

# Did You Know?

## If You Get Divorced, Send the Documents to the Fund Office Now

Did you know the amount of your pension benefit can depend on the terms of your divorce? Make sure your benefit application won't be incomplete and delayed – send the necessary documents in before you apply!

### Start Early

Divorce agreements may award a portion of your pension to your ex-spouse or soon-to-be ex-spouse or dependent. It can be very time-consuming to gather all the necessary paperwork; your divorce terms may require you to obtain a court order to get what is needed for the Fund Office.

The best way to avoid any delays in beginning your pension is to make sure the Fund Office has what they need well ahead of time.

### Gather Required Documents

These are the documents required for *each* divorce you have:

- **Divorce Decree**, if the Fund Office doesn't have a Qualified Domestic Relations Order (QDRO) on file
- **Property settlement agreement**, if the Fund Office doesn't have a QDRO on file
- **Qualified Domestic Relations Order (QDRO)**, if any

If you don't have copies and your former spouse's lawyer doesn't have them, the court that granted your divorce may be able to provide a copy of your divorce decree or property settlement agreement.

### Why These Documents Are Required

A divorce decree and/or property settlement will indicate if your divorce settlement requires dividing your pension between you and an alternate payee (which may be your spouse, ex-spouse or soon-to-be ex-spouse, your child, or another dependent). If it does, the Fund Office can only do so according to a specific court order called a Qualified Domestic Relations Order (QDRO).

All three documents listed are required, although if the Fund Office already has a QDRO on file, it does *not* need your divorce decree or property settlement agreement.

### Don't Have a QDRO?

If the Fund Office determines during your pension application process that your divorce awards a portion of your benefit to an alternate payee and it does *not* have a QDRO on file, you'll be notified that you (and your ex-spouse or soon-to-be ex-spouse) must provide one. If the Fund Office doesn't receive your QDRO in a timely fashion, your application processing will resume, which may be against your divorce order and have later consequences on your pension benefit.

### Remarried? Divorced more than once?

Regardless of whether you've remarried, any divorce may award a portion of your pension benefit to your ex-spouse or soon-to-be ex-spouse, child, or another dependent. Some participants didn't realize their pension was included in their divorce settlement, which is why it's so important that you review your documents before you start your pension and that the Fund Office has the required documents early.

#### Learn more:

You can find more information about the Fund's QDRO process and policies, as well as model QDROs, on [www.afm-epf.org](http://www.afm-epf.org). Click on Participants and then Policies & Procedures to find:

- Procedures for Determining the Qualified Status of a State Domestic Relations Order
- Model Pre-retirement QDRO
- Model Post-retirement QDRO
- Important information on submitting a new beneficiary form if you are divorced or legally separated

#### Send documents using one of these ways ...

1. If you are registered, log in to the Fund's website at [www.afm-epf.org](http://www.afm-epf.org) and upload the documents securely by clicking the Secure File Upload icon.
2. Non-registered individuals may upload the documents securely by clicking the Secure Message Center on the Fund's website at [www.afm-epf.org](http://www.afm-epf.org).
3. Mail to PO Box 2673, New York, NY 10117-0262.
4. Fax to (212) 284-1298.

We have tried to make this description clear and straightforward, but it of course cannot contain a full restatement of the Plan. If there is any conflict between this document and the Plan, or the matter is not fully addressed in this document, the terms of the Plan will control. If you have questions about any of the information in this document, contact the Fund Office by sending an email using Contact Us on the Plan's website at [www.afm-epf.org](http://www.afm-epf.org) or by calling (212) 284-1311 or (800) 833-8065 extension 1311.

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