

QDRO Assignment Authorization Form

(to be completed by the Plan Administrator)

Plan Authorization Required 457(b), 401, 403(b)

Use this Form to:

- establish an account for an alternate payee in connection with a QDRO assignment

As Plan Administrator, it is your responsibility to determine whether a domestic relations order ("Order") constitutes a qualified domestic relations order ("QDRO") under the requirements of Internal Revenue Code ("IRC") §414(p) Employee Retirement Income Security Act ("ERISA"), the Retirement Equity Act ("REA"), any other applicable law and your Plan document. The Plan Administrator must submit this form to MassMutual Retirement Services after the Order has been determined by you to be qualified. Please submit the court issued Order with this form. NOTE: MassMutual will not review any legal document submitted with the form. We will only process alternate payee accounts from information provided on the form or from specific written instruction provided by the Plan Administrator.

As Plan Administrator, it is your responsibility to notify the alternate payee named in the Order that the Order has been qualified and that, among any other applicable items, contribution sources and investment choices will be transferred to his or her account on a pro-rata basis (i.e., the same ratio of contributions/investments will be transferred out of the participant's account and into the alternate payee's account) unless the Order specifies otherwise. Once the alternate payee's account is established, if the alternate payee elects to defer distribution of the account, he or she will receive a Personal Identification Number (PIN) from MassMutual and information on how to access the account. The alternate payee will have the same authority to direct the investments in his/her account as would a participant. After the account has been established, the alternate payee may contact MassMutual's Customer Service Center to request a distribution form.

MassMutual will not process this form until it is received in good order. Please see the *Important Information* Section for information on "Good Order" requirements.

Questions?

Call
MassMutual's Customer Service Center
1-800-528-9009

Fax
877-526-2531 or
800-678-8645

Online
www.massmutual.com/govnp

Section A - Plan Information	
Group No	Plan Name

Section B - Participant Information			
SSN	Participant Name	Date of Birth	
* Legal Address		Email	
City	State	Zip Code	Daytime Phone Number

Section C - Alternate Payee's Information			
SSN	Alternate Payee Name	Date of Birth	
* Legal Address		Email	
City	State	Zip Code	Daytime Phone Number
Relationship to participant (Select one) <input type="checkbox"/> Spouse or former spouse <input type="checkbox"/> **Non-spouse (indicate relationship):			

*We will change your account information to reflect the Legal Address above and all future mailings will be sent to this address unless changed by you or your Plan Administrator as described under "Stale Address" in the *Important Information* Section.

** Note: When a distribution is taken on an account established for a non-spouse alternate payee, the participant is responsible for any applicable taxes.

Section D - Alternate Payee's Assignment Amount (Nos. 1, 2 and 3 are required)

1. **Assignment Amount:** (Select one.)

\$ _____ OR _____ %

NOTE: Contributions sources and investments will be transferred on a pro-rata basis (i.e., the same ratio of contributions/investments will be transferred out of the participant's account and into the alternate payee's account.) We will mirror the participant's investments unless we are provided an in good order enrollment form specifying the Alternate Payee's investment allocations to be applied to the Alternate Payee's account.

2. **Valuation Date:** (Select one.)

Effective date provided in the QDRO (mm/dd/yyyy) _____
 Date QDRO Assignment Authorization is processed by MassMutual.

3. **Earnings or Gain/Loss:** Select one of the following to indicate the treatment of investment gain/loss associated with the assignment amount from the above valuation date through the date the money is moved into the Alternate Payee's separate account.

- MassMutual is instructed to calculate the earnings or gain/loss based on a time-weighted method and include such amount in the amount assigned to the Alternate Payee. See the *Important Information* Section for a description of this method.
- Fixed rate of interest of _____ % (do not annualize)
- Other _____

Please note: you must specify an earnings dollar amount in accordance with the Court Order \$ _____

Earnings or Gain/Loss calculation is not applicable.

4. **Loans: (if applicable)**

The participant's account balance for this determination, if applicable includes OR excludes outstanding loan balances.

(This applies only if the assignment amount is given as a percent.)

NOTE: If applicable, the outstanding loan balance is used only for determining the assignment amount and is not actually transferred to the Alternate Payee's account (i.e., the full amount of the outstanding loan balance will remain in the participant's account)

5. **Vesting: (if applicable)**

For determining the assignment amount, we will use the vested account balance OR total account balance

If the participant is partially vested as of the QDRO valuation date, please provide vesting information below.

Vesting: Employer Match				%	Vesting: Employer Supplemental				%	Vesting: Other (Specify)				%
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6. **Assets from Prior Record Keeper: (if applicable)**

If MassMutual did not record keep your Plan as of the Valuation Date, you will need to provide us with additional information. Please provide the amount (assignment plus earnings or gain/loss) that the Alternate Payee would have received had the assignment been processed on the date the assets were transferred to MassMutual. \$ _____

Please note: you must specify an earnings dollar amount in accordance with the Court Order.

