



CHECKLIST

FOR PRIVATE QUALIFIED DOMESTIC RELATIONS ORDER

- Determine if there are any pensions or IRAs for either party.¹
 - For pensions, determine if it is a defined contribution plan (i.e. 401(k)) or is a defined benefit plan (monthly payment for the life of the participant).²
 - For IRAs, determine if it is a ROTH or traditional IRA.
- Ensure the date participation in the plan began is included in the Decree.
- Provide that either the time rule is to be used or provide for the percentage or the amount of the benefit to be paid is included in the Decree.
- Determine whether the employee has already made a survivorship designation and whether, if so, it can still be altered.
- State who is to be the beneficiary of any survivor benefits and/or death benefits in the Decree.
- Determine if a valid Qualified Domestic Relations Order (QDRO) has been previously entered affecting the pension.

Provided By:

Willick Law Group

3591 E. Bonanza Rd. Suite 200

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(702) 438-4100

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¹ Parties may have multiple pensions and IRA's. Make sure you discover them all.

² Recent changes to the law have created a ROTH 401(k). Make sure you check to see if you have one of these new products.

Referred By: _____

QDRO QUESTIONNAIRE

1. Your full name: _____.
2. Your Spouse's full name: _____.
3. Who is the Plaintiff/Petitioner of the action: _____.
4. Your date of birth: _____.
5. Spouse's date of birth: _____.
6. Your Social Security Number: _____.
7. Spouse's Social Security Number: _____.
8. Your full mailing address: _____
_____.
9. Spouse's full mailing address: _____
_____.
10. Date of marriage: _____.
11. Date of divorce: _____.
12. State of Divorce litigation: _____.
13. Date of separation (If this is the date that the benefit is to be computed): _____.
14. Date Complaint for Divorce was filed: _____.
15. **PLEASE ATTACH** a copy of the underlying *Order* or *Decree*, permitting the division of the account by Qualified Domestic Relations Order.
16. Name of employer: _____.
17. Employer identification number for plan: _____.

18. Full name of plan, if other than above stated: _____
_____.
19. Type of plan (defined benefit, defined contribution, etc.): _____.
(If this is a 401(k), 403(b), or annuity, you actually contribute money that was deposited into an account)
20. Current total account balance (If a defined Contribution Plan, provide listing of contributions [optional]): \$ _____.
- a. Voluntary employee contributions to date: \$ _____.
- b. Voluntary employee contributions accumulated with interest to date: \$ _____.
- c. Mandatory and qualified voluntary employee contributions to date: \$ _____.
- d. Mandatory and qualified voluntary employee contributions accumulated with interest to date: \$ _____.
- e. What was the date of the first contribution: _____.
21. Percentage of vesting: _____.
22. If not vested, the date vesting will begin assuming continuous service and description of the vesting schedule: _____.
23. Based on years of service to date, the earliest date the employee could receive full retirement benefits: _____.
24. Assuming the employee terminated employment on the current date and elected a lump-sum distribution:
- a. What is the amount paid out to the employee: \$ _____.
- b. What is the earliest date that payment could be made: _____.
25. Accrued monthly benefit based on salaries received and completed service to date: \$ _____; amount is payable in the normal form of benefit of: _____
_____.
26. The earliest date the employee is eligible to retire and receive any benefits: _____, 20__; based on the accrued benefit shown in item 28, the benefit amount the employee would be eligible to receive on that date: \$ _____.

Contact information:

Address: _____

Email: _____

Phone: Land: _____
Cell: _____
Fax: _____

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CHECKLIST
FOR FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS)/CIVIL
SERVICE RETIREMENT SYSTEM (CSRS)

- Determine if either party is contributing to FERS/CSRS.¹
- Determine if either party earned benefits working as either law enforcement or as a firefighter. State the employee's job title in the Decree.
- Determine if a beneficiary is to be named for any survivor benefits/death benefits of the participant and the percentage of the benefit to be provided.²
 - Changes to beneficiary and amount can't be changed post-retirement. Make sure you know retirement plans of the Participant.
- Determine whether the spousal share will revert to the employee or pass to the spouse's heirs if the spouse dies first.
- Ensure the date participation in the plan began is included in the Decree.
- Provide that either the time rule is to be used or provide for the percentage or the amount of the benefit to be paid is included in the Decree.
 - Learn the difference among self-only, gross, and net annuities as defined by OPM, and divide the intended benefit.
- The intent regarding future cost of living adjustment increases should be clearly stated.

¹ FERS/CSRS may include both a defined benefit and a defined contribution (Thrift Savings Plan) component. Make sure you discover and deal with them all.

² This can be up to 50% of the retired pay for CSRS and up to 55% for a FERS participant.

- Explicitly deal with the employee annuity, potential refund of employee contributions, and survivor's benefits.

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Referred By: _____

FERS/CSRS DIVORCE ORDER QUESTIONNAIRE

1. Defendant _____
2. Plaintiff _____
3. Your full name: _____
4. Your Spouse's full name: _____
5. Your date of birth: _____
6. Your Spouse's date of birth: _____
7. Your Social Security Number (SSN): _____
8. Your Spouse's SSN: _____
9. Your full mailing address: _____
10. Your Spouse's full mailing address: _____
11. Date of marriage: _____
12. Date of divorce: _____
13. Divorce is proceeding or completed in what State: _____
14. Date of separation (if this is the date of valuation): _____
15. Date Complaint for Divorce was filed: _____
16. Type of Service CSRS/FERS: _____
17. Date member entered the plan: _____
18. Provide all dates of service and/or credits for service: _____
19. Member's current or retired rank and service (i.e. GS4 Step 4, Forest Service, Fireman, FBI Agent, FAA Air Traffic Controller, etc.): _____
20. Date member retired: _____

