



Chicago Teachers' Pension Fund

QUALIFIED ILLINOIS
DOMESTIC RELATIONS
ORDER (“QILDRO”)
BOOKLET

For the purposes of a division of marital assets through a QILDRO:

Divorce

Means dissolution of a marriage **or** civil union.

Spouse

Means spouse by marriage **or** civil union.

To divide pension benefits in a divorce, you must file a court approved certified copy of a Qualified Illinois Domestic Relations Order (“QILDRO”) with the Chicago Teachers’ Pension Fund (“CTPF”).

This booklet contains detailed information about QILDROS, including how to properly complete and file a QILDRO. This booklet is not intended and does not provide legal advice. Please seek legal counsel if you need assistance or legal advice in order to complete your QILDRO.

What is a QILDRO?

A QILDRO is a court order issued by an Illinois court. It directs CTPF to pay your Alternate Payee a portion of your CTPF benefits. **CTPF must have a valid QILDRO on file or CTPF cannot pay your Alternate Payee.** An Alternative Payee is the person who is paid part of your CTPF benefit through a QILDRO. An Alternative Payee is most commonly your former spouse. However, an Alternative Payee can also be a current spouse, child, or other dependent.

A QILDRO is Required by Law

By law, CTPF cannot accept anything other than a QILDRO, including, but not limited to:

- Out of state QILDROs – The QILDRO must be entered by an Illinois court;
- A Judgement for Dissolution of marriage/civil union;
- Marital settlement agreement;
- Divorce decree.
- Qualified Domestic Relations Order (QDROs) - A QILDRO is **not** the same as a QDRO.

QILDRO Forms

QILDRO forms are provided at the end of this booklet. You must use the forms provided.

Completing the QILDRO

To properly complete your QILDRO, you need the following:

- The court's judicial district and county.
- The case caption and case number.
- The name, mailing address, and Social Security number for you and your alternate payee.
 - **Addresses and Social Security Numbers:** The member and alternative payee's name, address, and social security number must be on the QILDRO. If you choose to not put an address and/or social security number on the QILDRO then CTPF must receive a Notice of Confidential Information in a Court Filing with the address and/or the social security number. A Notice of Confidential Information in a Court Filing form is at the end of this booklet. CTPF cannot accept a QILDRO that does not have the member and alternative payee's address and social security number on the QILDRO, if CTPF has not received a Notice of Confidential Information in a Court Filing with the information excluded from the QILDRO. **It is the alternative payee's responsibility to keep their address up to date with CTPF. The amount due or a portion of the amount due may be forfeited by the alternative payee, if CTPF does not have a current address for the alternative payee.**
- Your relationship to the alternate payee.
- All of the required payment information for each benefit you have agreed to divide.
- Your marital period dates and service amounts (*only if you are using a percentage of the marital portion as a calculation method anywhere in your QILDRO*).
- A Consent to Issuance of QILDRO form (*only if you have service with CTPF prior to July 1, 1999*).
- The Illinois Circuit Court judge's signature and court stamp.
- The Illinois Circuit Court Clerk's certification. This must bear the clerk of court's seal or stamp certifying the document as a true and complete copy of the original. You must provide a certified copy of the QILDRO.
- A check or money order payable to CTPF for \$50.00, for the required QILDRO processing fee.

What can be divided through a QILDRO?

An alternative payee may receive a portion of your monthly pension benefit, any lump-sum refunds, termination refund, and/or death benefit if ordered through a QILDRO. Lump-sum refunds may include a

survivor's refund or any other lump-sum refund do to the member. An alternative payee may receive a portion of a member's termination refund which is received when a member takes a refund of the member's contributions before qualifying for a pension. A member's beneficiaries receive a death benefit when a member dies. An alternative payee may receive a portion of the death benefit before any distribution is made to the member's beneficiaries if ordered through a QILDRO.

Choosing a dollar amount or percentage

There are two different methods of determining what portion of a benefit will be paid to an alternative payee. A dollar or percentage method may be chosen. The QILDRO can have all dollar amounts, all percentage amounts, or a combination of both.

Dollar amount

A flat dollar amount will be paid to the alternate payee if the dollar amount method is chosen. The alternate payee will receive the exact amount stated in the QILDRO. The alternative payee's payments will not change even if the final pension benefit amount to the member has increased or decreased.

If a QILDRO contains only dollar amounts, a Calculation Order is not required. The Fund will keep the QILDRO on file and refer to it at the time a pension benefit is applied for.

Percentage

There are two types of percentage methods that may be chosen in a QILDRO. In a QILDRO a percentage of the gross amount of the benefit or a percentage of the marital portion of the benefit may be selected.

CTPF must receive a court ordered certified copy of a Calculation Order if any part of a QILDRO contains percentages. By law, CTPF cannot pay an alternate payee without a Calculation Order.

Marital period or gross amount of final benefit

(Percentage QILDROs only)

If you use a percentage, you will also need to decide whether your alternate payee will be paid a percentage of benefits you earned during your marital period, or a percentage of your final gross benefit amount.

If you choose to apply the percentage to the marital period, you will:

- Need to complete and use the Marital Portion Benefit Calculation Formula in Section IX of the QILDRO form.

- You must decide if you are including regular service only, or regular and any permissive service you may have.
 - **Regular service** is service you earned while participating in CTPF, reinstated service you purchase to pay back a refund, and omitted service (if you weren't enrolled in CTPF when you should have been).
 - **Permissive service** includes unused, unpaid sick leave credit, and also certain types of optional past service credit you may be able to purchase (if you are eligible). Examples of permissive service you can purchase include military service and out-of-state service credit.

Choosing the calculation method for each benefit type

Each benefit type you are dividing has a separate section on the QILDRO form you will need to fill out. If you are not dividing a certain benefit, you will leave that section of the QILDRO form blank. Even if you leave a section blank, you will still need to submit the entire QILDRO form, including any blank sections, or it will not be accepted by CTPF.

Decisions for your QILDRO Benefit Information

If you are dividing...	What you need to decide...
<p>Retirement Benefits (monthly pension payments) QILDRO Section III</p>	<ol style="list-style-type: none"> 1. Which calculation method you are using: <ul style="list-style-type: none"> • Flat dollar amount. • Percent of marital portion. • Percent of gross benefit amount. 2. When your alternate payee's payments will terminate. 3. If you are already retired, you need to decide when the alternate payee's payments will begin. <p><i>If you leave Section III blank, your alternate payee will not receive any part of your monthly pension (current or future).</i></p>

Annual increase

to monthly pension payments

QILDRO Section IV

If your alternate payee’s share of your pension will be recalculated every year to include a proportionate share of the annual increase.

If you are not dividing a retirement benefit (Section III), leave Section IV blank.

