Procedures for Qualified Domestic Relations Orders

1. In the event a participant is involved in a divorce or legal separation and the parties wish to obtain information concerning the participant's pension benefits, the participant, the alternate payee and/or their designated representative must submit a written request for information and authorization to release information to the Fund Office.

2. Upon initial receipt of a domestic relations order, the Fund Office will either send an Initial Receipt Letter to the participant, the alternate payee and their attorneys (if contact information is available) or immediately review the order and send a Denial or Approval Letter (see #4 and #5 below). The Initial Receipt Letter will:

   - Notify the parties of the receipt of the domestic relations order;

   - Notify the parties that they must provide the Plan with a court certified copy of the dissolution of marriage and/or legal separation agreement; and

   - Provide a copy of the Plan's procedures.

3. The Fund Office will review the proposed domestic relations order within a reasonable amount of time and make a determination as to whether the order meets the requirements under the Plan and under Section 206(d)(3) of ERISA and 414(p) of the Internal Revenue Code (Code). For the order to be qualified, it must meet the following requirements:

   - Provide the name and last known mailing address of the participant and alternate payee;

   - Specify the amount or percentage of the participant's accrued benefit to be paid by the Plan to each alternate payee or the manner in which the amount is to be determined;

   - Specify the number of payments or period of time to which the order applies;

   - State the proper name of the plan;

   - The order must not require the Plan to provide any type or form of benefit, or any option not otherwise provided under the Plan (including an in-service distribution to a Plan 5 participant), except that the order may provide that the alternate payee's benefit be paid as a single life annuity over the alternate payee's or the participant's lifetime;

   - The order must not require the Plan to provide benefits in excess of the benefits to which the participant would otherwise be entitled under the Plan (determined on the basis of actuarial present value); and

   - The order must not require the payment of benefits to an alternate payee required to be paid to another alternate payee under another QDRO.

4. If the Fund Office determines that the domestic relations order is deficient:

   - The Fund Office will send the parties a Denial Letter which states the reason(s) the order failed to meet the requirements for qualification and provide a copy of the Plan's model order to assist in expediting the determination process; and

   - The Fund Office or Fund Counsel will work with the drafting party to remedy any deficiencies in the domestic relations order.

5. If the Fund Office determines the domestic relations order meets the requirements under the Plan, ERISA and the Code:

- The Fund Office will send the parties an Approval Letter restating the benefit formula used to assign the benefit in the proposed order and the eligibility requirement for commencing benefits as specified in the order; and

- The Fund Office must receive an order 1) entered by the court and 2) an original certified copy of the order prior to administering the order.

6. Once qualified, the Alternate Payee must contact the Fund Office for an application and submit it to the Fund Office in order to receive benefits.

Fund Procedures for Special Circumstances

Important Notes: Please be sure to submit your domestic relations order on a timely basis for review and approval. There may be adverse consequences for the alternate payee should the Participant retire or die before the domestic relations order is approved and the Plan receives a certified copy of the QDRO.

Pension Plan 5

If a valuation date(s) prior to July 1, 2016 is requested for either the date of marriage and/or the date of dissolution, fees may apply. This fee is charged by the prior Pension Plan #5 record keeper to cover the costs of researching account balances and/or calculating gains and losses. Any fees charged will be evenly split between the parties at the time of segregation of the accounts.

Participant is Retired and in Pay Status at Time Order Submitted to Fund for Approval (Plans 2, 4 and 6 only)

If the participant is retired and in pay status at the time the Fund Office receives a domestic relations order entered by the court, the Fund Office will begin withholding the alternate payee's portion of the pension according to the language in the order. Under federal law, the Fund Office can withhold the alternate payee's portion for up to 18 month while the domestic relations order is under review. This means that the participant's monthly retirement benefit will be reduced by the alternate payee's assignment for up to 18 months following receipt of the proposed order. If the domestic relations order is qualified in the 18-month period, the amount that had been withheld will be paid to the alternate payee. If the order is not qualified, the amount that was withheld will be paid to the participant. Please note that in order for the Plan to withhold the alternate payee's assignment of the participant's benefit, the order must be entered by the court.

If the Fund Office cannot determine the amount to be assigned to alternate payee by the language provided in the proposed order, the alternate payee's portion will not be withheld from the participant's monthly retirement benefit.

Participant Dies Before Order is Qualified

If a proposed domestic relations order is in the review process and the participant dies before the order is qualified, the parties to the order (including their representatives) should contact the Fund Office to discuss the following Fund procedures.

The Fund Office may accept domestic relations orders after the participant has died; however, it may be beneficial to have the domestic relations order signed by the judge before submitting it to the Fund Office for review.