21. Date member is first eligible to retire: _____
23. Was divorce obtained by Default: _____
24. How was Jurisdiction determined by the Court: _____
25. Is there Survivor Annuity: _____
26. Did the court determine who was to pay for the Survivor Annuity premium cost: _____
27. What the court determined the split on payment of the Survivor Annuity Cost was to be (50/50; 25/75; spouse to bear the cost, etc.): _____
28. If spouse dies before member, does the spouse want the annuity to go to his/her estate, or children if that option is available: _____
29. Please name any children, and dates of birth: _____

30. Has it been determined the amount of Survivor Annuity (i.e. maximum amount, percentage amount, fractional amount, etc.): _____
31. Does the member have a government Thrift Savings Plan: _____
32. Does the member have active military service which has been converted or reserve time or is a current member of the reserves: _____
a. Please include a copy of the Chronological History of Service obtained from DFAS or the Service Personnel Office.
33. Are there Health Benefit (FEHB) or rights that need to be addressed: _____
34. Does your decree state how the award is to be made of retirement benefits (i.e. prorata share/fixed monthly amount/percentage or fraction of the annuity/stated formula): _____

35. What is the plan title (FERS/CSRS): _____
36. For Military Reservist, do you have a copy of Chronological Statement of Retirement Points, and Notification of Eligibility for Retirement Letter? If so Please Provide.

Contact information:

Address: _____

Email: _____

Phone: Land: _____
Cell: _____
Fax: _____

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CHECKLIST

FOR MILITARY RETIREMENT BENEFITS CASES

- Verify and document jurisdiction:
 - The state court must have jurisdiction over the Servicemember by reason of residence (*other* than because of military assignment), domicile, or consent to the jurisdiction of the court.
 - DFAS regulation now defines “consent” as “participating in some way in the legal proceedings.” In addition, Servicemember’s signature on a separation agreement will be presumed to be consent when the agreement is incorporated into a court order.
 - A spouse seeking to divide retired pay should *NEVER* take default against an out-of-state military member; the order will probably be unenforceable and may not be “fixable” in any court anywhere.
 - The marriage must *overlap* the member’s military service by at least ten years during creditable military service to obtain direct payment of retired pay to the spouse as property. Always include dates of marriage and dates of service in any order.
 - If Servicemember is a Reservist or National Guard, have Servicemember obtain his chronological point summary. (Do not accept anything but the official point summary.)
 - The intent regarding future cost of living adjustment increases should be clearly stated.
 - Cost of living adjustments (COLAs) do not accrue on fixed dollar awards; to obtain COLAs for the spouse, the award must be phrased as a percentage.
 - The spousal portion of the retired pay award should be expressed as a percentage of the retired pay or as a fixed dollar sum.
 - Do not mix fixed dollar awards and percentages (it confuses the pay center).

- Clearly state whether former spouse is to receive the marital or community portion of the total retired pay entitlement (e.g. time rule or coverture fraction) or some other portion of the retired pay.
- Military retired pay can be used for payment of child support and alimony as *well* as divided as property, but there are collection limitations:
 - Only 50% of monthly disposable retired pay can be paid directly from DFAS. Anything in excess of this amount must be paid by the Servicemember.
 - But if support (or some other) arrears are also being garnished, the percentage of total “remuneration for employment” that may be collected rises to 65%.
 - Child support and alimony arrearages can be obtained from disposable retired pay, but arrearages in property awards cannot.
- Provide for possible future contingencies:
 - If the member is still on active duty upon divorce:
 - Provide for what division will be made, and when, if the member takes any form of early retirement, elects an alternate benefit, or remains in service beyond eligibility for retirement.
 - If member is an activated member of Reserve component, consider the dual possibilities of either a Reserve Retirement or a normal active duty retirement and provide for each possibility.
 - In all cases:
- Deal with the Survivor’s Benefit Plan:
 - Realize that if member is already retired, the election made at time of retirement cannot be changed except to change beneficiary “spouse” to “former spouse” or to terminate or suspend (under limited circumstances.) If not elected on retirement, can’t be done now.
 - State courts have authority to determine whether the spouse is to remain the post-divorce beneficiary of the survivorship interest or parties can agree to do so. You can also compel an election in the future.
 - Realize that the benefit is *not* divisible between a present and former spouse; there can be only one beneficiary.
 - If member still on active duty, acknowledge pre-retirement & post-retirement options:
 - Decide whether to compel a future election for former spouse when retirement occurs or to use commercial life insurance as an alternative.

- Decide whether to compel an election for former spouse for the active duty SBP benefit.
- The *amount* of the benefit can be varied, by basing it upon the full retired pay amount or some lesser sum. Decision must be made at time of retirement and cannot be changed.
- Who pays for the benefit can also be adjusted between the member and the spouse, but only indirectly, by varying the percentages of the lifetime benefit paid to each party or by requiring direct reimbursement to the member.
 - Caution! Make sure you understand the math involved as to cost for each party before making any changes to the default method of pro rata cost sharing. Seek assistance if necessary.
- Obtain information regarding military-related benefits:
 - Determine if former spouse is 20/20/20 eligible. (I.D. cards, lifetime medical benefits, and base and commissary privileges are determined according to whether the member served for twenty years, was married for 20 years, and those two periods *overlapped* by 20 years.)
 - If an eligible former spouse remarries, the medical benefits are lost permanently even if the later marriage ends.
 - If not 20/20/20 eligible. Evaluate the potential benefit of former spouse using CHCBP eligibility.
 - These benefits are an entitlement if the spouse fulfills the requirements
 - They should therefore never be “bargained for,” since they cost the member nothing, and are not something the member can choose whether or not to provide
- Determine if the Servicemember has a Thrift Savings Plan.
 - If yes, divide as you would any other defined contribution plan.

