QDRO DETERMINATION CHECKLIST

The Plan Administrator must complete this checklist to comply with the Plan's QDRO Procedure. Note: The Plan Administrator must determine the qualified status of the order within a reasonable time. If the Plan Administrator does not conclude the determination within 18 months from the time the first payment is due under the order, the order will be effective only prospectively.

PRELIMINARY DATA

1. Identifying information. The Order concerns:

Participant: _____ Soc. Sec. No.: _____

Participant's address: _____

Alternate Payee: _____ Soc. Sec. No.: _____

Alternate Payee's address: _____

2. Notification. The Plan Administrator has mailed notification of receipt of a Domestic Relations Order, by regular first class mail, as follows. Note: The Plan Administrator must notify the Participant and each alternative payee of receipt of the order, within 10 days of the Plan Administrator's receipt of the order. The Plan Administrator will account separately for the amounts subject to the order within 2 business days after receipt of the order. The Plan Administrator must advise the Trustee of the existence of the order within 2 business days after receipt, so the Trustee does not distribute funds subject to the order.

Date of notification to Participant: _____

Date of notification to alternate payee(s): _____

Date of notification to Trustee: _____

REVIEW OF ORDER

3. Technical Requirements. The Plan Administrator should complete review of the order within a reasonable time. The order is a Qualified Domestic Relations Order (QDRO) only if the Plan Administrator answers "Yes" to each question in this paragraph 3. If the Plan Administrator answers "No" to any question, check paragraph 6 and state the reason(s) for the answer in paragraph 6.

a. Order. Is the order an order entered pursuant to a state domestic relations law (including a community property law)?

Yes_____   No_____

b. Domestic relations matter. Does the order relate to providing child support, alimony (maintenance) payments or marital property rights?

Yes_____   No_____

c. Plan identification. Does the order specify this Plan as the plan subject to the order?

Yes_____   No_____

d. Alternate payee. Does the order direct payment to the Participant's spouse, former spouse, child or other dependent (the "alternate payee")?

Yes_____   No_____

e. Identification of Participant. Does the order identify the Participant?

Yes_____   No_____

f. Identification of alternate payee. Does the order state each alternate payee's name and mailing address?

Yes_____   No_____

g. Description of benefit. Does the order state the amount or the percentage of the Participant's benefit the Plan must pay to each alternate payee? Note: Answer "Yes" if the order describes the manner in which the Plan may determine the amount or percentage.

Yes_____ No_____

h. Period of payment. Does the order state the number of payments or the period to which the order applies? Note: A lump-sum payment satisfies this requirement.

Yes_____ No_____

4. Plan Consistency Requirements. The order is a QDRO only if the Plan Administrator answers "No" to each question in this paragraph 4. If the Plan Administrator answers "Yes" to any question, check paragraph 7 and state the reason(s) for the answer in paragraph 7.

a. Required benefit. Does the order require the Plan to provide a type or a form of benefit or a benefit option the Plan otherwise does not provide? Note: Consult the Plan's QDRO provisions. Payment consistent with the Plan's QDRO provisions or consistent with the Plan's normal distribution provisions is acceptable.

Yes_____ No_____

b. Amount of benefit. Does the order require the Plan to provide benefits greater than the benefits available to the Participant without the QDRO?

Yes_____ No_____

c. Prior QDRO. Does the order require payment of benefits which a previous QDRO requires the Plan to pay to another alternate payee? Note: If no prior QDRO is in effect with respect to the Participant, answer "No."

Yes_____ No_____

5. Determination of Qualified Status. If the Plan Administrator has answered "Yes" to each question in paragraph 3, and has answered "No" to each question in paragraph 4, the order qualifies as a QDRO. If the order qualifies as a QDRO, the Plan Administrator should write "N/A" next to each of paragraphs 6 and 7, and should sign the Plan Administrator's Certification of QDRO in paragraph 8. If the order does NOT qualify as a QDRO, the Plan Administrator should check one or more of paragraphs 6 and 7, should complete the explanation as required, and should sign the Plan Administrator's Certification of Nonqualified Status in paragraph 8. The Plan Administrator should notify the Participant and each alternate payee of the determination by mailing a copy of this QDRO Determination Checklist to each party, complete with the Plan Administrator's Certification. After notification of the Participant and each alternate payee, the Plan Administrator should complete the QDRO procedure.

NOTE: CHECK AND COMPLETE ONLY THOSE OF PARAGRAPHS 6 AND 7 WHICH APPLY IN RESPONSE TO PARAGRAPHS 3 AND 4. IF ANY OF PARAGRAPHS 6 AND 7 DO NOT APPLY, WRITE "N/A" NEXT TO THE NUMBER AND DO NOT COMPLETE THE PARAGRAPH.

____6. Disqualification--Technical Requirements. The order is not a QDRO because the order does not satisfy one or more of the technical requirements referred to in paragraph 3. The explanation of each "No" answer is the following: _____

____7. Disqualification--Consistency Requirements. The order is not a QDRO because the order does not satisfy one or more of the consistency requirements referred to in paragraph 4. The explanation of each "Yes" answer is the following: _____

DETERMINATION OF STATUS

8. Plan Administrator's Certification. Sign the certification paragraph which states the Plan Administrator's determination with respect to the qualified status of the order. COMPLETE ONLY ONE CERTIFICATION.

Plan Administrator's Certification of QDRO

I, the undersigned Plan Administrator, certify the order identified in paragraph 1 is a qualified domestic relations order. The Plan will distribute in accordance with the QDRO.

Date: _____ By: _____
                                                                        Plan Administrator

Plan Administrator's Certification of Nonqualified Status

     I, the undersigned Plan Administrator, certify the order identified in paragraph 1 is not a qualified domestic relations order. The Plan will pay any amounts segregated in accordance with Code Section 414(p) without regard to the order. If the Participant is not receiving any distribution from the Plan, the Plan Administrator will disregard any separate accounting.

Date: _____   By: _____
                                                                 Plan Administrator