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*Authors of the Qualified
Domestic Relations Order
Handbook (A Panel Publication)*

Sample "Interpretation Letter" for a Defined Contribution Plan

[Date]

John Smith
Attorney at Law
100 North Main Street
Hometown, OH 44444

Re: Jones v. Jones - Qualified Domestic Relations Order ("QDRO")

Dear Mr. Smith:

The ABC Company utilizes the services of QDRO Consultants Co. for the review and administration of Qualified Domestic Relations Orders pertaining to their ERISA-governed, qualified retirement plans. We are writing to let you know that the plan administrator of the ***ABC Company, Inc. Savings and Investment Plan*** has completed its review of the domestic relations order that was submitted in the subject case, dated October 31, 2000, and has determined that it does **qualify** as a QDRO under applicable Federal pension law.

The terms of the QDRO will be interpreted as follows:

1. Sarah Jones, as alternate payee, will be entitled to **Fifty Percent (50%)** of Mark Jones' total account balance accumulated under the Plan as of **September 30, 2000**.
2. Additionally, Ms. Jones will be entitled to any investment gains/losses attributable to her assigned share of the benefits for periods subsequent to September 30, 2000, until the date of total distribution.

3. Ms. Jones' share of the benefits will be allocated on a “pro-rata” basis among all of the participant's accounts maintained on his behalf under the Plan.
4. In the event Ms. Jones dies before receiving her distribution, her assigned share of the benefits will be paid to her designated beneficiary, or in the absence of a properly completed beneficiary designation form, to her estate.
5. Ms. Jones may elect to receive her share of the benefits as soon as administratively feasible following the expiration of the 30-day ERISA appeal period described below. At that time, the plan administrator will send Ms. Jones a distribution election package for completion.

If you, or any party to this proceeding, do not agree with our interpretation of the QDRO as set forth above, please respond, in writing, within 30 days following the date of this letter. If we do not hear from you within such time period, the QDRO will be administered in accordance with its terms. No action will be taken by the plan administrator during this 30 day appeal period **UNLESS** we receive the enclosed statement notarized and signed by each party indicating their desire to waive the 30 day appeal period and that neither party disputes the terms of this letter.

If you have any questions, please do not hesitate to contact me.

Very truly yours,

Krystal Lendon
QDRO Administration

cc: Mark Jones
Sarah Jones
ABC Company