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**MILITARY DIVORCE MRB/SBP ORDER
QUESTIONNAIRE**

1. Your full name: _____
2. Your Spouse's full name: _____
3. Your date of birth: _____
4. Your Spouse's date of birth: _____
5. Your Social Security Number (SSN): _____
6. Your Spouse's SSN: _____
7. Your full mailing address: _____
8. Your Spouse's full mailing address: _____
9. Date of marriage: _____
10. Date of divorce: _____
11. Divorce is proceeding or completed in what State: _____
12. Date of separation (If this is to be used as the valuation date) _____
13. Date Complaint for Divorce was filed: _____
14. Date Service member entered the service: _____
15. Service member's current or retired rank and service: _____
16. Date Service member retired: _____
17. Date Service member is first eligible to retire: _____
18. Has Service member been rated with a disability
by the Veteran's Administration (VA): _____
19. Was Service member rated for a VA disability prior to divorce: _____

20. Has the Service member been reevaluated by the VA since the divorce: _____
21. At what percentage was the disability rating: _____
22. Was divorce obtained by Default: _____
23. How was Jurisdiction determined by the Court: _____
24. Are there any current child or spousal support arrearages: _____
25. Is the Survivor Benefit Plan (SBP) an option: _____
26. Has the amount of SBP been determined: _____
27. Has either party re-married (who, and when): _____
28. Will either party re-marry in the near future (specify): _____
29. Will CHCBP be required:¹ _____
30. Does the service member have a government Thrift Savings Plan (if so, how will it be divided): _____
31. What was the date of contribution to the Thrift Savings Plan: _____
32. Is the member in the reserves or National Guard? If so, provide a copy of the points summary statement: _____
33. Does the service member have reserve time or is a current member of the reserves: _____
34. If any reserve time, please include a chronological history of service. This must be obtained from the Defense Finance and Accounting Service or from the Service Personnel Command.

¹ Continued Health Care Benefit Program. Former spouses may buy coverage (which, like TRICARE Standard, covers pre-existing medical conditions, including pregnancy) for three months at a time. Eligible persons have 60 days after their loss of military health care benefits to enroll in the CHCBP.

Contact information:

Address: _____

Email: _____

Phone: Land: _____
Cell: _____
Fax: _____

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EXHIBIT #7

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CHECKLIST

FOR NEVADA PUBLIC EMPLOYEES RETIREMENT SYSTEM PENSION

- Determine if either party is or has been contributing to NVPERS.1
 - Determine if either party earned benefits working as either law enforcement or as a firefighter. (Some different rules apply) State the employee's job title in the Decree.
 - Determine if a beneficiary is to be named for any survivor benefits/death benefits of the participant.
 - Determine whether an irrevocable election is already in place.
 - Consider private insurance to provide security prior to retirement (There is no pre-retirement survivor annuity).
- Ensure the date participation in the plan began is included in the Decree.
- Provide that either the time rule is to be used or provide for the percentage or the amount of the benefit to be paid is included in the Decree.

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¹ PERS may include both a defined benefit and a defined contribution/salary deferral component. Make sure you discover and deal with them all.

EXHIBIT #8

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Referred By: _____

NEVADA PERS QUESTIONNAIRE

1. Defendant: _____
2. Plaintiff: _____
3. Your full name: _____
4. Your Spouse's full name: _____
5. Your date of birth: _____
6. Your Spouse's date of birth: _____
7. Your Social Security Number (SSN): _____
8. Your Spouse's Social Security Number (SSN): _____
9. Your full mailing address: _____

10. Your Spouse's full mailing address: _____

11. Date of marriage: _____
12. Date of divorce: _____
13. State of divorce litigation: _____
14. Date of separation (if this is the date of valuation): _____
15. Date Complaint for Divorce was filed: _____
16. Date member entered the plan: _____
17. Provide all dates of service and/or credits for service: _____
18. Member's current or retired employment and service (i.e. fireman, police officer, etc.): _____

19. Date member retired: _____
20. Date member is first eligible to retire: _____
21. Was divorce obtained by default? _____
22. How was jurisdiction determined by the court? _____
23. Is there a survivor benefit? _____
24. Was a survivor beneficiary designation ordered by the court, either in the Decree or QDRO?
If so, who was so designated? _____
25. Please name any children and provide their dates of birth: _____

26. Has the amount of the survivor annuity already been determined (i.e. Options 2-7 pursuant
to NRS 286.590)? _____
27. Does your Decree state how the award is to be made of retirement benefits (i.e. pro-rata
share/fixed monthly amount/percentage of fraction of the annuity/stated formula)? _____

28. If retired, how many total service credits were earned? _____
29. How many of these service credits were earned during the marriage? _____
30. Do you have a copy of your PERS *Estimate Calculation for Service Retirement*? _____
If so, please attach a copy to this form.

