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QDRO Prep Sheet for Retirement Accounts (Arizona Divorce 2025)

SECTION 1: Basic Information Needed

1. Full legal names of both spouses
2. Social Security Numbers (submitted securely, not in court docs)
3. Date of marriage and date of separation
4. Case number and county where divorce was filed

SECTION 2: Retirement Plan Details

1. Plan name (e.g., Fidelity 401(k), CalPERS, Thrift Savings Plan)
2. Plan administrator's contact information
3. Participant's name and employment dates
4. Type of plan (401(k), pension, IRA, etc.)
5. Plan account number (use redacted version if sharing publicly)

SECTION 3: Division Instructions

1. Specify the percentage or dollar amount to be awarded to the alternate payee
2. Clarify if gains/losses should be included up to the date of distribution
3. Include the valuation date (e.g., date of divorce, separation, or another date)
4. Specify survivor benefits, if any
5. Indicate whether loans against the account affect the amount awarded

SECTION 4: Additional Legal Notes

1. A QDRO is required only for ERISA-governed plans (401(k), some pensions)
2. Government and military plans may require different orders (e.g., COAP, MPDO)
3. The QDRO must be approved by both the court and the plan administrator
4. Distributions are tax-free if rolled into an IRA but taxable if cashed out

SECTION 5: Tips and Reminders

1. Work with a QDRO specialist or attorney to avoid delays

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2. Submit the draft QDRO to the plan administrator for pre-approval
3. Keep copies of all plan statements from the marriage start date to separation
4. Request a model QDRO from the plan, if available