

## **Divorce \ QDRO Impact on Pension Summary**

If you are in the process of getting a divorce or are divorced and the company has not been provided the proper documentation as described below, you **will not** be eligible to commence your pension benefit until the 1<sup>st</sup> of the month following the divorce being final AND approval of any applicable QDRO documents. This process could take a few months to finalize.

Below is a brief summary of how this process generally works:

- Employee makes Retirement Programs aware of a potential divorce proceeding. His\her attorney contact FE for information pertaining to the employee's pension &\or 401k balance, or QDRO Consultants notifies us that they have been requested to estimate the present value of the employee's benefit.
  - This request can be sent to Retirement Programs Attention: QDRO Information (A-GO-7).

At this time, the employee's record (for pension & 401k) is flagged. This flag will prohibit the employee from taking distributions from his\her 401k account or commencing his\her pension benefit until the divorce proceedings are finalized or the parties reconcile.

- Parties & court agree to terms and the divorce decree is finalized and approved\certified by the court.
  - If the ex-spouse is entitled to a portion of the employee's pension**, a QDRO must be prepared by the applicable attorney\legal counsel.  
QDRO Consultants can provide to the employee and\or attorney\legal counsel a template\model if requested.  
QDRO Consultants will also review a draft QDRO prior to submitting to court for approval\certification, if requested.
    - Both parties agree to terms of QDRO and the court approved\certified QDRO is sent to QDRO Consultants for review & interpretation on how the employee's benefit will be split.
    - Contact information - QDRO Consultants, Attn: FE Compliance Team, 3071 Pearl Rd, Medina, OH 44256. Their phone number is: 1-800-527-8481.
    - QDRO Consultants will forward direction to FirstEnergy and our pension outsourcing partner – Aon.
    - Pension estimates or preparation of pension commencement paperwork will be prepared based on these QDRO instructions.

**If the ex-spouse is NOT entitled to a portion of the employee's pension**, a complete copy of the final divorce decree and settlement agreement are supplied to FirstEnergy for review.

- Once the divorce decree is reviewed, the flag will be removed from the employee's record.
- This information can be sent to Retirement Programs Attention: QDRO Information (A-GO-7).

### **NOTE:**

If you are still married and not yet legally divorced at the time you elect to commence your pension benefit, your spouse will be your pension beneficiary and will be required to sign your paperwork as such. (As a married participant, you can name a non-spousal beneficiary but spousal consent of this election must be obtained to do so.)

**Beneficiaries cannot be changed once you commence your pension benefit.**