*If you completed Section III, you **must** choose an option for Section IV.*

Termination Refund or Lump-Sum Retirement Benefit

(examples: survivor’s refund or refund of contributions)

QILDRO Section V

Which calculation method you are using:

- Flat dollar amount.
- Percent of marital portion.
- Percent of gross benefit amount.

If you leave Section V blank, your alternate payee will not receive any part of any future lump-sum refunds or termination refund.

Partial Refund QILDRO Section VI

CTPF does not give Partial Refunds. **This section should be left blank.**

Death Benefits (lump sum only) QILDRO Section VII

Which calculation method you are using:

- Flat dollar amount.
- Percent of marital portion.
- Percent of gross benefit amount.

If you leave Section VII blank, your alternate payee will not receive any part of your lump sum death benefits.

Choosing the benefit types to include in your QILDRO

An important point to remember is that even if a QILDRO specifies a certain benefit type, it does not require you, as a CTPF member, to take that benefit type if another choice is available to you.

For example, if your QILDRO states your alternate payee receives part of your monthly retirement benefit, the alternate payee will not receive this amount if you take a refund of contributions instead of a monthly pension. This means that your alternate payee will not receive any portion of your retirement benefit because there is no longer a retirement benefit to pay. In addition, your alternate payee would not receive any portion of your refund, unless you have also completed the termination refund or lump-sum retirement benefit section of the QILDRO (QILDRO Section V).

To ensure your alternate payee receives the portion of your CTPF benefits, fill out all sections of the QILDRO that apply now and possibly in the future as your negotiations intended.

Making sure your QILDRO is valid

You are required to use the QILDRO forms provided by CTPF. You cannot change them in any way or they will be considered invalid and will request you to submit a new QILDRO.

Reasons a QILDRO will be rejected by CTPF include:

- The form is not CTPF's form.
- The form has been retyped.
- You have altered, added, changed, crossed out words, or customized the form in any way.
- Only part of the QILDRO form was submitted. You must submit the **entire** form, even if there are sections you leave blank.
- Incomplete or not properly completed.
- The required \$50.00 processing fee was not included.
- The form has not been signed by a judge in an Illinois Circuit Court and stamped.
- QILDRO is not a Certified Copy.
- You did not include a signed consent form (if required)

Service with CTPF prior to July 1, 1999

If you contributed to CTPF prior to July 1, 1999, CTPF must have your consent in writing before CTPF can accept your QILDRO. You must complete and submit CTPF's Consent to Issuance of QILDRO form along with your QILDRO. This form is included at the end of the in this booklet.

If you submit your QILDRO without this form, CTPF cannot accept the QILDRO.

Submitting a QILDRO

Please submit your QILDRO, all necessary documents, and the required \$50.00 processing fee to CTPF:

Chicago Teachers' Pension Fund
425 S. Financial Place, Suite 1400
Chicago, IL 60605-1000

Make sure to keep a copy of your QILDRO for your records.

If your QILDRO has errors:

After CTPF receives your QILDRO, CTPF will review it to make sure it is completed properly. If CTPF find errors, your QILDRO is invalid and will not be accepted. CTPF will contact you to inform you what the errors are and the steps you need to take to correct them. Some errors can be easily fixed—for example if you forgot to include the \$50.00 fee. If there is a problem with the QILDRO form itself, however, you will need to go back to court to obtain a new QILDRO.

Once your QILDRO is accepted:

If your QILDRO contains dollar amounts only:

If your QILDRO contains only dollar amounts, your QILDRO will remain on file until benefits are applied for. Once benefits are applied for, your alternative payee will begin receiving payments the same month that you begin receiving monthly pension payments. Your pension will be reduced to accommodate the payments to the alternative payee.

If your QILDRO contains percentages:

If any part of your QILDRO contains percentages, once CTPF accepts your QILDRO the Fund will send correspondence to you, your alternative payee, and any attorneys of record that are authorized to receive information. The correspondence will include a request for a Calculation Order and your benefit information.

When will CTPF pay you and your alternate payee?

A QILDRO requires CTPF to split your CTPF benefit at the time it is paid to you. Your alternate payee cannot receive any payments from CTPF before you do.

If you are...	And your QILDRO contains...	CTPF will make payments to...
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Retired

Flat dollar amounts only

You: After CTPF accepts your valid QILDRO your benefits will be reduced by the amount ordered in the QILDRO.

Your alternate payee: After CTPF accept your valid QILDRO

Retired

Any percentages

You: After CTPF accepts your valid QILDRO your benefits will be reduced by an estimated amount based off of the percentage ordered in the QILDRO. This amount will be held in an escrow account until such time that a Calculation Order is received and accepted. The escrow will be trued up with the amount ordered in the Calculation Order once received and accepted. If the estimated amount is greater than the amount ordered in the Calculation Order than that amount will be given back to you. If the escrow amount is less than the amount ordered in the Calculation Order then that amount will be deducted from your next monthly pension payment along with the alternative payee's monthly amount.

Your alternate payee: After CTPF accepts your valid QILDRO **and** CTPF receives a valid, court ordered, certified copy of the Calculation Order the alternative payee will begin receiving the amount ordered in the Calculation Order and the trued up amount of the escrow.

Not retired

Flat dollar amounts only

You: After you apply for your benefits your pension benefits will be reduced by the amount ordered in the QILDRO.

Your alternate payee: Once you begin receiving your benefits.

Not retired

Any percentages

You: After you apply for your benefits your benefits will be reduced by an estimated amount based off of the percentage ordered in the QILDRO. This amount will be held in an escrow account until such time that a Calculation Order is received and accepted. The escrow will be trued up with the amount ordered in the Calculation Order once received and accepted. If the estimated amount is greater than the amount ordered in the Calculation Order then that amount will be given back to you. If the escrow amount is less than the amount ordered in the Calculation Order then that amount will be deducted from your next monthly pension payment along with the alternative payee's monthly amount.

Your alternate payee: After you begin receiving your benefits **and** CTPF receives a valid, court ordered, certified copy of the Calculation Order the alternative payee will begin receiving the amount ordered in the Calculation Order and the trued up amount of the escrow.

Lump sum death benefits

If lump sum death benefits are included in your QILDRO, this portion of the QILDRO will be implemented if you die and if CTPF has a valid address for your alternate payee.

Can you change your QILDRO?

If your QILDRO was accepted by CTPF but the parties later want to change the terms, you can submit an amended QILDRO. Once all parties agree on the changes, you will need to submit an amended court ordered, certified copy of the amended QILDRO and include a \$50.00 processing fee. The amended QILDRO must be accepted by the court.

