



CalSTRS Questionnaire

Name of CalSTRS Member/Employee: _____

Member’s Date of Plan Participation (often the same as Date of Hire): _____ / _____ / _____

If exact date not known, was it: Before Date of Marriage After Date of Marriage

If the Member is RETIRED, answer the following questions: *(Note: This information is required for retired members – please contact CalSTRS at (800) 228-5453 if you cannot answer all questions below.)*

Date of retirement: _____ / _____ / _____

Benefit Option elected at retirement: _____

Name of Option beneficiary: _____

If the Nonmember Spouse predeceases the Member, his/her share of the benefits shall:

Revert to the Member **OR** Be payable to Nonmember Spouse’s designated beneficiary

Has Member Remarried: Yes No

If yes, Member’s current spouse is named as the Option beneficiary: Yes No

If the Member is NOT YET RETIRED, answer the following questions:

If your marital settlement agreement or judgment does not specify the method of division, which method of division do the parties agree to use (see chart on next page for more information):

Segregation Method **OR** Time-Rule Formula

If TIME-RULE FORMULA, if the Nonmember Spouse predeceases the Member, his/her share of the benefits shall:

Revert to the Member **OR** Be payable to Nonmember Spouse’s designated beneficiary

Please send QDRO Helper a copy of any court orders previously filed regarding the CalSTRS benefits. Please describe any agreement between you and your former spouse regarding the division of the retirement plan that is not addressed in your Marital Settlement Agreement or Judgment:

NOTE: **CalSTRS requires a joinder of employee benefit plan** before it can divide a Member’s benefits pursuant to a DRO. Please ask your family law attorney/CalSTRS if a joinder has been filed for your case. If already filed, please send a copy of the joinder to QDRO Helper. If no joinder has been filed, QDRO Helper can complete the joinder for you for an additional flat fee of \$200.00.

I require QDRO Helper’s joinder service: Yes No

If yes, please submit the additional \$200 with your initial client deposit.

	SEGREGATION METHOD	TIME RULE FORMULA
Availability	Only available if the member has not yet retired and is not receiving a disability benefit.	Available if the member is active <u>or</u> retired.
Award Calculation	The amount awarded to the nonmember spouse is typically 50% of the member's service credit, contributions and interest earned from date of marriage through the date of separation.	Nonmember spouse is entitled to a percentage of the member's monthly benefit. The community property portion of a member's account is determined by calculating the service credit earned from the date of marriage to the date of separation, under the Time Rule Formula (a marital fraction).
Legal holds	Removed after segregation unless there is a longevity bonus or other account enhancement. Member controls member account. Nonmember spouse controls nonmember's account.	Remains on the account. The nonmember spouse may request benefit estimates at any time. Benefits are payable to nonmember spouse only when the member is receiving a benefit.
Access to Nonmember Spouse account and benefits	Immediately available since the nonmember spouse receives a separate account. Nonmember spouse may apply for a monthly benefit at age 55 or older when account has 2.5 or more years of service credit.	CalSTRS cannot pay the nonmember spouse until member retires. Nonmember spouse does not receive a separate account.
Lump-sum distribution	The nonmember spouse can apply for a refund of contributions and interest at any time. A refund of contributions will only refund Defined Benefit contributions and interest, as well as any Defined Benefit Supplement account balance. Employer and state contributions to the Defined Benefit account are <u>not</u> refundable.	No lump sum distribution option. The nonmember spouse cannot obtain a refund or access contributions and interest. Benefits will be paid as a monthly annuity only.
Monthly benefit	The nonmember spouse may be eligible at age 55 or older to apply for a lifetime monthly benefit. The nonmember spouse's monthly benefit is calculated using the member's salary on the date of separation , the nonmember spouse's age on the effective date of the benefit and the service credit awarded to the nonmember spouse.	A proportionate share of the member's benefit is payable to the nonmember spouse by CalSTRS when the member applies for a benefit. The benefit is calculated using the member's salary at the time of member's retirement.
Defined Benefit Supplement and Cash Balance accounts	A member's Defined Benefit Supplement account or Cash Balance account can only be divided by a specified flat percentage. These accounts contain only contributions and interest. Service credit does not apply.	Nonmember spouse receives a proportionate share of member's account if specified in the court order. This share is usually determined by the percentage derived from the Time Rule Formula when calculating the nonmember's percentage of the Defined Benefit account.
Nonmember's Award	Removed from member's accounts.	Remains in member's account.

This chart is not intended to be legal advice. Please contact CalSTRS at 800-228-5453 for plan details.