

WHAT IS A QILDRO ?

[QILDRO BOOKLET](#)

[QILDRO FORMS](#)

The Illinois General Assembly established the Qualified Illinois Domestic Relations Order (QILDRO) effective July 1, 1999 (amended effective July 1, 2006 -[Public Act 94-0657](#)). A QILDRO is a court order issued by an Illinois court that directs an Illinois public retirement system to pay an alternate payee, all or a portion of a member's retirement benefit, certain refunds, or lump sum death benefit. An alternate payee is typically a former spouse, but may be a current spouse, child, or other dependent.

The QILDRO allows for the division of a retirement benefit, lump sum death benefit, or a refund of contributions due to divorce or legal separation, and is usually issued at the time of divorce. The QILDRO does not apply to disability benefits or health insurance. A QILDRO is usually issued at the time of divorce and sent to the member's retirement system where it is recorded and retained until the member applies for a refund, retirement benefit, or dies. A QILDRO may also be issued or modified at any time after a divorce or legal separation has been granted.

The QILDRO law applies to Illinois public retirement systems governed by the Illinois Pension Code, 40 ILCS 5. Illinois public funds may only pay benefits to a former spouse according to a QILDRO. They cannot pay a former spouse based on a member's judgment for dissolution of marriage or marital settlement agreement. QILDROs are different from, and should not be confused with Qualified Domestic Relations Orders (QDROs). State law does not allow public retirement systems to honor QDROs.

Click on the links below for more information on the QILDRO and to access the required QILDRO forms.