Keep in mind that your amended QILDRO will not replace your original until it has been deemed valid and

accepted by CTPF. If you don't submit a valid amended QILDRO, CTPF is required by law to follow the instructions in the original QILDRO the Fund has on file.

When does a QILDRO terminate?

A variety of situations can cause a QILDRO to terminate, including:

- When the full amount of the benefit has been paid.
- If there were a specific number of retirement benefits designated in the QILDRO and the amount of payments has been reached.
- If CTPF receives a valid court order that terminates the QILDRO.
- If the member is deceased (if death benefits were included in the QILDRO, they will be paid).
- If the alternate payee is deceased.
- The termination date (if applicable) in the QILDRO.

Completing the Calculation Order

(Percentage QILDROs only)

A Calculation Order is provided at the end of this packet. You only need to complete a Calculation Order if your QILDRO contains percentages. A Calculation Order can be completed by you, your alternate payee, or an attorney. A Calculation Order should **not** be completed until you apply for your benefits. If you complete your Calculation Order before this, you are basing it on estimated numbers which may change. When you apply for benefits, CTPF will send you your final benefit amounts to use to complete your Calculation Order.

The Calculation Order translates the percentages in your QILDRO into final dollar amounts. **CTPF cannot calculate these amounts for you.** CTPF can only pay your alternate payee once CTPF has a valid court ordered, certified copy of the Calculation Order that tells CTPF the exact amount(s) to be paid. However, if you are receiving a monthly benefit then your monthly benefit will be decreased by an estimated amount based off of the QILDRO and this amount will be held in an escrow until the Calculation Order is received. If the QILDRO orders a percentage amount of any termination refund or lump-sum retirement benefit then no amounts that are termination or lump-sum refunds will be paid to you until a Calculation Order is received.

To properly complete your Calculation Order, you need the following:

- The court's judicial district and county.
- The case caption and case number.
- The name, mailing address, and Social Security number for you and your alternate payee.

- **Addresses and Social Security Numbers:** The member and alternative payee's name, address, and social security number must be on the Calculation Order. If you choose to not put an address and/or social security number on the Calculation Order then CTPF must receive a Notice of Confidential Information in a Court Filing with the address and/or the social security number. A Notice of Confidential Information in a Court Filing form is at the end of this document. CTPF cannot accept a Calculation Order that does not have the member and alternative payee's address and social security number on the Calculation Order, if CTPF has not received a Notice of Confidential Information in a Court Filing with the information excluded from the Calculation Order. **It is the alternative payee's responsibility to keep their address up to date with CTPF. The amount due or a portion of the amount due may be forfeited by the alternative payee, if CTPF does not have a current address for the alternative payee.**

- Your relationship to the alternate payee.
- A copy of your QILDRO if not previously submitted.
- The Illinois Circuit Court judge's signature and court stamp.
- The Illinois Circuit Court Clerk's certification. This must bear the clerk of court's seal or stamp certifying the document as a true and complete copy of the original. CTFP must receive a certified copy of the Calculation Order.
- A check or money order payable to CTPF for \$50.00 for the required processing fee.

You will need to refer to your QILDRO when completing the Calculation Order. The Calculation Order has separate sections for each benefit type and calculation method you included in your percentage QILDRO. You must make sure you complete each section in the Calculation Order that corresponds with a completed section in your QILDRO:

If you used a percentage of the marital portion in your QILDRO

If you completed this section in your QILDRO...

You must complete this section of your Calculation Order...

Section III, A2

Retirement Benefit

3(a)**Section V, A2**Termination Refund or
Lump-sum Retirement
Benefit**3(b)****QILDRO Section VII, A2**

Death Benefits

3(d)

You will also need to refer to the Marital Portion Benefit Calculation Formula in Section IX of your QILDRO to complete any entry in Section 3 of your Calculation Order.

If you used a percentage of the final gross benefit in your QILDRO
**If you completed this section
in your QILDRO...**
**You must complete this section
of your Calculation Order...**
QILDRO Section III, A3

Retirement Benefit

4(a)**QILDRO Section V, A3**Termination Refund or
Lump-sum Retirement
Benefit**4(b)****QILDRO Section VII, A3**

Death Benefits

4(d)

Make sure your Calculation Order is valid

To make sure your Calculation Order is accepted by CTPF:

- Use the form that CTPF provides at the end of this booklet. **Do not retype the form.**
- Submit the entire form, including sections that you left blank, addresses, social security numbers, unless a Notice of Confidential Information in a Court Filing is submitted with the Calculation Order.
- Fill out the appropriate sections that match your QILDRO.

- Do not add, change, or cross out words, or customize the form in any way.
- The form must be signed by a judge in an Illinois Circuit Court and stamped.
- Submit a certified copy of the Calculation Order.
- You must include the required \$50.00 processing fee (a check or money order made payable to CTPF).

Please keep in mind that CTPF will not:

- Check your math.
- Verify that what you have entered is how you intended your benefits to be divided.

CTPF can answer factual questions about your benefits and Calculation Orders, but the Fund cannot advise you on how to divide your benefits, do any calculations for you, or provide you legal advice. Please contact your own legal counsel if you need any assistance with your QILDRO or Calculation Order.

Submitting a Calculation Order

The Calculation Order, any other required documentation, and the \$50.00 processing fee must be submitted to:

Chicago Teachers' Pension Fund
425 S. Financial Place, Suite 1400
Chicago, IL 60605-1000

Make sure to keep a copy of your Calculation Order for your records.

After CTPF receive your Calculation Order, the Fund will either:

- Send you a letter that it has been accepted.
- Send you a notice that it has not been accepted. This notice will include the reasoning why the Calculation Order was not accepted and a request for you to submit a new Calculation Order or further documentation or payment if required.

Payment

An alternative payee has the option to have their payments direct deposited. Please have the alternative payee submit the direct deposit form at the end of the this booklet, if choosing direct deposit. A paper check will be issued to the address of the alternative payee on file, until a direct deposit form is received

and accepted.

An alternative payee must also complete W-4P form at the end of this booklet.

Protect your benefits

How your benefits get divided in divorce can be of considerable financial and legal significance to you. CTPF strongly recommends you obtain legal counsel when negotiating the division of your CTPF benefits and completing the required documents. You must complete and submit a Confidential Information Authorization Release form, provided at the end of this booklet, if any attorney is to receive information on your behalf or speak to CTPF on your behalf.

Member Services Department 312-641-4464

Chicago Teachers' Pension Fund
425 S. Financial Place, Suite 1400
Chicago, IL 60605-1000



IN THE COURT OF THE _____ JUDICIAL DISTRICT
_____ COUNTY, ILLINOIS.

