

UNITED STEELWORKERS LOCAL 286 SEVERANCE/401(k) FUND

PROCEDURES FOR DETERMINING
WHETHER A DOMESTIC RELATIONS ORDER
IS A QUALIFIED DOMESTIC RELATIONS ORDER

The following written procedure for the determination of the qualified status of a domestic relations order as defined in Section 414(p) of the Internal Revenue Code has been adopted by the United Steelworkers Local Pension Fund.

1. A spouse, former spouse or child seeking payment of benefits from the Fund under a domestic relations order shall deliver a signed original order or copy certified by the court to the following address:

United Steelworkers Local 286 Severance/401(k) Fund
410 N. 8th Street
Philadelphia, PA 19123

2. As soon as practicable, the Plan Administrator shall notify the participant and each alternate payee named in the order of the Fund's receipt of such order and provide each affected party with a copy of these procedures.

3. The Plan Administrator may examine an order delivered to the Fund using the attached check list and note the presence or absence of required items and any questions. A copy of the order and checklist may alternatively be forwarded to Fund Counsel for review and determination of the qualified status of the order.

4. The Administrator or Fund Counsel shall thereafter notify the affected participant and proposed alternate payee(s) of the qualified status of the order or defects in the order. If there is a question as to whether the order is a "qualified" order, the amount specified to be paid to the third party or parties (if determinable) shall be segregated in a separate account in the Plan or an escrow account until a final determination is made by the Trustees as to its qualification. The account shall be an interest-bearing account.

5. If the order is found not to be a qualified order, notice to the proposed alternate payee(s) shall include notice of the right to appeal in accordance with the appeals procedure outlined in the booklet Summary Plan Description. A copy of that appeals procedure shall be included with the notification.

6. If, within eighteen months of the initial receipt of the order, the order is determined not to be qualified or if no determination can be made during that period, the segregated account, plus interest, will be paid to the person to whom it would have been paid if there had not been an order. Thereafter, any determination that an order is qualified will be applicable to future benefit payments only and not for any period prior to the time the order was determined to be qualified. The Fund shall be discharged from any obligation made pursuant to this procedure, provided the Trustees have acted in accordance with their fiduciary responsibility.

The Trustees reserve the right to amend this procedure at any time at its sole discretion and shall do so if necessary to conform with any regulations that might be issued on such procedures.

UNITED STEELWORKERS LOCAL 286 SEVERANCE/401(k) FUND
QUADRO CHECKLIST

1. Does the Order clearly indicate it was filed/endorsed/entered by a court?
Yes _____ No _____

2. Does the Order clearly relate to the provision of child support, alimony payments, or marital property rights of a spouse, former spouse, or child of a participant?
Yes _____ No _____

3. Does the Order clearly appear to be made pursuant to a state domestic relations law?
Yes _____ No _____

4. Does the Order create or recognize the rights of one or more persons other than the participant to receive all or a portion of the participant's benefits?
Yes _____ No _____

5. Does the Order clearly specify name and last known mailing address of participant?
Yes _____ No _____

If yes: Name of Participant _____

Mailing Address _____

Social Security No. _____

6. Does the Order clearly specify name and mailing address of each alternate payee covered by the Order?
Yes _____ No _____

If yes: Name of alternate payee _____

Mailing address _____

Social Security No. _____

If alternate payee has designated a representative for receipt of notices, insert:

Name _____

Address _____

How designated _____

7. Does the Order make it clear how much of the participant's benefit is to be paid to each alternate payee or the manner in which the amount or percentage is to be determined?

Yes _____ No _____

If yes: Amount \$ _____

Percentage _____

Manner _____

8. Does the Order specify the number of payments or the frequency and period over which the benefits are to be paid?

Yes _____ No _____

If yes, state number of payments or frequency and period.

9. Is it clear that the total benefits payable to the alternate payee(s) under the Order do not exceed the value of the participant's plan benefit?

Yes _____ No _____

If no, why? _____

10. Are all benefit payments prescribed by the Order permissible methods of distribution under the terms of the Plan?

Yes _____ No _____

If no, why? _____

11. Is the Order consistent with all other Qualified Domestic Relations Orders received by the Plan with respect to the participant?

Not applicable _____ Yes _____ No _____

If no, why _____

Date

Plan Administrator

If all of the above questions are answered "yes" or "not applicable" the presumption is that the Order is Qualified. If any of the above questions is answered "no," the presumption is that the Order is not qualified.