Contact information:

Address: _____

Email: _____

Phone: Land: _____
Cell: _____
Fax: _____

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EXHIBIT #9

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SECTION 6 - LIFE TABLES - PAGE 12

Table 6-3. Expectation of Life at Single Years of Age, by Race and Sex: United States, 1993

Age	All races			White			All other					
	Both sexes	Male	Female	Both sexes	Male	Female	Total			Black		
							Both sexes	Male	Female	Both sexes	Male	Female
0	75.5	72.2	78.8	76.3	73.1	79.5	71.5	67.3	75.5	69.2	64.6	73.7
1	75.2	71.8	78.4	75.8	72.6	79.0	71.5	67.3	75.4	69.4	64.8	73.8
2	74.2	70.9	77.5	74.9	71.7	78.0	70.6	66.4	74.5	68.4	63.9	72.9
3	73.3	69.9	76.5	73.9	70.7	77.0	69.6	65.5	73.5	67.5	62.9	71.9
4	72.3	68.9	75.5	72.9	69.7	76.1	68.6	64.5	72.6	66.5	62.0	71.0
5	71.3	68.0	74.6	72.0	68.8	75.1	67.7	63.5	71.6	65.6	61.0	70.0
6	70.3	67.0	73.6	71.0	67.8	74.1	66.7	62.6	70.6	64.6	60.0	69.0
7	69.3	66.0	72.6	70.0	66.8	73.1	65.7	61.6	69.7	63.6	59.0	68.0
8	68.4	65.0	71.6	69.0	65.8	72.1	64.7	60.6	68.7	62.6	58.1	67.1
9	67.4	64.0	70.6	68.0	64.8	71.1	63.8	59.6	67.7	61.7	57.1	66.1
10	66.4	63.0	69.6	67.0	63.8	70.1	62.8	58.6	66.7	60.7	56.1	65.1
11	65.4	62.0	68.6	66.0	62.8	69.1	61.8	57.6	65.7	59.7	55.1	64.1
12	64.4	61.1	67.6	65.0	61.8	68.2	60.8	56.6	64.7	58.7	54.1	63.1
13	63.4	60.1	66.7	64.1	60.9	67.2	59.8	55.6	63.8	57.7	53.1	62.1
14	62.4	59.1	65.7	63.1	59.9	66.2	58.8	54.7	62.8	56.7	52.2	61.2
15	61.5	58.1	64.7	62.1	58.9	65.2	57.9	53.7	61.8	55.8	51.2	60.2
16	60.5	57.2	63.7	61.1	58.0	64.2	56.9	52.6	60.8	54.8	50.3	59.2
17	59.5	56.2	62.7	60.2	57.0	63.2	56.0	51.5	59.8	53.9	49.4	58.2
18	58.6	55.3	61.8	59.2	56.1	62.3	55.0	51.0	58.9	53.0	48.5	57.3
19	57.7	54.4	60.8	58.3	55.1	61.3	54.1	50.1	57.9	52.1	47.7	56.3
20	56.7	53.5	59.8	57.3	54.2	60.3	53.2	49.2	56.9	51.2	46.8	55.3
21	55.8	52.6	58.9	56.4	53.3	59.4	52.3	48.4	56.0	50.3	45.9	54.4
22	54.8	51.6	57.9	55.4	52.4	58.4	51.4	47.5	55.0	49.4	45.1	53.4
23	53.9	50.7	56.9	54.5	51.4	57.4	50.5	46.7	54.1	48.5	44.3	52.5
24	52.9	49.8	55.9	53.5	50.5	56.4	49.6	45.8	53.1	47.6	43.4	51.5
25	52.0	48.9	55.0	52.6	49.6	55.5	48.7	44.9	52.2	46.7	42.6	50.6
26	51.1	48.0	54.0	51.6	48.6	54.5	47.8	44.1	51.2	45.8	41.7	49.6
27	50.1	47.1	53.0	50.7	47.7	53.5	46.9	43.2	50.3	44.9	40.9	48.7
28	49.2	46.1	52.1	49.7	46.8	52.5	46.0	42.3	49.3	44.0	40.0	47.8
29	48.3	45.2	51.1	48.8	45.9	51.6	45.1	41.4	48.4	43.1	39.2	46.8
30	47.3	44.3	50.1	47.8	44.9	50.6	44.2	40.6	47.4	42.3	38.3	45.9
31	46.4	43.4	49.2	46.9	44.0	49.6	43.3	39.7	46.5	41.4	37.5	45.0
32	45.5	42.5	48.2	46.0	43.1	48.7	42.4	38.9	45.6	40.5	36.7	44.1
33	44.5	41.6	47.3	45.0	42.2	47.7	41.5	38.0	44.6	39.6	35.8	43.2
34	43.6	40.7	46.3	44.1	41.3	46.7	40.6	37.2	43.7	38.8	35.0	42.2
35	42.7	39.8	45.4	43.2	40.4	45.8	39.7	36.3	42.8	37.9	34.2	41.3
36	41.8	38.9	44.4	42.2	39.5	44.8	38.8	35.5	41.9	37.1	33.4	40.4
37	40.8	38.0	43.4	41.3	38.6	43.9	38.0	34.6	41.0	36.2	32.6	39.5