)

)

No:

)

QUALIFIED ILLINOIS DOMESTIC RELATIONS ORDER

THIS CAUSE coming before the Court for the purpose of the entry of a Qualified Illinois Domestic Relations Order under the provisions of Section 1-110 of the Illinois Pension Code (40 ILCS 5/1-119), the Court having jurisdiction over parties and the subject matter hereof; the Court finding that one of the parties to this proceeding is a member of a retirement system subject to Section 1-110 of the Illinois Pension Code (40 ILCS 5/1-119), this Order is entered to implement a division of that party's interest in the retirement system; and the Court being fully advised;

IT IS HEREBY ORDERED AS FOLLOWS:

- I. The definitions and other provisions of Section 1-110 of the Illinois Pension Code (40 ILCS 5/1-119) are adopted by reference and made a part of this Order.
- II. Identification of Retirement System and parties:

Retirement System: Public School Teachers' Pension and Retirement Fund of Chicago
425 S. Financial Place, Suite 1400 | Chicago, Illinois 60605-1000

Member:

(Name)

(Mailing Address)

(Social Security Number must be provided on copy submitted to CTPF)

Alternate Payee:

(Name)

(Mailing Address)

(Social Security Number must be provided on copy submitted to CTPF)

The alternate payee is the member's (Check one):

- Current or former spouse Child or other dependant

III. **Monthly Retirement Benefit.** The Retirement System shall pay the indicated amounts of the member's retirement benefits to the alternate payee under the following terms and conditions:

(A) The Retirement System shall pay the alternate payee pursuant to one of the following methods **(Complete the ONE option that applies):**

- (1) \$ _____ (enter amount) per month; or
- (2) ___% (enter percentage) per month of the marital portion of said benefit with the marital portion defined by using the formula in section IX; or
- (3) ___% (enter percentage) per month of the gross amount of said benefit calculated as of the date the: Member's alternate payee's benefit commences.

(Check alternate payee only if the alternate payee will commence benefits after the member commences benefits, e.g. if the member is receiving retirement benefits at the time this Order is entered.)

(B) If the member's retirement benefit has already commenced, payments to the alternate payee shall commence either **(Check/complete the ONE option that applies):**

- (1) as soon as administratively possible upon this order being received and accepted by the Retirement System; or
- (2) on the date of _____

(Enter any benefit payment date that will occur at least 30 days after the date the retirement system receives a valid QILDRO, but ONLY if payment to the alternate payee is to be delayed to some future date; otherwise, check item (1) above.)

(C) If the member's retirement benefit has not yet commenced, payments to the alternate payee shall commence as of the date the member's retirement benefit commences.

(D) Payments to the alternate payee under this Section III shall terminate **(Check/complete the ONE option that applies):**

- (1) upon the death of the member or the death of the alternate payee, whichever is the first to occur; or
- (2) after _____ (enter any set number) payments are made to the alternate payee or upon the death of the member or the death of the alternate payee, whichever is the first to occur.

IV. **Post-retirement Increases.** If the member's retirement benefits are subject to annual post-retirement increases, shall shall not be recalculated or increased annually to include a proportionate share of the applicable annual increases.

V. **Termination Refund or Lump-sum Retirement Benefit.** The Retirement System shall pay to the alternate payee the indicated amounts of any refund upon termination or any lump-sum retirement benefit that becomes payable to the member, under the following terms and conditions:

(Member's Name)

(A) The Retirement System shall pay the alternate payee pursuant to one of the following methods **(Complete the ONE option that applies):**

(1) \$_____ ; (enter amount) or

(2) _____% enter percentage of the marital portion of the refund or lump-sum retirement benefit, with the marital portion defined using the formula in Section IX; or

(3) _____% enter percentage of the gross amount of the refund or lump-sum retirement benefit, calculated when the member's refund or lump-sum retirement benefit is paid.

(B) The amount payable to an alternate payee under Section V(A)(2) or V(A)(3) shall include any applicable interest that would otherwise be payable to the member under the rules of the Retirement System.

(C) The payees' share of the refund or lump-sum retirement benefit under this Section V shall be paid when the member's refund or lump-sum retirement benefit is paid.

VI. **Partial Refund.** The Retirement System shall pay to the alternate payee the indicated amounts of any partial refund that becomes payable to the member under the following terms and conditions:

(A) The Retirement System shall pay the alternate payee pursuant to one of the following methods **(Complete the ONE option that applies):**

(1) \$_____ (enter amount); or

(2) _____% (enter percentage) of the marital portion of said benefit, with the marital portion defined using the formula in Section IX; or

(3) _____% (enter percentage) of the gross amount of the benefit calculated when the member's refund is paid.

(B) The amount payable to an alternate payee under Section VI (A)(2) or (A)(3) shall include any applicable interest that would otherwise be payable to the member under the rules of the Retirement System.

(C) The alternate payee under Section VI shall be paid when the member's partial refund is paid.

VII. **Lump-sum Death Benefit.** The Retirement System shall pay to the alternate payee the indicated amounts of any death benefits that become payable to the member's death benefit beneficiaries or estate under the following terms and conditions:

(A) To the extent and only to the extent required to effectuate this Section VII, the alternate payee shall be designated as and considered to be a beneficiary of the member at the time of the member's death and shall receive **(Complete ONE of the following options):**

(1) \$_____ (enter amount) or

(2) _____% (enter percentage) of the marital portion of the death benefits, with the marital portion defined using the formula in Section IX; or

(3) _____% (enter percentage) of the gross amount of death benefits calculated when said benefits become payable.

(Member's Name)

- (B) The amount payable to an alternate payee under Section VII (A)(2) or VII(A)(3) shall include any applicable interest payable to the death beneficiaries under the rules of the Retirement System.
- (C) The alternate payee's share of death benefits under this Section VII shall be paid as soon as administratively possible after the member's death.

VIII. If this Order indicates that the alternate payee is to receive a percentage of any retirement benefit or refund, upon receipt of the information required to be provided by the Retirement System under Section 1-119 of the Illinois Pension Code (40 ILCS 5/1-119), the calculations required shall be performed by the member, by the alternate payee, or by their designated representatives or designated experts. The results of the calculations shall be provided to the Retirement System via a QILDRO Calculation Court Order in accordance with Section 1-119 of the Illinois Pension Code.

IX. **Marital Portion Benefit Calculation Formula.** (Option to calculate benefit in items III (A)(2), V(A)(2), VI(A)(2), and VII(A)(2) above). If in this Section "other" is circled in the definition of A, B, or C, then a supplemental order must be entered simultaneously with this QILDRO clarifying the intent of the parties or the Court as to that item.

