

3. **Participant's Information:**

Name:
Last Known Mailing Address:
Social Security Number:
Birth Date:

Participant's Attorney:

Name:
Address:
Phone Number:

4. **Alternate Payee's Information:**

Name:
Last Known Mailing Address:
Social Security Number:
Birth Date:

Alternate Payee's Attorney:

Name:
Address:
Phone Number:

5. **Notification of Address Change:** Both the Participant and the Alternate Payee shall have the duty to notify the Plan Administrator in writing of any changes to his or her mailing address after entry of this Order.
6. **Pursuant to State Domestic Relations Law:** This Order is issued pursuant to the domestic relations laws of the State of Illinois.
7. **For Provision of Marital Property Rights:** This order relates to the provision of marital property rights to the Alternate Payee as a result of a Judgment of Dissolution of Marriage between the Participant and the Alternate Payee.
8. **Binding on Successor and Predecessor Plans:** Any successor plan to the Plan or any other plans to which liability for provision of the Participant's benefits described below is incurred shall be subject to the terms of this Order. Also, any benefits accrued by the Participant under a predecessor plan or any other defined benefit plan where liability for benefits accrued under such predecessor plan or other defined benefit plan has been transferred to the Plan, shall also be subject to the terms of this Order. Any changes in Plan Administrator, Plan Sponsor, or name of the Plan shall not affect the Alternate Payee's rights as set forth under this Order.

9. **Marital Portion:** The marital Portion of the Participant's benefit is that portion of the Participant's benefit that was accrued from the date of marriage, _____, to the date of the dissolution of marriage, _____.
10. **Amount of Alternate Payee's Benefit:** This Order assigns to the Alternate Payee an amount equal to the actuarial equivalent of _____ (____%) of the Marital Portion of the Participant's benefit, as referenced in paragraph 9 of this Order.
11. **Post Dissolution Benefit Accruals:** The Alternate Payee shall have no rights to any portion of the Participant's benefits not referenced in the preceding paragraph. The Alternate Payee shall have no right to any increases on any portion of the Participant's benefits which is either granted or accrues subsequent to the date of dissolution.
12. **Commencement Date and Form of Payment to Alternate Payee:** Benefits to the Alternate Payee shall be paid in the form of lifetime monthly payments. The Alternate Payee may elect to commence receiving his/her benefits on the effective date that the Participant becomes eligible for a disability retirement, early retirement or regular retirement. In the event that the Participant dies before beginning to receive pension payments, the Alternate Payee may commence receiving his/her benefits on the effective date that the Participant would have become eligible for either an early retirement or a regular retirement had the Participant lived.
13. **Separate Interest Approach:** This QDRO utilizes a separate interest approach, under which the Alternate payee's assigned share of the benefits is to be actuarially adjusted to the life expectancy of the Alternate Payee. Any actuarial adjustment that maybe necessary to convert the Alternate Payee's benefits to her own lifetime should be applied to the Alternate Payee's benefits. As a result, should the Participant predecease the Alternate Payee after the Alternate Payee's benefit commencement date, his death shall not affect the Alternate Payee's right to continued benefits.
14. **Early Commencement Reductions:** If the Alternate Payee commences his/her benefits before the Participant's normal retirement age, then any applicable early commencement reductions shall be applied to the Alternate Payee's benefits in accordance with applicable Plan provisions.
15. **Early Retirement Subsidy:** The Alternate Payee shall be entitled to an early retirement subsidy only if such Alternate Payee (i) had been married to the Participant for not less than ten years, and (ii) payments to the Alternate Payee commence not earlier than the date (a) benefits commence to the Participant, or (b) the date the Participant attains or would have attained Normal Retirement Age under the Plan.

16. **Death of Participant Before Benefit Commencement Date; The Alternate Payee Shall Be Treated as the Surviving Spouse for Purposes of Determining Qualified Preretirement Survivor Annuity (QPSA) as such Term is Defined in Section 417 of the Code and Not Treated as the Surviving Spouse for Purposes of Determining the Preretirement Survivor's Pension.** If the Participant predeceases the Alternate Payee, and neither the Participant nor the Alternate Payee has commenced his or her benefits under the Plan, such Alternate Payee shall be designated as the surviving spouse of the Participant for purposes of establishing the Alternate Payee's entitlement to receipt of this monthly QPSA. For purposes of determining the eligibility for the QPSA, the Participant and the Alternate Payee have satisfied the requirement of being married for more than one year. The Alternate Payee shall be treated as the Participant's surviving spouse for purposes of the QPSA for the Marital Portion of the Participant's benefit as set forth in paragraph 9 of this Order.
17. **Death of Participant After Alternate Payee's Benefit Commencement Date:** Pursuant to the terms of this Order, the Alternate Payee's benefits are to be actuarially adjusted to the Alternate Payee's own life expectancy. Under this separate interest approach, once the Alternate Payee commences receiving benefits in accordance with the terms of this Order, the Alternate Payee's right to continued benefits shall be unaffected by the Participant's subsequent death.
18. **Death of Alternate Payee:** If the Alternate Payee predeceases the Participant before commencing her benefits, the Alternate Payee's portion of the Participant's benefits shall revert to the Participant. If the Alternate Payee predeceases the Participant after her benefit commencement date, the Alternate Payee's portion of benefits shall cease.
19. **Savings Clause:** This order is not intended, and shall not be construed in such a manner as to require the Plan to provide any type or form of benefit or any option not otherwise provided under the terms of the Plan, to provide increased benefits determined on the basis of actuarial value; or to pay benefits to the Alternate Payee that are required to be paid to another alternate payee under another order previously determined to be a Qualified Domestic Relations Order.
20. **Fund's Discharge of Liability:** The Participant and Alternate Payee consent to the division of benefits set forth herein and agree to waive any claim against the Trustees and/or the Fund Administrator relating to payment of benefits, so long as payment is made in compliance with the terms of this Order and applicable law. The Fund and its sponsors, employees, agent and fiduciaries shall be discharged from liability to the extent of any payments made pursuant to this Order, as provided in Section 206 of ERISA.

The approval of this Order by the Fund indicates only that the Fund has determined that the Order satisfied the requirements of a QDRO, does not violate the terms of the Plan, and is capable of administration under reasonable construction. It is not to be taken as a determination by the Fund that the Order makes a legal, proper, fair or equitable division of

property. Plan officials, Trustees and the Plan assume no responsibility to the parties for supervising the correctness or fairness of that division.

21. **Tax Treatment of Distributions Made under this Order:** For purposes of Sections 402(a)(1) and 72 of the Internal Revenue Code, any Alternate Payee who is the spouse or former spouse of the Participant shall be treated as the distributee of any distribution or payments made to the Alternate Payee under the terms of this Order, and as such, will be required to pay the appropriate federal income taxes on such distribution.
22. **Constructive Receipt:** If the Plan inadvertently pays to the Participant any benefits that are assigned to the Alternate Payee pursuant to the terms of this Order, the Participant shall immediately reimburse the Alternate Payee to the extent that the Participant has received such benefit payments, and shall pay such amounts so received directly to the Alternate Payee within ten (10) days of receipt.
23. **Continued Jurisdiction:** The Court shall retain jurisdiction with respect to this Order to the extent required to maintain its qualified status and the original intent of the parties as set forth herein.
24. **Terms of Plan Govern:** The terms of and rules governing the Plan shall prevail in the event of any conflict between this Order and the Plan.

DATED:

ENTER: _____