

The Most Complete and Current QDRO Resource in Print Trusted by Thousands of Family Law Attorneys

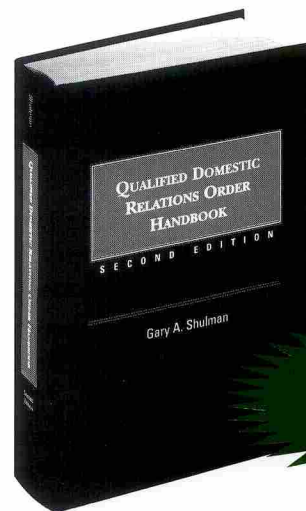
Important New Information for Family Law Attorneys

This **second edition** contains new models and guidelines for drafting airtight QDROs that speed approval, maximize your clients' rights, and steer you through the malpractice minefields of ERISA and the IRC.

Author Gary Shulman begins with QDRO basics, then dissects the key elements of defined contribution and defined benefits plans. He walks you through the preparation of QDROs for different plans and conditions—using tested models and sample language. An entire chapter highlights 17 crucial malpractice traps, followed by checklists, attorney Q&A, and tips on working proactively with plan administrators. Expert commentary shows you the most effective ways to:

- Incorporate QDROs into separation agreements, using model language to secure your client's interests and protect yourself from malpractice exposure
- Secure essential pre- and post-retirement survivorship protection for your clients early in the divorce process
- Prepare state-of-the-art QDROs efficiently and accurately using ten updated QDRO models for defined contribution and defined benefit plans

- Provide crucial protection against inflation using coverture formulas, now based on "credited service" rather than "years of participation"
- Draft retroactive QDROs for defined contribution plans where recordkeeping has changed hands and old account information is unobtainable
- Secure early retirement subsidies, supplements, and cost-of-living adjustments for the former spouse
- Determine the tax consequences of a QDRO used for child support or property division



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The Ultimate QDRO Reference

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Add a Leading QDRO Specialist to Your Team

One of the country's foremost QDRO experts, Gary A. Shulman has more than three decades of top-tier experience in the benefits and actuarial field. As an ERISA attorney and co-owner of QDRO Consultants Co. of Medina, Ohio, he has drafted and reviewed over 40,000 QDROS for family law attorneys and plan administrators. Shulman and his staff also process QDROS for companies across the U.S., including many Fortune 500 companies. His consulting and legal background make him uniquely qualified to explain QDRO issues from the perspective of plan participants, alternate payees, and plan sponsors.

A frequent lecturer at judicial colleges and family law bar associations throughout the country, Mr. Shulman is also the author of several law references and the co-author, with David I. Kelley, of *Dividing Pensions in Divorce*, also available from Aspen Publishers.

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