The supplemental order cannot require the Retirement System to take any action not permitted under Illinois law or the Retirement System's administrative rules. To the extent that the supplemental order does not conform to Illinois law or administrative rule, it shall not be binding upon the Retirement System:

- (1) The amount of the alternate payee's benefit shall be the result of $(A/B) \times C \times D$ where:
 "A" equals the number of months of: regular regular plus permissive other
 service that the member accumulated in the Retirement System from the date of marriage

_____ to the date of divorce _____.
 (enter date mm/dd/yyyy) (enter date mm/dd/yyyy)

This number of months shall be calculated as whole months as after receipt of information required from the Retirement System pursuant to Section 1-119 of the Illinois Pension Code (40 ILCS 5/1-119).

"B" equals the number of months of: regular regular plus permissive other
 service that the member accumulated in the Retirement System from the time of initial membership in the Retirement System through the member's effective date of retirement. The number of months of service shall be calculated as whole months after receipt of information required from the Retirement System pursuant to Section 1-119 of the Illinois Pension Code (40 ILCS 5/1-119).

"C" equals the gross amount of:

- i. The member's monthly retirement benefit [Section III(A)] calculated as of the members effective date of retirement.: including not including other
 Permissive service, upgrades purchased, and other benefit formula enhancements;
- ii. The member's refund payable upon termination or lump sum retirement benefit that becomes payable, including any payable interest [Section V(A)] calculated as of the time said refund becomes payable to the member;

 (Member's Name)



- i. The member's partial refund, including any payable interest [Section VI(A)] calculated as of the time said partial refund becomes payable to the member; or
- ii. The death benefit payable to the member's death benefit beneficiaries or estate, including any payable interest [Section VII(A)] calculated as of the time said benefit becomes payable to the members beneficiaries;

Whichever are applicable pursuant to Section III, V, VI, or VII of this Order. These gross amounts shall be provided by the Retirement System pursuant to Section 1-119 of the Illinois Pension Code (40 ILCS 5/1-119).

"D" equals the percentage noted in Section III (A)(2), V(A)(2), VI(A)(2), whichever is applicable.

- (1) The alternate payee's benefit under this Section IX shall be paid in accordance with all Sections of this Order that apply.

- X. In accordance with subsection (i) of Section 1-119 of the Illinois Pension Code (40 ILCS 5/1-119), so long as this QILDRO is in effect, the member may not elect a form of payment of the retirement benefit that has the effect of diminishing the amount of the payment to which the alternate payee is entitled, unless the alternate payee has consented to the election in writing, the consent has been notarized, and the consent has been filed with the Retirement System.
- XI. If the member began participating in the Retirement System before July 1, 1999, this Order shall take effect unless accompanied by the written consent of the member as required under subsection (m) of Section 1-119 of the Illinois Pension Code (40 ILCS 5/1-119).

XII. The Court retains jurisdiction over this matter for all the following purposes:

- (1) To establish or maintain this Order as a Qualified Illinois Domestic Relations Order.
- (2) To enter amended QILDROs and QILDRO Calculation Orders to confirm to the parties' Marital Settlement Agreement or Agreement for Legal Separation ("Agreement"), to the parties' Judgment for Dissolution of Marriage or Judgment for Legal Separation ("Judgment"), to any modification of the parties' Agreement or Judgment, or to any supplemental orders entered to clarify the parties' Agreement or Judgment.
- (3) To enter supplemental orders to clarify the intent of the parties of the Court regarding the benefits allocated herein in accordance with the parties' Agreement or Judgment, with any modifications of the parties' Agreement or Judgment, or with supplemental orders entered to clarify the parties' Agreement or Judgment. A supplemental order may not require the Retirement System to take any action not permitted under Illinois law or the Retirement System's administrative rules. To the extent that the supplemental order does not conform to Illinois law or administrative rule, it shall not be binding upon the Retirement System.

(Member's Signature)

(Alternate Payee's Signature)

DATED: _____

SIGNED: _____
(Judge's Signature)



IN THE COURT OF THE _____ JUDICIAL DISTRICT

COUNTY, ILLINOIS.

)

)

No:

)

QILDRO CALCULATION COURT ORDER

THIS CAUSE coming before the Court for the purpose of the entry of a QILDRO Calculation Court Order under the provisions of Section 1-119 of the Illinois Pension Code (40 ILCS 5/1-119), the Court having jurisdiction over the parties and the subject matter hereof; the Court finding that a QILDRO has previously been entered in this matter, that the QILDRO has been received and accepted by the Retirement System, and that the QILDRO requires percentage calculations to allocate the alternate payee's share of the member's benefit or refund, the Court not having found that the QILDRO has become void or invalid, and the Court being fully advised;

IT IS HEREBY ORDERD AS FOLLOWS:

- (1) The definitions and other provisions of Section 1-119 of the Illinois Pension Code [40 ILCS 5/1-119] are adopted by reference and made a part of this Order:
- (2) Identification of Retirement System and parties:

Retirement System: Public School Teachers' Pension and Retirement Fund of Chicago
425 S. Financial Place, Suite 1400 | Chicago, Illinois 60605-1000

Member:

(Name)

(Mailing Address)

(Social Security Number must be provided on copy submitted to CTPF)

Alternate Payee:

(Name)

(Mailing Address)

(Social Security Number must be provided on copy submitted to CTPF)

The alternate payee is the member's (Check one):

- Current or former spouse Child or other dependant

(3) **Percentage of Marital Portion.** The following shall apply if and only if the QILDRO allocates benefits to the alternate payee in the specific Section noted. The Retirement System shall pay the amounts as directed below, but only if and when the benefits are payable pursuant to the QILDRO and Section 1-119 of the Illinois Pension Code (40 ILCS 5/1-119). Parties shall see QILDRO Section IX for the definitions of A, B, C and D as used below.

(a) The alternate payee's benefit pursuant to QILDRO Section III(A)(2) (**monthly retirement benefit**) shall be calculated pursuant to Section IX of the QILDRO and paid as follows:

$$\left(\frac{\text{(Enter A)}}{\text{(Enter B)}} \right) \times \text{(Enter C)} \times \text{(Enter D)} = \text{(Monthly Amount)}$$

(b) The alternate payee's benefit pursuant to QILDRO Section V(A)(2) (**termination refund or lump-sum retirement benefit**) shall be calculated pursuant to Section IX of the QILDRO and paid as follows:

$$\left(\frac{\text{(Enter A)}}{\text{(Enter B)}} \right) \times \text{(Enter C)} \times \text{(Enter D)} = \text{(Amount)}$$

(c) The alternate payee's benefit pursuant to QILDRO Section VI(A)(2) (**partial refund**) shall be calculated pursuant to Section IX of the QILDRO and paid as follows:

$$\left(\frac{\text{(Enter A)}}{\text{(Enter B)}} \right) \times \text{(Enter C)} \times \text{(Enter D)} = \text{(Amount)}$$

(d) The alternate payee's benefit pursuant to QILDRO Section VII(A)(2) (**lump-sum death benefit**) shall be calculated pursuant to Section IX of the QILDRO and paid as follows:

$$\left(\frac{\text{(Enter A)}}{\text{(Enter B)}} \right) \times \text{(Enter C)} \times \text{(Enter D)} = \text{(Amount)}$$

The Retirement System's Sole obligation with respect to the equations in this paragraph (3) is to pay the amounts calculated as a result of the equations. The Retirement System shall have no obligation to review or verify the equations or to assist in the calculations used to determine such amounts.