38	39.9	37.1	42.5	40.4	37.7	42.9	37.1	33.8	40.1	35.4	31.8	38.6
39	39.0	36.2	41.6	39.4	36.8	41.9	36.2	33.0	39.1	34.5	31.0	37.8
40	38.1	35.4	40.6	38.5	35.9	41.0	35.4	32.2	38.2	33.7	30.2	36.9
41	37.2	34.5	39.7	37.6	35.0	40.0	34.5	31.4	37.3	32.9	29.5	36.0
42	36.3	33.6	38.7	36.7	34.1	39.1	33.7	30.6	36.4	32.1	28.7	35.1
43	35.4	32.7	37.8	35.8	33.2	38.1	32.8	29.8	35.6	31.3	27.9	34.2
44	34.5	31.8	36.9	34.8	32.3	37.2	32.0	29.0	34.7	30.4	27.2	33.3
45	33.6	31.0	35.9	33.9	31.4	36.3	31.2	28.2	33.8	29.6	26.4	32.4
46	32.7	30.1	35.0	33.0	30.5	35.3	30.3	27.4	32.9	28.8	25.7	31.7
47	31.8	29.2	34.1	32.1	29.6	34.4	29.6	26.6	32.0	28.1	24.9	30.8
48	30.9	28.4	33.2	31.2	28.7	33.5	28.7	25.8	31.2	27.3	24.2	30.0
49	30.0	27.5	32.3	30.3	27.9	32.6	27.9	25.1	30.3	26.5	23.5	29.1
50	29.2	26.7	31.4	29.5	27.0	31.7	27.1	24.3	29.5	25.7	22.8	28.3
51	28.3	25.8	30.5	28.6	26.2	30.7	26.3	23.6	28.6	25.0	22.0	27.5
52	27.4	25.0	29.6	27.7	25.3	29.9	25.5	22.8	27.8	24.2	21.4	26.7
53	26.6	24.2	28.7	26.8	24.5	29.0	24.7	22.1	26.9	23.5	20.7	25.9
54	25.7	23.4	27.8	26.0	23.6	28.1	23.9	21.4	26.1	22.7	20.0	25.1
55	24.9	22.6	27.0	25.2	22.8	27.2	23.2	20.6	25.3	22.0	19.3	24.3
56	24.1	21.8	26.1	24.3	22.0	26.3	22.4	20.0	24.5	21.3	18.7	23.5
57	23.3	21.0	25.3	23.5	21.2	25.5	21.7	19.3	23.7	20.6	18.0	22.8
58	22.5	20.2	24.4	22.7	20.5	24.6	21.0	18.6	23.0	19.9	17.4	22.0
59	21.7	19.5	23.6	21.9	19.7	23.8	20.3	17.9	22.2	19.3	16.8	21.3
60	20.9	18.8	22.8	21.1	18.9	23.0	19.6	17.3	21.4	18.6	16.2	20.6
61	20.2	18.0	22.0	20.4	18.2	22.2	18.9	16.7	20.7	18.0	15.6	19.8
62	19.5	17.3	21.2	19.6	17.5	21.4	18.2	16.0	20.0	17.3	15.1	19.1
63	18.7	16.6	20.4	18.9	16.8	20.6	17.6	15.4	19.2	16.7	14.5	18.4
64	18.0	16.0	19.7	18.1	16.1	19.8	16.9	14.8	18.5	16.1	13.9	17.8
65	17.3	15.3	18.9	17.4	15.4	19.0	16.3	14.3	17.8	15.5	13.4	17.1
66	16.6	14.7	18.2	16.7	14.8	18.3	15.6	13.7	17.1	14.9	12.9	16.4
67	15.9	14.0	17.4	16.0	14.1	17.5	15.0	13.1	16.4	14.3	12.3	15.8
68	15.3	13.4	16.7	15.4	13.5	16.8	14.4	12.6	15.8	13.7	11.8	15.2
69	14.6	12.8	16.0	14.7	12.9	16.1	13.8	12.0	15.1	13.2	11.3	14.5
70	14.0	12.2	15.3	14.0	12.3	15.3	13.2	11.5	14.5	12.6	10.8	13.9
71	13.3	11.6	14.6	13.4	11.7	14.6	12.7	11.0	13.8	12.1	10.4	13.3
72	12.7	11.1	13.9	12.8	11.1	14.0	12.1	10.5	13.2	11.6	9.9	12.8
73	12.1	10.5	13.2	12.2	10.6	13.3	11.6	10.0	12.6	11.1	9.5	12.2
74	11.5	10.0	12.6	11.6	10.0	12.6	11.0	9.6	12.0	10.6	9.1	11.6
75	10.9	9.5	11.9	11.0	9.5	12.0	10.5	9.1	11.5	10.2	8.7	11.1
76	10.4	9.0	11.3	10.4	9.0	11.3	10.0	8.7	10.9	9.7	8.3	10.6
77	9.8	8.5	10.7	9.9	8.5	10.7	9.5	8.2	10.3	9.2	7.9	10.0
78	9.3	8.0	10.1	9.3	8.0	10.1	9.0	7.8	9.8	8.7	7.5	9.5
79	8.8	7.5	9.5	8.8	7.5	9.5	8.5	7.3	9.2	8.3	7.1	9.0
80	8.3	7.1	8.9	8.3	7.1	8.9	8.0	6.9	8.7	7.8	6.7	8.5
81	7.8	6.7	8.4	7.8	6.7	8.4	7.6	6.5	8.2	7.4	6.3	8.0
82	7.3	6.2	7.8	7.3	6.2	7.8	7.1	6.1	7.7	7.0	5.9	7.5
83	6.8	5.9	7.3	6.8	5.9	7.3	6.7	5.8	7.2	6.6	5.6	7.1
84	6.4	5.5	6.8	6.4	5.5	6.8	6.3	5.4	6.8	6.2	5.3	6.7
85	6.0	5.2	6.4	6.0	5.2	6.4	5.9	5.1	6.3	5.9	5.0	6.3

