If you divorce, your IMRF benefits can be considered marital assets, whether you are:

- An active IMRF member.
- Receiving an IMRF retirement pension.
- No longer participating in IMRF but left your contributions on file.

If your spouse will get a portion of your IMRF benefits when you divorce, you will need a Qualified Illinois Domestic Relations Order (QILDRO).

Visit our website at [www.imrf.org](http://www.imrf.org) and click “Members” or “Retirees”...

Then, under “Members Must Know” or “Retirees Must Know,” click “Divorce, QILDROs, and IMRF”...

And finally, in the Table of Contents on the right side of the page, click the topic you want to know more about.

Protecting your personal information

For security reasons, we recommend the following changes when considering divorce:

- Change the password to your Member Access account.
- Change the password to the email address you currently have in Member Access, or change the email address you have in your Member Access account.
- Change your address, phone number, beneficiary, and banking information online through Member Access.
- If you suspect someone is trying to access your IMRF information without your consent, call an IMRF Member Services Representative at 1-800-ASK-IMRF (275-4673) and ask that a security flag be placed on your account.

Keep your IMRF beneficiary form up to date

Now is a good time to review and update your IMRF beneficiary information. The fastest way to do this is online through Member Access.

The form is also available on our website, or you can call us at 1-800-ASK-IMRF (275-4673) and request a copy be mailed to you.

**Note:** This flyer replaces IMRF’s *How Divorce Can Affect Your IMRF Benefits* and *Qualified Illinois Domestic Relations Orders (QILDROs)* booklets. As part of our web-centric initiative, IMRF has eliminated print versions of many of our benefit booklets. All of the information from these booklets has been integrated into our website.
A QILDRO is required by law

Will your spouse get a portion of your IMRF benefits when you divorce? If so, you will need a Qualified Illinois Domestic Relations Order (QILDRO).

A QILDRO (pronounced kwil-drō) document is a court order issued by an Illinois court. It directs IMRF to pay your alternate payee the portion of your IMRF benefits that you have agreed upon during your divorce negotiations.

By law, IMRF must have a valid QILDRO on file or we cannot pay your alternate payee. IMRF cannot accept anything else in place of a QILDRO, including:

- Out-of-state QILDROs—your QILDRO is only valid if it is entered by an Illinois court.
- A judgment for dissolution of marriage/civil union, marital settlement agreement, or a divorce decree.
- Qualified Domestic Relations Order (QDROs). IMRF requires a QILDRO, and cannot honor QDROs.

Alternate payee:
The person who is paid part of your IMRF benefits under a QILDRO. An alternate payee is usually your former spouse, but can also be a current spouse, child, or other dependent.

Main steps in the QILDRO process

1. Review the following topics at www.imrf.org (see previous page) with your attorney:
   - QILDRO overview
   - How IMRF benefits can be divided in divorce
   - How your benefits are paid through a QILDRO
   - What can affect the alternate payee’s share?
   - QILDROs, remarriage, and surviving spouse pensions
   - Divorce Pension Benefit Estimate

2. Request your Divorce Pension Benefit Estimate from IMRF.

3. Review your Divorce Pension Benefit Estimate with your attorney.

4. Review the following topics at www.imrf.org (see previous page) with your attorney:
   - Decisions to make before filling out the QILDRO
   - Completing the QILDRO
   - Ensuring your QILDRO is valid
   - Once your QILDRO is accepted
   - Completing a Calculation Order (for percentage QILDROs)

5. Complete your required QILDRO forms to reflect the terms agreed upon in your divorce settlement.

6. Send your QILDRO documents to IMRF for review before you bring them to court.

7. Submit your signed and certified QILDRO forms to IMRF with all required fees (and your signed consent form if you participated in IMRF before July 1, 1999).

8. If your QILDRO contains dollar amounts only, and no percentages, you do not have to do anything else.

9. If your QILDRO includes percentages, when benefits are ready to be paid:
   a. Complete your Calculation Order using the final benefit amounts from IMRF.
   b. Send your completed Calculation Order to IMRF for review before you bring it to court.
   c. Return to court to get your court-certified Calculation Order.
   d. Submit your signed and certified Calculation Order to IMRF with the required fee.