(4) **Percentage as of Retirement Date.** The following shall apply only if the QILDRO allocated benefits to the alternate payee in the specific Section noted. The Retirement System shall pay the amounts as directed below, but only if and when the benefits are payable pursuant to the QILDRO and Section 1-119 of the Illinois Pension Code (40 ILCS 5/1-119).

(a) The alternate payee's benefit pursuant to QILDRO Section III(A)(3) (**monthly retirement benefit**) shall be calculated and paid as follows:

$$\frac{\text{(Gross benefit amount)}}{\text{(Percentage)}} = \text{(Monthly Amount)}$$

(b) The alternate payee's benefit pursuant to QILDRO Section V(A)(3) (**termination refund or lump-sum retirement benefit**) shall be calculated and paid as follows:

$$\frac{\text{(Gross benefit amount)}}{\text{(Percentage)}} = \text{(Amount)}$$

(Member's Name)

(c) The alternate payee's benefit pursuant to QILDRO Section VI(A)(3) (**partial refund**) shall be calculated and paid as follows:

$$\frac{\text{_____}}{\text{(Gross benefit amount)}} \times \frac{\text{_____}}{\text{(Percentage)}} = \frac{\text{_____}}{\text{(Amount)}}$$

(d) The alternate payee's benefit pursuant to QILDRO Section VII(A)(3) (**lump-sum death benefit**) shall be calculated and paid as follows:

$$\frac{\text{_____}}{\text{(Gross benefit amount)}} \times \frac{\text{_____}}{\text{(Percentage)}} = \frac{\text{_____}}{\text{(Amount)}}$$

The Retirement System's sole obligation with respect to the equations in this paragraph (4) is to pay the amounts indicated as the result of the equations. The Retirement System shall have no obligation to review or verify the equations or to assist in the calculations used to determine such amounts.

(5) The Court retains jurisdiction over this matter for the following purposes:

- (a) to establish or maintain this Order as a QILDRO Calculation Court Order;
- (b) to enter amended QILDROs and QILDRO Calculation Court Orders to conform to the parties' QILDRO, Marital Settlement Agreement for Legal Separation ("Agreement"), to the parties' Judgment for Dissolution of Marriage or Judgment for Legal Separation ("Judgment"), to any modification of the parties' QILDRO, Agreement, or Judgment, or to any supplemental orders entered to clarify the parties' QILDRO, Agreement, or Judgment; and
- (c) to enter supplemental orders to clarify the intent of the parties or the Court regarding the benefits allocated herein in accordance with the parties' Agreement or Judgment, with any modifications of the parties' Agreement or Judgment, or with any supplemental orders entered to clarify the parties' Agreement or Judgment. A supplemental order may not require the Retirement System to take any action not permitted under Illinois law or the Retirement System's administrative rules. To the extent the supplemental order does not conform to Illinois law or administrative rule, it shall not be binding upon the Retirement System.

DATED: _____ SIGNED: _____
(Judge's Signature)

(Member's Signature- Optional)

(Member's Signature- Optional)

IN THE CIRCUIT COURT _____

)
) No. _____
)

NOTICE OF CONFIDENTIAL INFORMATION WITHIN COURT FILING

PURSUANT TO Illinois Supreme Court rules, below are the full Social Security numbers for the parties whose Social Security numbers are redacted within the Qualified Illinois Domestic Relations Order (QILDRO) or QILDRO Calculation Court Order filed in the above-captioned matter. This information is not available to the public and this document will be stored in a separate location from the case file.

Member:

(Name)

(Full Social Security number)

Alternate payee:

(Name)

(Full Social Security number)

Prepared by:

Date Prepared: _____

(Name)

(Firm name, if applicable)

(Street address)

(City, State, Zip code)

(Phone number)



Chicago Teachers' Pension Fund

CONSENT TO ISSUANCE OF QILDRO





QILDRO Direct Deposit Authorization

FORM 925
(rev. 11/2019)

425 S. Financial Place, Suite 1400 | Chicago, IL 60605-1000 | Phone: 312.641.4464 | Fax: 312.641.7185

SECTION 1—PERSONAL INFORMATION (please print or type)

QILDRO PAYEE	First name	middle initial	last	suffix	Social security number
Mailing address	street				apt. or unit no.
city	state	zip	Telephone number (with area code)		

CTPF Member's Name

PLEASE NOTE: The QILDRO payee must be the **primary account holder** for all accounts for which direct deposit is requested. CTPF **does not** accept requests to deposit into **trust or brokerage accounts**.

I authorize and request the Chicago Teachers' Pension Fund to direct recurring pension payments to the account(s) specified below. I understand that this form supersedes any previously filed direct deposit authorization form.

Signature: _____ Date: _____

SECTION 2—ACCOUNT INFORMATION

If you are requesting direct deposit to **one account**, complete the **primary account** information below.

If you are requesting direct deposit to **two accounts**, complete the **primary and secondary account** information below. You must designate a fixed dollar amount for the secondary account. The balance will be deposited into the primary account.

PRIMARY ACCOUNT (Required account)

Bank name _____

Account no. _____

Account type (check one):

checking/money market savings

Provide the **bank name and account number** for each account. If you are adding a secondary account and your primary account is not changing, only complete the secondary account information.

Contact your financial institution if you need assistance determining your account number.

SECONDARY ACCOUNT (Optional account)

Bank name _____

Account no. _____

Account type (check one):

checking/money market savings

Amount to be deposited \$_____

(AMOUNT MAY ONLY BE CHANGED ONCE IN A 12-MONTH PERIOD).

SECTION 3—VERIFICATION AND DOCUMENTATION

If you are requesting direct deposit to your **checking account**, attach a **voided personal check**. The check must be printed with your name and the name of any joint account holders, in the upper left hand corner. CTPF cannot accept a temporary check.

If you do not have a printed check, enclose a letter from your financial institution on their official letterhead, signed by a personal banker, indicating the **routing number, account number, and any joint account holders**.

If you are requesting direct deposit to your **savings account**, enclose a letter from your financial institution on their official letterhead, signed by a personal banker, indicating the **routing number, account number, and any joint account holders**.

