



Step 1: Filing a QILDRO

As you are considering divorce	<p>Obtain the IMRF QILDRO publication from the IMRF website (at http://www.imrf.org/members/member_divorce.htm). If you do not have Internet access, call an IMRF Member Services Representative at 1-800-ASK-IMRF (1-800-275-4673).</p> <p>Read IMRF's QILDRO information to familiarize yourself with the process.</p> <p>QILDRO benefits include retirement, refund and lump sum death benefits. Disability benefits are not subject to QILDRO payments. The QILDRO can specify benefits for one or more or all of the benefits. The QILDRO can specify benefits as dollar amounts or percentages and can specify combinations of dollar amounts or percentages for the various benefits.</p> <p>Please note that civil unions are subject to QILDROs; this includes Illinois civil unions and civil unions legally entered into in another jurisdiction.</p> <p>All QILDROs must be entered in an Illinois court.</p>
At least 45 days before needed	<p>Members can request a Divorce Pension Estimate statement by calling 1-800-275-4673.</p> <p>Current and former spouses and third parties, including attorneys, must provide either the member's written authorization or a subpoena accompanied by the statutory witness fee to obtain the Divorce Pension Estimate.</p> <p>The information on the Divorce Pension Estimate can assist members/alternate payees and their attorneys with the decision on whether to file a dollar amount QILDRO or percentage QILDRO.</p>
Upon your court date	<p>An Illinois court may, in its discretion, enter a QILDRO. Obtain a Certified Copy of QILDRO from the Clerk of Court. (A Clerk's Court's seal or stamp certifies a true and correct copy of original order. Plain or file-stamped copies are unacceptable.)</p>
After the court issues the QILDRO	<p>Send to IMRF Legal Department: Certified Copy of QILDRO signed by the member, alternate payee and judge; \$50 processing fee; and original or Certified Copy of Consent to Issuance of QILDRO form signed by the member. (A Consent Form is required only if the member participated in IMRF prior to July 1, 1999. See page 6 in the QILDRO booklet for more information.)</p>
Within 45 days after IMRF receives the QILDRO	<p>IMRF sends a notice regarding the validity of QILDRO to the member, the alternate payee, and the attorney who sent the court order to IMRF.</p> <p>Members and alternate payees should keep copies of the QILDRO documentation for their records.</p>
After IMRF validates the QILDRO	<p><i>Members:</i> Like all IMRF members, you must file an application for a benefit. The QILDRO is not implemented until you file the appropriate IMRF benefit application.</p> <p><i>Alternate payees:</i> You must keep IMRF informed of your current address/contact information. IMRF will notify you (via USPS mail) when a benefit application is received that allows the QILDRO to be implemented. IMRF cannot contact you if we do not have your current address.</p> <p><i>Attorneys:</i> Keep copies of the QILDRO records to aid in the preparation of any QILDRO Calculation Court Order.</p> <p>All QILDRO parties can access www.imrf.org for general information regarding QILDROs and IMRF benefits.</p>