



2101 South Veterans Parkway  
P.O. Box 19255  
Springfield, IL 62794-9255

217-782-8500  
Email: [gars@srs.illinois.gov](mailto:gars@srs.illinois.gov)

## QILDRO Fact Sheet

If an alternate payee predeceases the member, full benefits will be restored to the member. A QILDRO may not be passed on to another person. Multiple QILDROs for the same member will be honored in the order of receipt.

No payment in excess of the benefit amount provided by the pension plan will be paid.

The alternate payee may apply for the member's benefit if the alternate payee is entitled to all of the member's retirement benefit or refund, and the member is no longer participating in an Illinois reciprocal retirement system.

Any member employed with a reciprocal retirement system before July 1, 1999 must sign a consent form for the QILDRO to go into effect. The member's consent is irrevocable and applies only to the alternate payee named.

Any member who begins employment with an Illinois public retirement system after July 1, 1999 accepts the QILDRO as a condition of employment.

Any member who has questions about a QILDRO should discuss it with their attorney. If a QILDRO will be used in a divorce settlement, the member should contact the retirement system in which they participate.

The Qualified Illinois Domestic Relations Order (QILDRO) allows a retirement benefit, lump-sum death benefit or a refund of contributions to be divided. These benefits may be divided on a percentage basis or as a dollar amount.

Generally, the QILDRO orders the payment of a benefit to a current or former spouse as the alternate payee. It may also be payable to a child or other dependent as the alternate payee.

The QILDRO does not establish a new benefit, create a new member or beneficiary, or apply to survivor annuities, disability benefits or State of Illinois group insurance.

A member may not choose a benefit type that would diminish the alternate payee's benefit without written consent from the alternate payee.

The QILDRO is usually issued at the time of divorce and sent to the member's retirement system. It is recorded and retained until the member applies for a refund, retirement benefit or dies.

Upon receipt of a valid QILDRO, GARS will promptly notify the member and alternate payee within 45 days. The QILDRO must state when it will go into effect and the dollar amount or percentage to be deducted from a member's refund, retirement benefit or lump-sum death benefit.

The alternate payee must keep the retirement system informed if their address changes. When the QILDRO becomes payable and the alternate payee is not located within 180 days, their benefit reverts back to the member. If the alternate payee is located after the 180 days, the QILDRO will be implemented, but the alternate payee is not entitled to back payments.

### **A QILDRO expires:**

- Upon the death of a member or alternate payee (whichever occurs first).
- The member and alternate payee divide a refund of contributions in lieu of a retirement benefit.
- The beneficiary and alternate payee divide a lump-sum death benefit.
- If the QILDRO states a specific number of payments.

Other QILDRO information is available on the GARS website at [srs.illinois.gov](http://srs.illinois.gov).

# Retirement systems subject to a QILDRO

**Chicago Teachers' Pension Fund** [ctpf.org](http://ctpf.org)  
425 S. Financial Place, Ste. 1400 312-641-4464  
Chicago, IL 60605-1000 Fax: 312-641-7185

**County Employees' Annuity & Benefit Fund of Cook County** [cookcountypension.com](http://cookcountypension.com)  
312-603-1200  
70 W. Madison St, Ste. 1925 Fax: 312-603-9760  
Chicago, IL 60602-3103

**Forest Preserve District Employees' Annuity & Benefit Fund of Cook County** [cookcountypension.com](http://cookcountypension.com)  
312-603-1200  
70 W. Madison St, Ste. 1925 Fax: 312-603-9760  
Chicago, IL 60602-3103

**Illinois Municipal Retirement Fund** [imrf.org](http://imrf.org)  
2211 York Rd., Ste. 500 800-ASK-IMRF (800-275-4673)  
Oak Brook, IL 60523-2337 Fax: 630-706-4289

**Judges' & General Assembly Retirement Systems** [srs.illinois.gov](http://srs.illinois.gov)  
217-782-8500  
2101 S. Veterans Pkwy, P.O. Box 19255 Fax: 217-524-9039  
Springfield, IL 62794-9255

**Laborers' Annuity & Benefit Fund of Chicago** [labfchicago.org](http://labfchicago.org)  
312-236-2065  
321 N. Clark St., Ste. 1300 Fax: 312-236-0574  
Chicago, IL 60654-4739

**Metropolitan Water Reclamation District Retirement Fund** [mwrdrf.org](http://mwrdrf.org)  
312-751-3222  
111 E. Erie, Ste. 330 Fax: 312-751-5699  
Chicago, IL 60611-2898

**Municipal Employees' Annuity & Benefit Fund of Chicago** [meabf.org](http://meabf.org)  
312-236-4700  
321 N. Clark, Ste. 700 Fax: 312-527-0192  
Chicago, IL 60654-4767

**Park Employees' Annuity & Benefit Fund of Chicago** [chicagoparkpension.org](http://chicagoparkpension.org)  
312-553-9265  
3500 S. Morgan St., Suite 400 Fax: 312-553-9114  
Chicago, IL 60609

**State Employees' Retirement System of Illinois** [srs.illinois.gov](http://srs.illinois.gov)  
Springfield office: 217-785-7444  
2101 S. Veterans Pkwy, P.O. Box 19255 Chicago office: 312-814-5853  
Springfield, IL 62794-9255 Fax: 217-524-2293

**State Universities Retirement System** [surs.org](http://surs.org)  
800-275-7877  
1901 Fox Drive Fax: 217-378-9800  
Champaign, IL 61825-7333

**Teachers' Retirement System** [trsil.org](http://trsil.org)  
877-927-5877  
2815 W. Washington St., P.O. Box 19253 Fax: 217-753-0394  
Springfield, IL 62794-9253