**MODEL QDRO LANGUAGE FOR DEFINED CONTRIBUTION PLAN MEMBERS**

STATE OF NORTH DAKOTA IN DISTRICT COURT

COUNTY OF JUDICIAL DISTRICT

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| Plaintiff,  vs.  ,  Defendant | )  )  )  )  )  )  )  )  )  ) | QUALIFIED DOMESTIC  RELATIONS ORDER  Case No.: |

This Order is intended to meet the requirements of a "Qualified Domestic Relations Order" relating to the North Dakota Defined Contribution Retirement Plan, hereafter referred to as the "Plan." The Order is made pursuant to N.D.C.C. § 54-52.6-12. The Order is an integral part of the judgment entered on **[ DATE OF DIVORCE ]** granting a divorce to the above-entitled parties. [This Order is also drawn pursuant to the laws of the state in which the divorce occurred relating to the equitable distribution of marital property between spouses and former spouses in actions for dissolution of a marriage.] **[OR]** [This Order is drawn pursuant to the laws of the state in which the divorce occurred relating to the provision of child support to a minor child in actions for dissolution of a marriage].

**BACKGROUND INFORMATION**

**[ MEMBER'S NAME AND SOCIAL SECURITY NUMBER ]** is the participating member whose last known address is **[ MEMBER'S ADDRESS ]**. The member's date of birth is **[ MEMBER'S D.O.B. ]**.

**[ ALTERNATE PAYEE'S NAME AND SOCIAL SECURITY NUMBER ]** is the

alternate payee whose last known address is **[ ALTERNATE PAYEE'S ADDRESS ]**. The alternate payee's date of birth is **[ ALTERNATE PAYEE'S D.O.B. ]**.

The participating member and the alternate payee were married on

**[ DATE OF MARRIAGE ]**.

IT IS HEREBY ORDERED THAT:

**I. ACCOUNT DIVISION**

NOTE: Account division must be based on the member's account balance as opposed to the member's accrued monthly benefit or other estimate. The member's account balance can be obtained by contacting the NDPERS office. Please notify NDPERS staff that this information will be used for the purpose of preparing a domestic relations order.

The member’s account is divided as follows: The alternate payee is awarded **[$ ]** of the member's account balance of **[$ ]** as of **[DATE OF DIVORCE]**.

**II**. **TIME OF DISTRIBUTION TO ALTERNATE PAYEE**

Upon acceptance of this order as a Qualified Domestic Relations Order by the North Dakota Public Employees Retirement System Board of Trustees, the amount awarded to the alternate payee shall be transferred into a separate bookkeeping account on behalf of the alternate payee. Alternate payee shall be entitled to any earnings or losses accruing on alternate payee’s share from the date the Board accepts this order as Qualified to the date of the transfer of funds by the Plan to the alternate payee’s account. Distribution of the alternate payee’s account balance pursuant to N.D.C.C. § 54-52.6-13(3) may begin at any time after the transfer of the alternate payee’s funds into the alternate payee’s account.

1. **LIMITATIONS OF THIS ORDER**

(Note: Order must reflect all provisions of this section.)

A. This order recognizes the existence of the right of the alternate payee to receive all or a portion of the benefits payable to the participating member as indicated above.

B. Nothing contained in this Order shall be construed to require any Plan or Plan administrator:

1. To provide to the alternate payee any type or form of benefit or any option not otherwise available to the participating member under the Plan.

2. To provide the alternate payee benefits, as determined on the basis of actuarial value, not available to the participating member.

3. To pay any amounts to the alternate payee which are required to be paid to another alternate payee under another order previously determined by the Plan administrator to be a qualified domestic relations order.

C. If the participant or alternate payee receive any distribution that should not have been paid per this order, the participant or alternate payee is designated a constructive trustee for the amount received and shall immediately notify NDPERS and comply with written instructions as to the distribution of the amount received.

D. Alternate payee is ORDERED to report any payments received on any applicable income tax return in accordance with Internal Revenue Code provisions or regulations in effect at the time any payments are issued by NDPERS. The Plan is authorized to issue Form 1099R, or other applicable form on any direct payment made to alternate payee. Plan participant and alternate payee must comply with the Internal Revenue Code and any applicable regulations.

1. Alternate payee is ORDERED to provide the Plan prompt written notification of any changes in Alternate Payee's mailing address. NDPERS shall not be liable for failing to make payments to alternate payee if NDPERS does not have a current mailing address for alternate payee at time of payment.
2. Alternate payee shall furnish a certified copy of this Order to NDPERS.
3. Subject to the provisions of the IRC Sec. 401 (a) and the Plan, if the alternate payee dies before receiving distribution of the entire amount contained within the alternate payee’s account, the alternate payee’s remaining account balance shall be paid to the alternate payee’s designated beneficiary or, if none, to the alternate payee’s estate. Alternate payee may designate a beneficiary by filing a beneficiary designation with NDPERS.
4. If the participant dies any time after this Order or an amended version of this Order is accepted by NDPERS as constituting a Qualified Domestic Relations Order, the alternate payee’s benefits under the plan shall not be affected.
5. By consenting to this Order, the participant agrees that the Plan, the Plan Trustees, NDPERS and any investment provider to the plan are hereby released from any further claim by participant with respect to the benefits set aside in this Order for the alternate payee.
6. By consenting to this order, the alternate payee agrees that any payments made to the alternate payee shall be reduced by the required income tax withholding. Alternate payee hereby releases the Plan, the Plan Trustees, and NDPERS from any further claim with respect to that amount of money withheld for income tax purposes from the benefits set aside for the alternate payee.
7. By consenting to this order, the alternate payee affirms the alternate payee’s understanding that the alternate payee will be responsible to direct the investment of the alternate payee’s fund balance and that the alternate payee is solely responsible for the investment results of the alternate payee’s fund balance. The alternate payee hereby releases the Plan, the Plan Trustees, NDPERS, and the investment provider from any liability or further claim for any election or investment decision the alternate payee makes based on information provided to the alternate payee pursuant to N.D.C.C. chapter 54-52.6.
8. The Court retains jurisdiction to amend this Order so that it will constitute a qualified domestic relations order under the Plan even though all other matters incident to this action or proceeding have been fully and finally adjudicated. If the System determines at any time that changes in the law, the administration of the Plan, or any other circumstances make it impossible to calculate the portion of a distribution awarded to alternate payee by this Order and so notifies the parties, either or both parties shall immediately petition the Court for reformation of the Order.

SIGNED this date of , 19 .

JUDGE PRESIDING