

VOIT ECONOMETRICS GROUP, INC.

Presents

EFFECTIVELY DRAFTING QDRO'S & VALUING PENSIONS FOR DIVORCE

AN OVERVIEW

10 to 20 Minutes

- ⇒ Purpose of Valuing Pensions & when to divide pensions by QDRO or QDRO like Order
- ⇒ QDRO's used for purposes of property division
- ⇒ Drafting QDRO's for Child Support Arrearages
- ⇒ Types of plans and deriving a value
- ⇒ Basics of valuing a pension
- ⇒ Assumptions affecting the Lump-Sum present value
- ⇒ Points of interest when reviewing an opposing attorneys valuation
- ⇒ Consequences of mis-valuing a pension and what does it mean
- ⇒ Ways to reduce your liability while working in your client's best interest
- ⇒ Dividing traditional defined benefit plan, governmental, and Military Plans
- ⇒ Importance of Survivor Benefits
- ⇒ Innovative ways to draft QDRO's to best serve both parties to a divorce

VALUING PENSIONS FOR DIVORCE

60 Minutes

- ⇒ Basic Calculations
 - ⇒ Present Value of Monthly Payments with Cost-of-Living Adjustments
 - ⇒ Present Value of Monthly Payments w/o COLA's
 - ⇒ Deficiencies in computer based pension valuation programs out on the market
- ⇒ Mortality Discount - Appropriate Factors and tables
- ⇒ Calculating Present Value of a Lump-sum
- ⇒ Interest Rate Assumption for Discounting Purposes
 - ⇒ Inappropriate use of PBGC Rates
 - ⇒ Economic (value for divorce) vs. Actuarial Analysis (cost or liability to company)
 - ⇒ Choosing an appropriate rate
- ⇒ Valuing Government Pension Plans
 - ⇒ Affects of Cost-of-Living Adjustments

- ⇒ Deducting for lack of Social Security
 - ⇒ Military Benefits
- ⇒ Determining the Marital Portion (3 approaches)
- ⇒ Review of Sample Valuations
 - ⇒ Examining an Opposing Attorneys valuation for fairness - red flags
 - ⇒ Minimizing number of assumptions/base valuations on facts

EFFECTIVELY DRAFTING QUALIFIED DOMESTIC RELATIONS ORDERS

100 Minutes

- ⇒ When to Divide by QDRO & Qualification Requirements
 - ⇒ Brief explanation IRC and ERISA sections
 - ⇒ What to look for in a plan document/Summary Plan Description
- ⇒ Pre & Post Retirement Survivor Benefits
 - ⇒ Securing Benefits for the Alternate Payee
 - ⇒ Avoiding the Model QDRO Trap!
 - ⇒ Why filling the blanks is not advantageous to the non-participant spouse or even the participant.
 - ⇒ Limiting your Liability
- ⇒ Subsidized Benefits
- ⇒ Payable over the life of the Alternate Payee or Participant
- ⇒ Benefit Division Considerations
 - ⇒ Dollar Amount Division
 - ⇒ Percentage Division
 - ⇒ Marriage Coverture Fraction
 - ⇒ Frequently Asked Questions
- ⇒ Defined Benefit Plans-Questions to ask yourself
- ⇒ QDRO's for Collecting on Child Support Arrearages
 - ⇒ from defined contribution plans (401k's, profit sharing, etc)
 - ⇒ from defined benefit plans
 - ⇒ tax implications
- ⇒ Problem Plans or Unique Characteristics
 - ⇒ CSRS and FERS
 - ⇒ Railroad
 - ⇒ Military
 - ⇒ City and County Plans
 - ⇒ General Motors
 - ⇒ IBM