

IBEW LOCAL 613 DEFINED CONTRIBUTION PENSION FUND  
PROCEDURES FOR PROCESSING  
QUALIFIED DOMESTIC RELATIONS ORDERS

The Fund Office (not Vanguard) is responsible for determining whether an order that awards your spouse, your former spouse or your dependent all or a portion of your account in the IBEW Local 613 Defined Contribution Pension Plan (the "Plan") in connection with a divorce proceeding is a qualified domestic relations order ("QDRO"). Please contact the Fund Office (or have your counsel contact the Fund Office) as soon as you learn that a QDRO may be entered.

Your spouse, former spouse or dependent will NOT be entitled to receive an immediate distribution from the Plan when the QDRO is entered unless you have attained "earliest retirement age" under the Plan. If you have not attained earliest retirement age under the Plan when the QDRO is entered, the amount awarded to your spouse, former spouse or dependent will be transferred to a separate Vanguard account for the benefit of your spouse, former spouse or dependent and distributed at a later date (*i.e.*, after you attain earliest retirement age).

The Fund's procedures for processing qualified domestic relations orders are set forth below. If you need additional information, please contact the Fund Office.

1. A trustee, plan administrator, or other plan representative who receives a domestic relations order should immediately forward the domestic relations order to the Fund office.
2. The Fund Office will notify the participant and the alternate payee(s) of receipt of the domestic relations order. The Fund office will also give each participant and alternate payee a copy of these Procedures for Processing Qualified Domestic Relations Orders. The required notices will be mailed to the addressees specified in the domestic relations order. If the domestic relations order does not specify addresses, the required notices will be mailed to the last address(es) known to the Fund Office.
3. The Fund Office will forward the domestic relations order to the Fund attorney for review.
4. The Fund attorney will review the domestic relations order to determine if such order is a qualified domestic relations order.

Specifically, the domestic relations order must contain the following information:

- a. The name, date of birth, social security number, and last known mailing address (if any) of the participant and the same information for the alternate payee covered by the domestic relations order;
- b. The amount or percentage of the participant's benefits to be paid by the Fund to each such alternate payee covered by the domestic relations order, or the manner in which such amount or percentage is to be determined;

- c. The number of payments or time period to which such domestic relations order applies; and
- d. The Name and Plan Administrator of the Fund to which such domestic relations order applies. The Plan Administrator of the IBEW Local 613 Defined Contribution Pension Plan is the "Trustees of the Fund."

The domestic relations order will not be considered a qualified domestic relations order if it:

- a. Requires the Fund to provide any type or form of benefit, or any option, not otherwise provided for under the Fund;
  - b. Requires the Fund to provide increased benefits; or
  - c. Requires the payment of benefits to an alternate payee which payments are required to be paid to another alternate payee under another domestic relations order previously determined to be a qualified domestic relations order.
- 5. During any period in which the issue of whether a domestic relations order is a qualified domestic relations order is being determined, the Fund Office will segregate in a separate account the amounts that would have been payable to the alternate payee during such period if the order had been determined to be a qualified domestic relations order. The Fund Office will notify the participant that amounts will be withheld.
  - 6. If the domestic relations order is determined to be a qualified domestic relations order within eighteen months, any amounts segregated in a separate account, plus any interest accrued on the segregated assets, will be paid to the alternate payee(s).
  - 7. If unusual circumstances make it impossible to determine if the domestic relations order is a qualified domestic relations order within 18 months, or if the domestic relations order is determined not to be a qualified domestic relations order, any amounts segregated in a separate account, plus any interest accrued on the segregated assets, will be paid to the person who would have received the amounts if the domestic relations order had not been issued.
  - 8. If a domestic relations order is determined to be a qualified domestic relations order after the eighteen month period has passed, the Fund shall not be liable for payments to the alternate payee for the period before the determination was made.
  - 9. The Fund attorney will advise the Fund Office whether, in the Fund attorney's opinion, the domestic relations order constitutes a qualified domestic relations order. The Fund Office will notify the participant, the alternate payee's counsel, if any, of the Fund attorney's determination. The notice given by the Fund Office may include a copy of the Fund attorney's opinion and information on the amount of benefit each party will receive.
  - 10. Payments will not be forfeited by the alternate payee(s) solely because the Fund Office is unable to locate the alternate payee(s).

11. A domestic relations order issued before January 1, 1985 will not be treated as a qualified domestic relations order.
12. The Fund charges a \$1,000 administrative fee to cover the cost of legal review and QDRO implementation. Absent provisions to the contrary within the Order, that charge will be subtracted from the Participant's account prior to the division of assets within the account.

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