**To submit a QDRO to the retirement plan administrator for pre-approval, you will need to follow these steps:**

* Locate your plan administrator.
  + If the user selected a plan in our database:
    - According to IRS records, your plan administrator is:

{%p if plan\_admin\_address == ‘’ %}

{{ plan\_admin\_contact\_info }}{% if plan\_admin\_address != ‘’ %} {% else %}{{ plan\_admin.address }}{% endif %}

{%p endif %}

{%p if plan\_admin\_address != ‘’ %}

{{ plan\_admin\_contact\_info }}

{%p endif %}

{% if plan\_sponsor\_address == ‘’ %} And the plan sponsor is:{{ plan\_sponsor\_contact\_info }}{% if plan\_sponsor\_address != ‘’ %} {% else %}{{ plan\_sponsor.address }}{% endif %}{% else %} And the plan sponsor is:

{{ plan\_sponsor\_contact\_info }}{% endif %}

* Email, fax, or hard copy mail your draft order with a note explaining that you are seeking pre-approval of the language in the order. We recommend copying both the plan administrator and plan sponsor on the letter.
* Wait for feedback on the draft language and consider any suggested edits by the plan administrator. Don’t be afraid to ask questions if you don’t understand their proposed edits, and if you still need help, there are attorneys that specialize in QDROs that may be able to provide advice.

**To submit a QDRO to the court, you will need to follow these steps:**

* In most jurisdictions, the fastest way to proceed is to have both parties sign the QDRO and then you can file it with the clerk of the court for presenting to the judge. If both parties have signed, usually the court’s approval is a rubber stamp and no hearing is required.
  + Tip: check with your court clerk before signing. Some states, such as New Jersey, pretty much require notarized signatures, and a few courts don’t accept electronic signatures, but most courts since the COVID era do take e-sign and allow e-filing, saving you time on an unnecessary notarization process.
* If either party refuses to sign, you may have to file a motion with the court requesting approval of the QDRO. If this is necessary, consider consulting with an attorney or heading to the court’s self-help office for further guidance.
* Some states simply require you to serve a copy of the QDRO on your former spouse or their attorney, and if no objections are filed, the court will sign the order.
* If the order wasn’t signed by both parties before filing, you’ll likely have to attend a hearing where the judge will review and sign the QDRO.
* Once the court signs the order, obtain a certified copy of the signed QDRO from the court clerk

**To submit a QDRO to the retirement plan administrator, you will need to follow these steps:**

* Obtain a certified copy of the QDRO once it has been signed by the court.
* Submit your final QDRO to the plan administrator for approval. You will need to send a copy of your court-approved QDRO to the plan administrator for review and approval. The plan administrator will check if your QDRO meets the plan’s rules and regulations and does not conflict with any other QDROs on file. If the plan administrator approves your QDRO, it will notify you and start processing your payments according to your QDRO. If you followed the above pre-approval steps, this is usually automatic since the plan already approved the language.
* The plan may also provide a form for the parties to fill out if they want to waive a 30 to 60 day appeals period (where either side can contest the plan’s interpretation of the order) and may require additional forms from either party, plus copies of the divorce judgment.
* Keep a copy of your QDRO and monitor your payments. You should keep a copy of your QDRO and any correspondence with the court and the plan administrator for your records. You should also monitor your payments and report any errors or delays to the plan administrator as soon as possible.