Tape copy of voided check here. DO NOT STAPLE.

If submitting this form by fax, send to 312.641.6745

Withholding Certificate for Pension or Annuity Payments

2019

Future developments. For the latest information about any future developments related to Form W-4P, such as legislation enacted after it was published, go to www.irs.gov/FormW4P.

Purpose. Form W-4P is for U.S. citizens, resident aliens, or their estates who are recipients of pensions, annuities (including commercial annuities), and certain other deferred compensation. Use Form W-4P to tell payers the correct amount of federal income tax to withhold from your payment(s). You also may use Form W-4P to choose (a) not to have any federal income tax withheld from the payment (except for eligible rollover distributions or for payments to U.S. citizens to be delivered outside the United States or its possessions) or (b) to have an additional amount of tax withheld.

Your options depend on whether the payment is periodic, nonperiodic, or an eligible rollover distribution, as explained on pages 2 and 3. Your previously filed Form W-4P will remain in effect if you don't file a Form W-4P for 2018.

General Instructions

Section references are to the Internal Revenue Code.

Follow these instructions to determine the number of withholding allowances you should claim for pension or annuity payment withholding for 2018 and any additional amount of tax to have withheld. Complete the worksheet(s) using the taxable amount of the payments.

If you don't want any federal income tax withheld (see *Purpose*, earlier), you can skip the worksheets and go directly to the Form W-4P below.

Sign this form. Form W-4P is not valid unless you sign it.

You can also use the calculator at www.irs.gov/W4App to determine your tax withholding more accurately. Consider using this calculator if you have a more complicated tax situation, such as if you have more than one pension or annuity, a working spouse, or a large amount of income outside of your pensions. After your Form W-4P takes effect, you can also use this calculator to see how the amount of tax you're having withheld compares to your projected total tax for 2018. If you use the calculator, you don't need to complete any of the worksheets for Form W-4P.

Note that if you have too much tax withheld, you will receive a refund when you file your tax return. If you have too little tax

withheld, you will owe tax when you file your tax return, and you might owe a penalty.

Filers with multiple pensions or more than one income. If you have more than one source of income subject to withholding (such as more than one pension or a pension and a job, or you're married and your spouse is working), read all of the instructions, including the instructions for the Multiple Pensions/More-Than-One-Income Worksheet, before beginning.

Other income. If you have a large amount of income from other sources not subject to withholding (such as interest, dividends, or capital gains), consider making estimated tax payments using Form 1040-ES, Estimated Tax for Individuals. Otherwise, you might owe additional tax. See Pub. 505, Tax Withholding and Estimated Tax, for more information. Get Form 1040-ES and Pub. 505 at www.irs.gov/FormsPubs. Or, you can use the Deductions, Adjustments, and Additional Income Worksheet on page 5 or the calculator at www.irs.gov/W4App to make sure you have enough tax withheld from your payments. If you have income from wages, see Pub. 505 or use the calculator at www.irs.gov/W4App to find out if you should adjust your withholding on Form W-4 or Form W-4P.

Note: Social security and railroad retirement payments may be includible in income. See Form W-4V, Voluntary Withholding Request, for information on voluntary withholding from these payments.

Withholding From Pensions and Annuities

Generally, federal income tax withholding applies to the taxable part of payments made from pension, profit-sharing, stock bonus, annuity, and certain deferred compensation plans; from individual retirement arrangements (IRAs); and from commercial annuities. The method and rate of withholding depend on (a) the kind of payment you receive; (b) whether the payments are to be delivered outside the United States or its possessions; and (c) whether the recipient is a nonresident alien individual, a nonresident alien beneficiary, or a foreign estate. Qualified distributions from a Roth IRA are nontaxable and, therefore, not subject to withholding. See page 3 for special withholding rules that apply to payments to be delivered outside the United States and payments to foreign persons.

----- Separate here and give Form W-4P to the payer of your pension or annuity. Keep the worksheet(s) for your records. -----

Withholding Certificate for Pension or Annuity Payments

2019

► For Privacy Act and Paperwork Reduction Act Notice, see page 6.

Your first name and middle initial	Last name	Your social security number
Home address (number and street or rural route)		Claim or identification number (if any) of your pension or annuity contract
City or town, state, and ZIP code		

Complete the following applicable lines.

- Check here if you **do not want any** federal income tax withheld from your pension or annuity. (Don't complete line 2 or 3.) ►
- Total number of allowances and marital status you're claiming for withholding from each **periodic** pension or annuity payment. (You also may designate an additional dollar amount on line 3.) ►
Marital status: Single Married Married, but withhold at higher Single rate. (Enter number of allowances.)
- Additional amount, if any, you want withheld from each pension or annuity payment. (**Note:** For periodic payments, you can't enter an amount here without entering the number (including zero) of allowances on line 2.) ► \$

Your signature ►

Date ►

Deductions, Adjustments, and Additional Income Worksheet

Note: Use this worksheet *only* if you plan to itemize deductions, claim certain adjustments to income, or have a large amount of other income.

- 1 Enter an estimate of your 2018 itemized deductions. These include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income. See Pub. 505 for details 1 \$ _____
- 2 Enter: $\left. \begin{array}{l} \$18,000 \text{ if you're head of household} \\ \$24,000 \text{ if you're married filing jointly or qualifying widow(er)} \end{array} \right\}$ 2 \$ _____
- \$12,000 if you're single or married filing separately
- 3 **Subtract** line 2 from line 1. If zero or less, enter "-0-" 3 \$ _____
- 4 Enter an estimate of your 2018 adjustments to income and any additional standard deduction for age or blindness (see Pub. 505 for information about these items) 4 \$ _____
- 5 **Add** lines 3 and 4 and enter the total 5 \$ _____
- 6 Enter an estimate of your 2018 other income (such as dividends, interest, or capital gains) 6 \$ _____
- 7 **Subtract** line 6 from line 5. If zero, enter "-0-". If less than zero, enter the amount in parentheses 7 \$ _____
- 8 **Divide** the amount on line 7 by \$4,150 and enter the result here. If a negative amount, enter in parentheses. Drop any fraction 8 _____
- 9 Enter the number from the **Personal Allowances Worksheet**, line H, page 4 9 _____
- 10 **Add** lines 8 and 9 and enter the total here. If zero or less, enter "-0-". If you plan to use the **Multiple Pensions/More-Than-One-Income Worksheet**, also enter this total on line 1 below. Otherwise, **stop here** and enter this total on Form W-4P, line 2, page 1 10 _____

Multiple Pensions/More-Than-One-Income Worksheet

Note: Use this worksheet *only* if the instructions under line H from the **Personal Allowances Worksheet** direct you here. This applies if you (and your spouse if married filing jointly) have more than one source of income subject to withholding (such as more than one pension, or a pension and a job, or you have a pension and your spouse works).

