

MICHIANA AREA ELECTRICAL WORKERS' FRINGE BENEFIT FUNDS

Michiana Area Electrical Workers' Health and Welfare Fund
Michiana Area Electrical Workers' Pension Fund
Michiana Area Electrical Workers' Money Purchase Plan

Managed for the Trustees by:
TIC Midwest

MICHIANA AREA ELECTRICAL WORKERS' MONEY PURCHASE PLAN

PROCESSING A QUALIFIED DOMESTIC RELATIONS ORDER

I. Information Available to a Prospective Alternate Payee

The Fund Office shall provide any or all of the following information to a prospective Alternate Payee upon its receipt of a signed, written release from the Participant or a subpoena. Once the Plan Administrator receives the proper release or subpoena, the Alternate Payee can receive the following information regarding the status of the Plan Participant including but not limited to:

- A. An explanation of the terms of the Plan.
- B. Relevant Plan document.
- C. A statement of the Participant's benefits entitlements under the Plan.
- D. A copy of this notice.

II. Procedures After Receipt of an Order

When the Fund Office receives a Judgment of Divorce, Divorce Decree, Marital or Property Settlement, proposed Qualified Domestic Relations Order (QDRO) or an entered QDRO, a copy of the document is emailed to the Fund's Legal Counsel for review and determination on whether the document is a QDRO.

III. Procedures After Receipt of a QDRO

A. Notice to Participant and to Alternate Payee.

Within twenty (20) days after receipt of a proposed or entered QDRO, the Fund Office will notify the Participant and the Alternate Payee (and, upon written request of the Participant and/or Alternate Payee, to the Participant's and/or Alternate Payee's legal representative, if the legal representative is identified by name and address in writing) of the receipt of the Order, and will deliver to the Participant and to each Alternate Payee (and to the Participant's and/or Alternate Payee's legal representative, as applicable) a copy of this notice.

(continued on next page)

B. Notice to Fund's Legal Counsel.

The Fund Office, within five (5) business days after receipt of a proposed or entered QDRO, will send a copy of the document to the Fund's Legal Counsel for review.

C. Review of the Order.

The Fund's Legal Counsel will review the Order within a reasonable period of time to determine whether the Order complies with applicable law and Plan provisions. After this review, Fund's Legal Counsel will determine whether the Order is a QDRO.

D. Determination that the Order is a QDRO.

If the Fund's Legal Counsel determines the Order is a QDRO:

1. The Fund Office will prepare and distribute to the Participant and the Alternate Payee an "Approval Letter" informing them of the acceptance of the order as a QDRO. The letter will include a 30-day period where either party can dispute the validity of the QDRO and any interpretations of the QDRO.
2. After the 30-day period, the Fund Office will submit the documents listed below to Empower who will determine the Alternate Payee's segregated account value based on available plan records. Empower will then transfer the monies from the Participant's account and establish an account for the Alternate Payee based on the QDRO provisions.
Documents sent to Empower:
 - a) Cover letter from the Fund Office to Empower.
 - b) Copy of the approved QDRO.
 - c) Copy of the Fund's Legal Counsel QDRO approval letter.
 - d) Completed and signed "QDRO Account Set-up Form" prepared by the Fund Office.
3. The Fund Office will then confirm within ten (10) business days the segregation and establishment of the Alternate Payee's Account at Empower.

IV. Qualified Domestic Relations Order (QDRO) Processing Fee.

In accordance with the terms of the Fund, there will be a processing fee of \$250 per each approved QDRO submitted to the Fund. The fee will be assessed equally at \$125 from the Participant's account and \$125 from the Alternate Payee's account balance unless the QDRO specifies that the fee be allocated in a different manner.

V. Determination That an Order Is Not a QDRO.

If the Fund's Legal Counsel finds the proposed or entered QDRO fails to qualify as a QDRO, the Participant and the Alternate Payee will be notified in writing of the rejection. The notification letter for any rejection will include the reasons why the Order failed to qualify and may include any other non-disqualifying deficiencies in the Order.

February 2013