Received"
- If the Order is approved a letter will be sent out to all parties outlining the key provisions of the QDRO. At this time the appeal period begins, therefore a waiver is also sent out along with the letter which gives the parties the opportunity to waive their right to dispute the QDRO in order to expedite the appeal period.
 - In the event we receive signed waivers from both parties we will send the QDRO for processing upon receipt of the waivers. (See "Begin Alternate Payee's Benefit Payments" section in the QDRO Procedures)
 - In the event we do not receive signed waivers from both parties we will send the QDRO for processing upon the expiration of the appeal period. (See "Begin Alternate Payee's Benefit Payments" section in the QDRO Procedures)

Dispute

- Upon receipt of a valid, written dispute we will send a letter to all parties informing them of the dispute and providing them with 90 days to submit an amended Order that can be approved
 - In the event we do not receive an amended Order within the 90 days, the original QDRO will be submitted for processing
 - In the event we do receive an amended Order and it can be approved, the process will begin again as outlined under "Executed DRO Received"
 - In the event we do receive an amended Order but the Order is denied, or if a draft DRO is pre-approved, the parties will then have the remaining time to submit a subsequent amended Order that incorporates the requested changes