

**Concordia Plan Services**  
**Domestic Relations Order Review Procedures**  
**for the Concordia Retirement Plan and**  
**the Concordia Retirement Savings Plan**

A. Receipt of Order

Once a domestic relations order has been received by CPS, whether in draft form or as a final court order, a letter shall be sent informing the member, alternate payee and their respective counsel or other designated representatives that the document was received.

B. Segregation of Alternate Payee's Interest

1. Concordia Retirement Savings Plan (CRSP)

If the order relates to the CRSP, Fidelity, the recordkeeper, shall be notified of the pending order and the member's account shall be "frozen" and not be available for loan or distribution until the qualified status of the order has been determined by CPS.

2. Concordia Retirement Plan

If the order contemplates assignment to the alternate payee of a portion of the member's benefits under the Concordia Retirement Plan (CRP), and if the alternate payee's portion can be reasonably ascertained or estimated from the contents of the document, the member's benefit records under the CRP shall be so notated. The alternate payee's portion shall be held by the plan and no distribution of such portion shall occur until the qualified status of the order has been determined by CPS or the time allowed for revisions has expired as described herein.

If benefit payments have commenced to the member when the order is received, the portion of the benefit which CPS determines is affected by the order shall be held by CPS until the status of the order is finally determined.

3. Separate Benefit Not Identifiable

If CPS is unable, because the order is vague, ambiguous, has conflicting provisions or otherwise, to reasonably determine which plans are involved or the alternate payee's potential separate interest, no "freezing" or holding of the member's benefits shall occur until such time as the order is revised.

4. Notice

The member shall be notified of the actions taken hereunder.

C. Initial Determination of Qualified Status

Within 45 days after receipt of a domestic relations order, CPS shall inform the member, alternate payee and their respective counsel or other designated representatives, of its determination as to the qualified status of the order.

If the order is found to be qualified, CPS shall so notify the CRSP recordkeeper and the alternate payee's interest in the member's account shall be formally segregated and a new account created in alternate payee's name. In a similar manner, the alternate payee's interest in the member's CRP benefits shall be formally noted in the member's plan record.

If the order is found not to be a qualified order, CPS shall so notify the parties and specify the reasons why the order is not qualified. The parties shall be advised that they have until a date six months after the date of the notification to submit a revised order to CPS.

If no revised order is received within the six-month period, any benefit "frozen" or otherwise protected for alternate payee shall be released. If an order is later approved, it will apply prospectively only.

D. Second Review of Order

If a revised order is received by CPS, CPS shall notify the parties in a manner similar to the initial notification regarding the original order. CPS shall then review the order and make its determination within 45 days of receipt.

If the order is found not to be qualified, the parties shall be notified and given an additional six-month period to revise and resubmit the order. This procedure shall be continued until the order is determined to be qualified, the order is withdrawn from consideration or the time allowed for resubmission of the order under these procedures has been exhausted.

If subsequent revisions are not received within any allowed six-month period, any funds held or benefits "frozen" shall be released. If an order is later approved, it will apply prospectively only.

E. Request for Additional time to Revise Order

If at any time during the six-month period provided for revision of an order, any party interested in the order notifies CPS that it requests additional time in writing, such additional time shall be granted in six-month increments. The extension period shall be confirmed in writing. If a revised order is not submitted and no request for additional time is received, CPS shall close the matter at the end of the six-month period granted in the extension and any amounts frozen or held pending the QDRO determination will be released. If an order is later approved, it will apply prospectively only.