

Standard Defined Contribution QDRO Qualification Checklist*

This checklist is designed as a tool to help you determine if a Domestic Relations Order (DRO) meets the requirements for a Qualified Domestic Relations Order (QDRO)*

We recommend you retain a copy of this checklist for your records.

* Before using this checklist, please review your retirement plan QDRO administrative procedures as this checklist may not fit your particular situation. In addition, you should consult with your legal counsel on whether it is appropriate for your plan. Neither Principal Life Insurance Company (Principal®) nor its agents assume responsibility for your use of this document as it relates to your plan.

Section 1: Basic information		
Participant Name:	Participant ID/SSN:	
Indicate the contract/Plan from which the requested benefits should be "segregated, if applicable.		
Contract/Plan Name:	Contract/Plan #	
Section 2: Retirement benefit source identification		
Review the DRO document(s) and answer the following questions. For more information along with definitions of terms see the Qualified Domestic Relations Order topic at www.principal.com under Your Plan, Help, QDRO.	Action Needed	
Is the document a judgment, decree or order made pursuant to state domestic relations law relating to child support, alimony or marital property rights	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any retirement benefits of a participant in your plan assigned or awarded to a spouse, former spouse, child or other dependent of a participant?	<input type="checkbox"/> Yes Continue to next question.	<input type="checkbox"/> No Complete Section 1 and Section 6 of the Standard Defined Contribution QDRO Valuation Checklist found at www.principal.com and return it to the Principal. No retirement funds will be segregated.
Sections 3 & 4 below list items that need to be considered when reviewing a DRO. If you can answer all of the questions with a YES, then the DRO usually meets the requirement of a QDRO. If any question is answered no, then the DRO probably does not meet the requirements for a QDRO. In that case, the parties may want to have the DRO modified so that it meets the requirements for a QDRO and then resubmit it for further review.		
Section 3: Participant and alternate payee information		
Is the name and last known mailing address of the participant included or readily available?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the named alternate payee a spouse, former spouse, child or other dependent of the participant?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the name and last known mailing address of each alternate payee included or readily available?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is this payment of required retirement benefits to be paid only to this alternate payee and not payable to another alternate payee under a previous DRO?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Section 4: DRO qualification		
Is the name of each plan to which the order applies included? (The Plan name should not refer to Principal.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the dollar amount, percentage or method to determine the alternate payee's value specified?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the DRO only providing a type of benefit, or option available according to the terms of the plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the DRO specify the number of payments or time period to which the order applies (if applicable).	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Section 5: Plan administrator certification	
By my signature, as the Plan Administrator, I have reviewed the Domestic Relations Order for the Participant listed at the right, and determined it to be: <input type="checkbox"/> QUALIFIED <input type="checkbox"/> NOT QUALIFIED	Participant Name
Plan Administrator Signature:	Date:
Action needed for qualified DRO	
After reviewing this information with your legal counsel, if you have determined the DRO is Qualified, please proceed to www.principal.com under Your Plan, Documents, Forms, and complete the Standard Defined Contribution QDRO Valuation Checklist and return it to your representative at Principal. Valuation of retirement funds for the alternate payee will be based on the information you provide to Principal on the Standard Defined Contribution QDRO Valuation Checklist . This Qualification Checklist is for your records only and does not need to be sent to Principal.	
Retain this document for your records	
Letters should be sent to the alternate payee and participant letting them know when you have qualified the DRO. To assist you, sample letters are also available at www.principal.com under Your Plan, Help, Report Participant QDRO – Standard.	



Reference of checklist is not an exhaustive list of what you should do. It and this communication are provided as education only with the understanding that Principal® is not rendering legal, accounting, investment advice, or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, investment, or accounting obligations and requirements.

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