# Divorce Services - Pension Valuation & QDRO

**Conrad Siegel** *Actuaries* has the expertise needed to help attorneys with complex pension and retirement benefit issues in divorce cases. We have prepared thousands of pension valuations covering a wide range of plans, from the simplest defined contribution accumulations to the most complex government defined benefit structures. We have also drafted countless Domestic Relations Orders for all types of plans – defined contribution, ERISA defined benefit, SERS/PSERS (PA state employees and teachers), FERS and CSRS (federal employees), Military Retirement System, and other municipal government plans. Review of other experts' reports and DROs is also available as a service. Of course, if the case you are working on goes to trial before a divorce master or judge, we will be there for you to support our work in the courtroom.

The two actuaries who specialize in the expert witness area are Harry M. Leister, Jr., F.S.A. and Jonathan D. Cramer, F.S.A. Harry has been with the firm for forty years and has provided services to hundreds of attorneys during that time span. As a partner in the firm, Jonathan now leads this area of practice for the firm. Jonathan has been working directly with Harry for over ten years on divorce cases. For a link to our consultant biographies, click here.

## Requesting Our Services

In order to engage our firm on behalf of your divorcing clients, we ask that you collect a $500 ($650 for a defined benefit DRO assignment) retainer from your client in advance to avoid the hassle of invoice collection after the work is completed. Please note that we consider the attorney who engaged us as our client and expect payment within 30 days of billing, regardless of the payment arrangement between the attorney and his client.

You should also provide the information listed below.

## Information needed to prepare a defined benefit pension valuation

1. For the covered party, date of birth, date of hire/plan entry, and date of termination/retirement (if applicable).
2. Dates of marriage and separation.
3. Most recent statement or estimate of accrued benefits received from the plan sponsor.
4. If the pension is in pay status, an indication of the form of pension (single life, joint and survivor). If there is a survivor benefit, provide the survivor benefit percentage and survivor annuitant's date of birth.
5. Summary Plan Description, if available. We keep a library of SPDs to aid in the information collection process. Please call to see if we already have the SPD in our files.

## Information needed to prepare a defined contribution (i.e. 401k) marital valuation

1. For the covered party, date of birth, date of plan entry, and date of termination/retirement (if applicable).
2. Dates of marriage and separation.
3. Statements of account covering all accounting periods since the date of separation.
4. If there was an account balance as of the date of marriage, please call to discuss the valuation approach and statement requirements.

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## Information needed to prepare a Domestic Relations Order

1. The caption/docket # for the case.
2. For each party, social security number, date of birth and address.
3. Property Settlement Agreement, or at least an excerpt of the Agreement which addresses retirement benefit issues.
4. Recent statement of account for the benefit being divided.
5. Date of hire and termination/retirement (if applicable) for the covered party.
6. Date of marriage and date of separation.
7. If available, model DRO and plan procedures for DROs. If not available, name and phone number of contact at Plan Administrator's office.
8. If available, Summary Plan Description. See note above in defined benefit valuation section.

If you have questions about our services, please contact Jonathan Cramer at 717-652-5633, or info@conradsiegel.com. We would be pleased to help guide you through complicated retirement issues.

Conrad Siegel
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