Section E- Plan Administrator Certification and Authorization

I certify that I, as the Plan Administrator or the Plan's authorized representative, and not MassMutual, have made the fiduciary determination as to the qualification of the Participant's Domestic Relations Order and any related fiduciary determination. I authorize MassMutual to transfer the Alternate Payee's QDRO assignment from the Participant's account into an account established for the Alternate Payee pursuant to this form's instructions and information on record at MassMutual. I certify as Fiduciary of the Plan that the Domestic Relations Order meets all of the qualification requirements of a qualified domestic relations order ("QDRO") within the meaning of Internal Revenue Code section 414(p), REA **and/or** ERISA, which has been issued by a court of competent jurisdiction and that such order assigns the amounts indicated in this form from the Participant's account under the Plan to the Alternate Payee in accordance with the terms of the Plan. If a hold was placed on the Participant's account, in connection with the matters addressed in the QDRO, I authorize MassMutual to remove the hold placed on the Participant's account in accordance with the Plan's QDRO procedures. I further certify that the information contained in this form is true and accurate to the best of my knowledge.

I understand that if there are insufficient assets in the Participant's vested account balance to satisfy the Alternate Payee's assignment as directed by the QDRO, this *QDRO Assignment Authorization* will be considered as "Not In Good Order" by MassMutual and will not be processed as it may no longer meet the QDRO qualification rules. MassMutual will notify you accordingly; we recommend that, in such event, you discuss this matter further with the Plan's own legal counsel.

On behalf of the Plan and the Plan Sponsor, the Authorized Plan representative certifies that: (i) MassMutual has not provided legal or tax advice to the Plan Sponsor in connection with or with respect to the transaction(s) reflected on this form; (ii) any materials or information provided by MassMutual to the Plan Sponsor are for educational purposes only and are not specific to the transaction(s) reflected on this form or any other similar transactions; (iii) the Plan Sponsor has consulted with its own tax or legal advisors, as necessary, before authorizing the transaction(s) reflected on this form and has not solely relied on the general educational or other materials provided by MassMutual; (iv) the Plan Sponsor agrees that MassMutual shall be fully protected in relying on these instructions and shall have no duty of further inquiry.

Please be sure the below signatory is on record as an authorized signer for your Plan at MassMutual.

Authorized Plan Signatory/Representative's Signature

Date

Authorized Plan Signatory/Representative's Name (please print)

Completed and signed forms in "good order" may be Faxed to 877-526-2531 or 800-678-8645; or mailed to:

Regular Mail Address:
MassMutual Retirement Services
P.O. Box 1583
Hartford, CT 06144-1583

Overnight Mail Address:
MassMutual Retirement Services
1 Griffin Road North
Windsor, CT 06095-1512

Section F - Important Information

Good Order - "Good Order" means that all sections of the form are complete and the Plan Administrator has provided their signature authorizing MassMutual to process the transaction requested on the form.

Spouse or Former Spouse Alternate Payees - The taxable portion of the distribution must generally be included in the alternate payee's income, unless directly rolled over to an eligible retirement plan or Traditional IRA.

Non-spouse Alternate Payees - The taxable portion of the distribution must generally be included in the participant's income and is not eligible for direct or indirect roll over. Caution: Withholding taken from the non-spouse alternate payee's distribution could be considered in violation of the Order. The participant should discuss with their legal or tax advisor.

Gain/Loss - If specified in the QDRO, amounts assigned to the Alternate Payee shall be appropriately adjusted for gains or losses from the QDRO valuation date to the segregation date. If MassMutual is calculating the gains/losses, such earnings amount will be determined using an overall rate of return of the account during the period between the valuation date and the actual division of the account pursuant to the QDRO. The calculation is based on the beginning and ending account balance and is time weighted to reflect the duration of the assets within the account attributable to transactions during such period, including contributions, withdrawals and loans, if any.

Stale Address - It is important that you notify us if you change your address. Going forward, your address may change in our records either at your or your employer's direction, or as a result of an address confirmation service provided under our agreement with your employer. Under this service, the addresses in our records are compared against and updated quarterly with addresses received from commercial address update services (e.g., the U.S. Postal Service). If your mail is returned to us or your employer tells us your address is incorrect, we are likely to suspend future mailings until a new address is obtained. Unless preempted by federal law, failure to give us a current address may also result in uncashed distributions from your participant account being considered abandoned property under state law, and remitted to the applicable state. To update your address, contact your Plan Administrator or, if permitted by your Plan, log in to our website at www.massmutual.com/govnp and select the "My Profile" tab at the top of the screen.

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) (of which Retirement Services is a division) and its affiliated companies and sales representatives.