

Spokane Employees' Retirement System (Plan or SERS)
Requirements for Inclusion in a QDRO

- Clearly specify the amount or percentage of the member's benefits to be paid by the Plan to the alternate payee
- State the number of payments or time period to which the Order applies
- State the name, mailing address and social security number of the member and alternate payee
- State the name and address of the Plan to which the Order applies. This information can be found on the SERS website.
- Please create a direct deposit for the alternate payee. Directions for direct deposit can found under the "Forms" section of the SERS website
- Include a provision that the division of benefits will end upon the death of either the member or the alternate payee - the alternate payee has no rights of survivorship
- Include a provision that the alternate payee benefits will not begin prior to the retirement date of the SERS member
- Do not require SERS to provide benefits not otherwise provided under the Plan
- Do not include an increase in benefits to the alternate payee

A Qualified Domestic Relations Order (QDRO) is an order, filed with the court, awarding the alternate payee a specific percentage or flat monthly amount of a member's pension annuity and must adhere to the Plan requirements.