EXHIBIT #10

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Lump Sum Equivalent Value of Non-Disability Retired Pay at the Time of Retirement for Persons Retiring During 2012

Retired Pay Grade	Years of Service										
	20	21	22	23	24	25	26	27	28	29	30
	Commissioned Officers										
C/S	\$1,860,837	\$2,383,758	\$2,899,404	\$3,426,583	\$3,520,030	\$3,607,575	\$3,688,744	\$3,763,048	\$3,830,865	\$3,891,732	\$3,945,430
O10	1,860,837	2,121,716	2,361,662	2,608,468	2,684,169	2,774,571	2,856,486	2,969,043	3,057,983	3,141,686	3,184,970
O-9	1,860,837	2,017,449	2,148,254	2,288,645	2,362,572	2,449,538	2,521,660	2,620,381	2,698,541	2,772,013	2,810,113
O-8	1,860,837	1,979,228	2,069,883	2,176,099	2,253,813	2,328,155	2,380,547	2,428,687	2,472,186	2,511,476	2,546,141
O-7	1,734,053	1,834,601	1,894,756	1,951,302	2,004,721	2,054,609	2,100,865	2,146,979	2,189,377	2,227,668	2,258,314
O-6	1,328,903	1,421,204	1,491,148	1,573,277	1,630,499	1,699,950	1,753,030	1,833,322	1,896,479	1,956,432	1,983,594
O-5	1,194,990	1,260,371	1,313,307	1,378,473	1,430,232	1,479,906	1,513,222	1,543,836	1,571,672	1,596,389	1,618,436
O-4	1,078,126	1,120,635	1,157,169	1,191,984	1,224,409	1,254,971	1,283,029	1,309,079	1,332,498	1,353,774	1,372,289
O-3	926,854	959,802	991,386	1,020,937	1,048,992	1,074,909	1,099,214	1,121,552	1,141,596	1,159,843	1,175,686
O-2	681,036	705,404	728,543	750,410	770,957	790,146	807,938	824,287	839,152	852,228	864,005
O-1	537,513	556,801	574,817	592,132	608,404	623,315	637,414	650,372	662,158	672,473	681,819
	Commissioned Officers With Over 4 Years Active Duty Service As An Enlisted Member or Warrant Officer										
O-3E	979,861	1,024,319	1,058,001	1,089,831	1,119,451	1,147,394	1,173,023	1,196,841	1,218,230	1,237,683	1,254,852
O-2E	788,910	817,009	843,688	869,192	892,871	914,981	935,477	954,563	971,693	987,043	1,000,579
O-1E	667,397	691,339	713,774	735,265	755,462	774,326	791,536	807,618	822,244	835,108	846,704
	Warrant Officers										
W-5	908,564	996,800	1,075,182	1,173,276	1,225,286	1,291,502	1,336,194	1,396,870	1,439,949	1,480,565	1,500,999
W-4	908,564	962,860	1,005,251	1,063,402	1,109,804	1,169,255	1,210,352	1,266,851	1,307,136	1,345,482	1,363,901
W-3	822,699	880,608	921,455	968,673	1,002,799	1,043,844	1,075,742	1,117,940	1,150,050	1,180,172	1,196,395
W-2	734,663	776,342	810,230	849,296	878,546	911,242	936,891	960,695	977,966	993,730	1,007,394
W-1	689,715	730,171	762,906	794,953	816,565	837,031	855,730	873,183	888,787	902,783	915,384
	Enlisted Members										
E-9	769,327	817,334	856,500	906,440	942,299	989,741	1,024,106	1,077,651	1,116,853	1,153,938	1,168,539
E-8	672,745	715,018	744,004	783,885	816,091	854,256	879,256	920,431	953,457	984,804	997,410
E-7	615,219	644,919	667,635	698,039	724,846	755,645	776,653	815,439	848,397	880,065	891,087
E-6	527,115	547,972	565,126	581,555	596,647	610,941	623,846	635,607	646,460	655,847	664,265
E-5	444,460	459,676	474,365	487,905	500,854	512,610	523,713	533,576	542,457	550,590	557,436
E-4	348,483	360,641	371,855	382,693	392,838	401,986	410,685	418,353	425,518	431,886	437,190
E-3	292,169	302,175	311,935	320,838	329,165	336,898	344,295	350,782	356,622	362,060	366,561
E-2	246,451	255,044	262,883	270,544	277,715	284,380	290,250	295,863	300,925	305,424	309,096
E-1	219,808	227,601	234,686	241,351	247,869	253,651	258,976	264,096	268,457	272,321	275,933

Lump Sum Equivalent Value of Non-Disability Retired Pay at the Time of Retirement for Persons Retiring During 2012