- 1 Enter the number from the **Personal Allowances Worksheet**, line H, page 4 (or from line 10 above if you used the **Deductions, Adjustments, and Additional Income Worksheet**) 1 _____
- 2 Find the number in **Table 1** below that applies to the **LOWEST** paying pension or job and enter it here. However, if you're married filing jointly and the amount from the highest paying pension or job is \$75,000 or less and the combined amounts for you and your spouse are \$107,000 or less, do not enter more than "3" 2 _____
- 3 If line 1 is **more than or equal to** line 2, subtract line 2 from line 1. Enter the result here (if zero, enter "-0-") and on Form W-4P, line 2, page 1. **Do not** use the rest of this worksheet 3 _____

Note: If line 1 is **less than** line 2, enter "-0-" on Form W-4P, line 2, page 1. Complete lines 4 through 9 below to figure the additional withholding amount necessary to avoid a year-end tax bill.

- 4 Enter the number from line 2 of this worksheet 4 _____
- 5 Enter the number from line 1 of this worksheet 5 _____
- 6 **Subtract** line 5 from line 4 6 _____
- 7 Find the amount in **Table 2** below that applies to the **HIGHEST** paying pension or job and enter it here 7 \$ _____
- 8 **Multiply** line 7 by line 6 and enter the result here. This is the additional annual withholding needed 8 \$ _____
- 9 **Divide** line 8 by the number of payments remaining in 2018. For example, divide by 8 if you're paid every month and you complete this form in April 2018. Enter the result here and on Form W-4P, line 3, page 1. This is the additional amount to be withheld from each payment 9 \$ _____

Table 1

Table 2

Table 1				Table 2			
Married Filing Jointly		All Others		Married Filing Jointly		All Others	
If wages from LOWEST paying job or pension are—	Enter on line 2 above	If wages from LOWEST paying job or pension are—	Enter on line 2 above	If wages from HIGHEST paying job or pension are—	Enter on line 7 above	If wages from HIGHEST paying job or pension are—	Enter on line 7 above
\$0 - \$5,000	0	\$0 - \$7,000	0	\$0 - \$24,375	\$420	\$0 - \$7,000	\$420
5,001 - 9,500	1	7,001 - 12,500	1	24,376 - 82,725	500	7,001 - 36,175	500
9,501 - 19,000	2	12,501 - 24,500	2	82,726 - 170,325	910	36,176 - 79,975	910
19,001 - 26,500	3	24,501 - 31,500	3	170,326 - 320,325	1,000	79,976 - 154,975	1,000
26,501 - 37,000	4	31,501 - 39,000	4	320,326 - 405,325	1,330	154,976 - 197,475	1,330
37,001 - 43,500	5	39,001 - 55,000	5	405,326 - 605,325	1,450	197,476 - 497,475	1,450
43,501 - 55,000	6	55,001 - 70,000	6	605,326 and over	1,540	497,476 and over	1,540
55,001 - 60,000	7	70,001 - 85,000	7				
60,001 - 70,000	8	85,001 - 90,000	8				
70,001 - 75,000	9	90,001 - 100,000	9				
75,001 - 85,000	10	100,001 - 105,000	10				
85,001 - 95,000	11	105,001 - 115,000	11				
95,001 - 130,000	12	115,001 - 120,000	12				
130,001 - 150,000	13	120,001 - 130,000	13				
150,001 - 160,000	14	130,001 - 145,000	14				
160,001 - 170,000	15	145,001 - 155,000	15				
170,001 - 180,000	16	155,001 - 185,000	16				
180,001 - 190,000	17	185,001 and over	17				
190,001 - 200,000	18						
200,001 and over	19						



Confidential Information Release Authorization

Chicago Teachers' Pension Fund

425 S. Financial Place, Suite 1400 | Chicago, IL 60605-1000

312.641.4464 | Fax 312.641.7185 | www.ctpf.org

**FORM
910**

(REV. 11/2019)

MEMBER RECORD TO BE RELEASED

Name: First	M.I.	Last	Last four digits of SSN
Mailing address: Street			Apt. or unit no.
City	State	Zip	Telephone number (with area code)
Date of birth			

THIRD PARTY TO RECEIVE INFORMATION

Name: First	M.I.	Last	
Mailing address: Street			Apt. or unit no.
City	State	Zip	Telephone number (with area code)
Fax	Email	Relationship to member	

INFORMATION TO BE RELEASED

Check One:

- Entire file, except for information protected by HIPAA
- Benefit information for divorce or separation proceedings
- Entire file, except for information protected by HIPAA **and** (specify information that you do not want CTPF to release):

- The following specific documents:



Confidential Information Release Authorization

Chicago Teachers' Pension Fund

425 S. Financial Place, Suite 1400 | Chicago, IL 60605-1000
312.641.4464 | Fax 312.641.7185 | www.ctpf.org

**FORM
910**
(REV. 11/2019)

CERTIFICATION & NOTARIZATION

I understand that certain information contained in the requested CTPF record is confidential and that by signing this Confidential Information Release Authorization, I am waiving this protection to the extent provided for in this form. I hereby authorize CTPF, its employees, and agents to release the requested confidential information to the third-party named in this form. I understand that I may revoke this authorization at any time by giving written notice to the Fund of such revocation, and that such notice is only effective upon actual receipt by the Fund. I understand that if I do not revoke this authorization, it will automatically end 180 days from the date that I sign and date this form.

By signing this form, I certify that the information contained herein is correct. I understand that pursuant to the Illinois Pension Code, 40 ILCS 5/1-135, any person who knowingly makes a false statement or falsifies or permits to be falsified any record in an attempt to defraud the Chicago Teachers' Pension Fund is guilty of a Class 3 felony. I am aware that pursuant to Public Act 97-651, if the CTPF Board has a reasonable suspicion that a false record has been filed with CTPF, it is required to report the matter to the State's Attorney for investigation.

By signing this form, I release and hold harmless CTPF, its agents, and its employees from any and all liability, charges, complaints, claims, causes of action, and damages of any kind which might be asserted in connection with the release of the confidential information described herein.

Name (Member, Agent, or Guardian): _____

Signature (Member, Agent, or Guardian)	Date
--	------

Notarization:

State of _____ County of _____

On this ___ day of _____ 20____, _____

personally appeared before me and known to me to be the individual whose name is subscribed as Agent in the foregoing instrument and who executed the foregoing instrument, and he or she acknowledged to me that he or she executed the same, and that the statements contained therein are true.

Notary Signature _____ Expiration Date of Commission ____/____/____

Name of Notary Public and Title _____

(Notary Seal or Stamp)