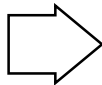


# Pension Valuations

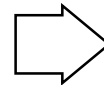
# QDRO's

# Investment Management

- Pensions Valued to determine \$ amount for use in property offset.
- Often a pension is the largest of all marital assets.
- First determine if pension is defined contribution (401k and/or has account balance) or if it is a defined benefit plan (specified benefit at retirement).
- Often valuing a pension at it's early retirement age will yield a higher present value.
- If property offset is not in your client's best interest or if you, as the attorney, are not confident it is in their best interest, then QDRO



- First determine if plan is a defined contribution plan or defined benefit plan.
- A QDRO as it pertains to a non-participant spouse is advantageous for a variety of reasons. For example, possible for non-participant to start collecting at participant's earliest retirement age. Also consider subsidized benefits & survivor benefits.
- For the participant client a QDRO would resolve the issue of the client forfeiting their accrued monthly benefit in the event they predecease the commencement of their benefit thereby making a settlement based upon a future promise of income and not a tangible asset.
- After benefits are secured what next? Spend it? Save it? Invest it?



- Receipt of lump sum distribution requires competent investment & tax advice.
- Voit Econometrics offers Securities and Investment Advisory Services through: Secura Investments, Inc. - A Registered Broker-Dealer and Member NASD & SIPC.
- we specialize in investment management of Pensions, IRA accounts, as well as structuring individual accounts.
- All accounts established for distributions are registered in recipient's name only.
- Monthly withdrawal programs are calculated and automatic monthly distributions are available.
- a well diversified mix of both domestic & international stocks, bonds, and mutual funds are needed to realize consistent returns year after year.
- Voit Econometrics invest in only the most well managed funds and by utilizing funds to no-load & low-load mutual funds.