

American Benefit Evaluators, LLC

Fee Schedule

	<u>Fee</u>	<u>Place X If Service Is Desired</u>
Pension Evaluations		
Present Value of Pension Benefit		
Determine the marital portion of the present value of pension benefits based on the following three approaches:		
➤ Benefit accrued as of the date of divorce payable at the Plan's normal retirement date;		
➤ Benefit accrued as of the date of divorce payable at the Plan's earliest retirement date;		
➤ Projected benefit payable at the normal retirement date assuming increases in future pay and service.	\$400	_____
While our recommended value is based on the first approach, we realize that during the court proceedings it might be helpful to know the values based on the other two approaches.		
Social Security Evaluation		
Determines the present value of assumed Social Security benefit payable to both parties in the divorce reflecting the impact of the divorced wife's (husband's) and widow(er)'s benefit as well as their individual old age benefit based on compensation earned before, during and after the marriage.	\$400	_____
Update Report		
An additional evaluation is developed where the present value of benefits is determined where either the assumed retirement date is changed or another set of assumptions is used.	\$100	_____
Discovery		
If we have to obtain the dollar amount of the frozen accrued benefit, the Plan's SPD, Model QDRO or QDRO Procedures, an additional fee will be charged as shown below:		
Military Evaluation or Order	\$200	_____
Non-military Evaluation or Order	\$100	_____
Expert Testimony		
A flat fee of \$1,500 per day will be charged for case preparation, travel time and the actual testimony. We require full payment in advance to guarantee an appearance. If the request for our services is cancelled within 4 days of the scheduled court appearance, all but \$200 will be refunded. If the request for our services is cancelled more than 4 days prior to the scheduled court appearance, the entire fee will be refunded.	\$1,500 Per day	_____
Determination of Marital Portion of Account Balance		
Upon obtaining prior quarterly account balance statements we will estimate the split of the current account balance between marital and pre-marital assets. The statements must reconcile the change in the account balance recognizing contributions made, investment income earned and withdrawals and/or benefits and expenses paid during the quarter. Other periods of time can be used such as monthly statements or annual statements. The fee charged will depend on the number of statements that must be reviewed in the analysis.	\$300 Minimum	_____
Division of Property Order for State of Ohio Plans		
Draft order based on provisions consistent with divorce decree while protecting the benefit rights of the attorney's client for the following plans:		
➤ Public Employees Retirement System (PERS)		
➤ State Teachers Retirement System (STRS)		
➤ School Employees Retirement System (SERS)		
➤ Ohio Police and Fire Pension Fund (OP&F)		
➤ Ohio Highway Patrol Retirement System (HPRS)	\$400	_____

	<u>Fee</u>	<u>Place X If Service Is Desired</u>
State Plan Judgment Entry Language		
Because the current Ohio state statute does not permit a direct assignment of pre and post-retirement surviving spouse's benefits to an alternate payee, a special judgment entry may be required to protect the alternate payee's interests.	\$500	_____
QDRO for Ohio Public Employees Deferred Compensation Plan		
Benefits under this plan can be assigned and cashed-out if desired without waiting for the participant to terminate employment or retire. We will draft an order that will indicate the dollar amount or percentage of the current account balance assigned to the alternate payee.	\$400	_____
Qualified Plan Domestic Relations Orders		
We will draft the order consistent with the divorce decree while protecting the benefit rights of the attorney's client. We will make sure the attorney is familiar with and understands the key provisions of the plan that have a significant financial impact.	\$400	_____
Military Court Orders		
We will draft the order consistent with the divorce decree while protecting the benefit rights of the attorney's client. We will make sure the attorney is familiar with and understands the key provisions of the plan that have a significant financial impact.	\$400	_____
Review QDROs Prepared by Opposing Attorney		
We can review an order that has already been drafted to ensure that it satisfies ERISA requirements and the attorney client's intentions.	\$400	_____
Our role in assisting attorneys in drafting domestic relations orders will be limited to taking model orders and inserting the information indicated in Required Information Form. We are also available to help you understand the various provisions of the plans involved to help eliminate language that might be viewed as ambiguous in defining benefits that are payable to each party under events such as:		
<ul style="list-style-type: none"> ➤ Death of the Participant ➤ Death of the Alternate Payee ➤ Participant's eligibility for early retirement supplements and/or subsidies ➤ The impact if the Plan provides future plan improvements 		
Our role should not be construed as providing legal advice. Our purpose is to use our many years of experience in designing and valuing plan benefits to help the attorney better understand the plan provisions that have a significant financial impact on the benefits assigned under the order. Services will only be performed if paid for in advance. We will accept a business or personal check. All checks should be made payable to:		

American Benefit Evaluators, LLC
6325 Cochran Road, Suite 6
Solon, Ohio 44139

Phone: (440) 248-9155 Fax: (440) 248-3585 Email: bnapoli@abeval.com

Attorney's Signature

Date