

**QDRO MODEL FORM INSTRUCTIONS
FOR THE
CONCORDIA RETIREMENT SAVINGS PLAN**

A domestic relations order (“DRO”) model form has been developed by Concordia Plan Services and legal counsel for the Concordia Retirement Savings Plan (the “Plan”) to provide a model (the “Model”) containing those provisions which, taken together, will be deemed upon review by legal counsel to constitute a “qualified” DRO (“QDRO”) pursuant to which the Plan is authorized to distribute benefits under the Plan. The Model form will be revised by Concordia Plan Services and its counsel from time to time; you should ensure that you are using the current version of the Model form.

The Member, Alternate Payee, and their respective counsel are asked to take note of the following instructions and comments in drafting a QDRO to be submitted to the Plan Administrator:

- This Model form does not reflect either the particular laws of a particular state or any administrative or style requirements that may be imposed by a court in that state.
- Legal counsel for the Member and Alternate Payee are solely responsible for determining the applicable state law and conforming this Model form so that it (i) is acceptable to both the court of jurisdiction and the Plan Administrator and (ii) reflects the agreed-upon amounts to be assigned to the Alternate Payee.
- The Plan will honor any order substantially conforming to its current Model form. The Model form is illustrative of just one of various possible approaches which may be found to constitute a QDRO and is not intended to indicate any opinion as to how benefits should be divided between the Member and Alternate Payee. While it is strongly recommended that the Model form be used, it is not required. In such case, however, the review process will take longer. If an individually-designed DRO is used, the QDRO Guidelines furnished by Concordia Plan Services should be strictly followed in drafting a DRO for review; otherwise the DRO will not be accepted as a QDRO by the Plan.
- The Plan is a “church plan” and is not governed by the provisions of the Employee Retirement Income Security Act of 1974 as amended (ERISA) or many of the provisions of the Internal Revenue Code of 1986, as amended (the “Code”). Any use of terms that also appear in ERISA or the Code do not reflect either ERISA or non-applicable Code provisions or requirements.
- The QDRO Model form has sections that need to be completed. You may create your own form or you may download the appropriate Model forms from the Concordia Plan Services website at www.concordiaplans.org.