Retired Pay Grade	Years of Service										
	20	21	22	23	24	25	26	27	28	29	30
	Commissioned Officers										
C/S	\$1,860,837	\$2,383,758	\$2,899,404	\$3,426,583	\$3,520,030	\$3,607,575	\$3,688,744	\$3,763,048	\$3,830,865	\$3,891,732	\$3,945,430
O10	1,860,837	2,121,716	2,361,662	2,608,468	2,684,169	2,774,571	2,856,486	2,969,043	3,057,983	3,141,686	3,184,970
O-9	1,860,837	2,017,449	2,148,254	2,288,645	2,362,572	2,449,538	2,521,660	2,620,381	2,698,541	2,772,013	2,810,113
O-8	1,860,837	1,979,228	2,069,883	2,176,099	2,253,813	2,328,155	2,380,547	2,428,687	2,472,186	2,511,476	2,546,141
O-7	1,734,053	1,834,601	1,894,756	1,951,302	2,004,721	2,054,609	2,100,865	2,146,979	2,189,377	2,227,668	2,258,314
O-6	1,328,903	1,421,204	1,491,148	1,573,277	1,630,499	1,699,950	1,753,030	1,833,322	1,896,479	1,956,432	1,983,594
O-5	1,194,990	1,260,371	1,313,307	1,378,473	1,430,232	1,479,906	1,513,222	1,543,836	1,571,672	1,596,389	1,618,436
O-4	1,078,126	1,120,635	1,157,169	1,191,984	1,224,409	1,254,971	1,283,029	1,309,079	1,332,498	1,353,774	1,372,289
O-3	926,854	959,802	991,386	1,020,937	1,048,992	1,074,909	1,099,214	1,121,552	1,141,596	1,159,843	1,175,686
O-2	681,036	705,404	728,543	750,410	770,957	790,146	807,938	824,287	839,152	852,228	864,005
O-1	537,513	556,801	574,817	592,132	608,404	623,315	637,414	650,372	662,158	672,473	681,819
	Commissioned Officers With Over 4 Years Active Duty Service As An Enlisted Member or Warrant Officer										
O-3E	979,861	1,024,319	1,058,001	1,089,831	1,119,451	1,147,394	1,173,023	1,196,841	1,218,230	1,237,683	1,254,852
O-2E	788,910	817,009	843,688	869,192	892,871	914,981	935,477	954,583	971,693	987,043	1,000,579
O-1E	667,397	691,339	713,774	735,265	755,462	774,326	791,536	807,618	822,244	835,108	846,704
	Warrant Officers										
W-5	908,564	996,800	1,075,182	1,173,276	1,225,286	1,291,502	1,336,194	1,396,870	1,439,949	1,480,565	1,500,999
W-4	908,564	962,860	1,005,251	1,063,402	1,109,804	1,169,255	1,210,352	1,266,851	1,307,136	1,345,482	1,363,901
W-3	822,699	880,608	921,455	968,673	1,002,799	1,043,844	1,075,742	1,117,940	1,150,050	1,180,172	1,196,395
W-2	734,663	776,342	810,230	849,296	878,546	911,242	936,891	960,695	977,966	993,730	1,007,394
W-1	689,715	730,171	762,906	794,953	816,565	837,031	855,730	873,183	888,787	902,783	915,384
	Enlisted Members										
E-9	769,327	817,334	856,500	906,440	942,299	989,741	1,024,106	1,077,651	1,116,853	1,153,938	1,168,539
E-8	672,745	715,018	744,004	783,885	816,091	854,256	879,256	920,431	953,457	984,804	997,410
E-7	615,219	644,919	667,635	698,039	724,846	755,645	776,653	815,439	848,397	880,065	891,087
E-6	527,115	547,972	565,126	581,555	596,647	610,941	623,846	635,607	646,460	655,847	664,265
E-5	444,460	459,676	474,365	487,905	500,854	512,610	523,713	533,576	542,457	550,590	557,436
E-4	348,483	360,641	371,855	382,693	392,838	401,986	410,685	418,353	425,518	431,886	437,190
E-3	292,169	302,175	311,935	320,838	329,165	336,898	344,295	350,782	356,622	362,060	366,561
E-2	246,451	255,044	262,883	270,544	277,715	284,380	290,250	295,863	300,925	305,424	309,096
E-1	219,808	227,601	234,686	241,351	247,869	253,651	258,976	264,096	268,457	272,321	275,933

Military Retired Pay, Lump Sum Equivalent, and Monthly Deposit Necessary to Accumulate the Lump Sum Equivalent for Non-Disability Retirements During 2012

Retired Pay Grade	Retirement After 20 Years			Retirement After 30 Years			Retirement After 40 Years		
	Monthly Ret Pay	Lum-Sum Equivalent	Monthly Deposit	Monthly Ret Pay	Lum-Sum Equivalent	Monthly Deposit	Monthly Ret Pay	Lum-Sum Equivalent	Monthly Deposit
Commissioned Officers									
C/S Chief Of Staff	\$6,003	\$1,860,837	\$4,200	\$15,051	\$3,945,430	\$4,215	\$20,587	\$4,168,330	\$2,318
O10 General/Admiral	6,003	1,860,837	4,200	12,150	3,184,970	3,403	19,239	3,895,395	2,166
O-9 Lieutenant General/Vice Admiral	6,003	1,860,837	4,200	10,720	2,810,113	3,002	16,975	3,436,994	1,911
O-8 Major General/Rear Admiral (UH)	6,003	1,860,837	4,200	9,713	2,546,141	2,720	13,959	2,826,333	1,572
O-7 Brigadier General/Rear Admiral (LH)	5,594	1,734,053	3,914	8,615	2,258,314	2,413	12,021	2,433,938	1,353
O-6 Colonel/Captain	4,287	1,328,903	3,000	7,567	1,983,594	2,119	10,557	2,137,517	1,189
O-5 Lieutenant Colonel/Commander	3,855	1,194,990	2,697	6,174	1,618,436	1,729	8,446	1,710,094	951
O-4 Major/Lieutenant Commander	3,478	1,078,126	2,434	5,235	1,372,289	1,466	7,161	1,449,915	806
O-3 Captain/Lieutenant	2,990	926,854	2,092	4,485	1,175,686	1,256	6,135	1,242,177	691
O-2 1st Lieutenant/Lieutenant (JG)	2,197	681,036	1,537	3,296	864,005	923	4,509	912,955	508
O-1 2nd Lieutenant/Ensign	1,734	537,513	1,213	2,601	681,819	728	3,558	720,402	401
Commissioned Officers With Over 4 Years Active Duty Service As An Enlisted Member or Warrant Officer									
O-3 Captain/Lieutenant	3,161	979,861	2,212	4,787	1,254,852	1,341	6,548	1,325,799	737
O-2 1st Lieutenant/Lieutenant (JG)	2,545	788,910	1,781	3,817	1,000,579	1,069	5,222	1,057,319	588
O-1 2nd Lieutenant/Ensign	2,153	667,397	1,506	3,230	846,704	905	4,418	894,530	497
Warrant Officers									
W-5 Chief Warrant Officer	2,931	908,564	2,051	5,726	1,500,999	1,604	9,068	1,836,033	1,021
W-4 Chief Warrant Officer	2,931	908,564	2,051	5,203	1,363,901	1,457	7,260	1,469,960	817
W-3 Chief Warrant Officer	2,654	822,699	1,857	4,564	1,196,395	1,278	6,243	1,264,044	703
W-2 Chief Warrant Officer	2,370	734,663	1,658	3,843	1,007,394	1,076	5,256	1,064,203	592
W-1 Warrant Officer	2,225	689,715	1,557	3,492	915,384	978	4,776	967,015	538
Enlisted Members									
E-9 Sgt Major/Master Chief Petty Officer	2,541	769,327	1,737	4,616	1,168,539	1,248	7,311	1,418,736	789
E-8 Master Sgt/Senior Chief Petty Officer	2,222	672,745	1,519	3,940	997,410	1,066	5,497	1,066,720	593
E-7 Sgt First Class/Chief Petty Officer	2,032	615,219	1,389	3,520	891,087	952	4,815	934,375	520
E-6 Staff Sgt/Petty Officer First Class	1,741	527,115	1,190	2,624	664,265	710	3,589	696,463	387
E-5 Sergeant/Petty Officer Second Class	1,468	444,460	1,003	2,202	557,436	596	3,012	584,494	325
E-4 Corporal/Petty Officer Third Class	1,151	348,483	787	1,727	437,190	467	2,363	458,552	255
E-3 Private First Class/Seaman	965	292,169	659	1,448	366,561	392	1,981	384,423	214
E-2 Private/Seaman Apprentice	814	246,451	556	1,221	309,096	330	1,671	324,266	180
E-1 Recruit/Seaman Recruit	726	219,808	496	1,090	275,933	295	1,491	289,336	161

Military Retired Pay, Lump Sum Equivalent, and Monthly Deposit Necessary to Accumulate the Lump Sum Equivalent for Non-Disability Retirements During 2012

Retired Pay Grade	Retirement After 20 Years			Retirement After 30 Years			Retirement After 40 Years		
	Monthly Ret Pay	Lum-Sum Equivalent	Monthly Deposit	Monthly Ret Pay	Lum-Sum Equivalent	Monthly Deposit	Monthly Ret Pay	Lum-Sum Equivalent	Monthly Deposit
Commissioned Officers									
C/S Chief Of Staff	\$6,003	\$1,860,837	\$4,200	\$15,051	\$3,945,430	\$4,215	\$20,587	\$4,168,330	\$2,318
O10 General/Admiral	6,003	1,860,837	4,200	12,150	3,184,970	3,403	19,239	3,895,395	2,166
O-9 Lieutenant General/Vice Admiral	6,003	1,860,837	4,200	10,720	2,810,113	3,002	16,975	3,436,994	1,911
O-8 Major General/Rear Admiral (UH)	6,003	1,860,837	4,200	9,713	2,546,141	2,720	13,959	2,826,333	1,572
O-7 Brigadier General/Rear Admiral (LH)	5,594	1,734,053	3,914	8,615	2,258,314	2,413	12,021	2,433,938	1,353
O-6 Colonel/Captain	4,287	1,328,903	3,000	7,567	1,983,594	2,119	10,557	2,137,517	1,189
O-5 Lieutenant Colonel/Commander	3,855	1,194,990	2,697	6,174	1,618,436	1,729	8,446	1,710,094	951
O-4 Major/Lieutenant Commander	3,478	1,078,126	2,434	5,235	1,372,289	1,466	7,161	1,449,915	806
O-3 Captain/Lieutenant	2,990	926,854	2,092	4,485	1,175,686	1,256	6,135	1,242,177	691
O-2 1st Lieutenant/Lieutenant (JG)	2,197	681,036	1,537	3,296	864,005	923	4,509	912,955	508
O-1 2nd Lieutenant/Ensign	1,734	537,513	1,213	2,601	681,819	728	3,558	720,402	401
Commissioned Officers With Over 4 Years Active Duty Service As An Enlisted Member or Warrant Officer									
O-3 Captain/Lieutenant	3,161	979,861	2,212	4,787	1,254,852	1,341	6,548	1,325,799	737
O-2 1st Lieutenant/Lieutenant (JG)	2,545	788,910	1,781	3,817	1,000,579	1,069	5,222	1,057,319	588
O-1 2nd Lieutenant/Ensign	2,153	667,397	1,506	3,230	846,704	905	4,418	894,530	497
Warrant Officers									
W-5 Chief Warrant Officer	2,931	908,564	2,051	5,726	1,500,999	1,604	9,068	1,836,033	1,021
W-4 Chief Warrant Officer	2,931	908,564	2,051	5,203	1,363,901	1,457	7,260	1,469,960	817
W-3 Chief Warrant Officer	2,654	822,699	1,857	4,564	1,196,395	1,278	6,243	1,264,044	703
W-2 Chief Warrant Officer	2,370	734,663	1,658	3,843	1,007,394	1,076	5,256	1,064,203	592
W-1 Warrant Officer	2,225	689,715	1,557	3,492	915,384	978	4,776	967,015	538
Enlisted Members									
E-9 Sgt Major/Master Chief Petty Officer	2,541	769,327	1,737	4,616	1,168,539	1,248	7,311	1,418,736	789
E-8 Master Sgt/Senior Chief Petty Officer	2,222	672,745	1,519	3,940	997,410	1,066	5,497	1,066,720	593
E-7 Sgt First Class/Chief Petty Officer	2,032	615,219	1,389	3,520	891,087	952	4,815	934,375	520
E-6 Staff Sgt/Petty Officer First Class	1,741	527,115	1,190	2,624	664,265	710	3,589	696,463	387
E-5 Sergeant/Petty Officer Second Class	1,468	444,460	1,003	2,202	557,436	596	3,012	584,494	325
E-4 Corporal/Petty Officer Third Class	1,151	348,483	787	1,727	437,190	467	2,363	458,552	255
E-3 Private First Class/Seaman	965	292,169	659	1,448	366,561	392	1,981	384,423	214
E-2 Private/Seaman Apprentice	814	246,451	556	1,221	309,096	330	1,671	324,266	180
E-1 Recruit/Seaman Recruit	726	219,808	496	1,090	275,933	295	1,491	289,336	161