

[PUT COURT HEADING HERE]

SOUTHERN NEW ENGLAND CARPENTERS ANNUITY FUND

QUALIFIED DOMESTIC RELATIONS ORDER

WHEREAS, the marriage between plaintiff and defendant was terminated pursuant to a Judgment dated _____; and

WHEREAS, this QUALIFIED DOMESTIC RELATIONS ORDER (the "Order") provides for the division and disposition of all or part of the vested benefits accrued by _____ (the Annuity Plan "Participant") under the Southern New England Carpenters Annuity Plan (the "Plan") and grants _____ (the "Alternate Payee") rights in such benefits on the terms set forth in this Order; and

WHEREAS, this Order has been issued pursuant to state domestic relations law to enforce marital property rights of the Alternate Payee; and

WHEREAS, this Order is intended to constitute a Qualified Domestic Relations Order (a "QDRO") satisfying the requirements of Section 414(p) of the Internal Revenue Code of 1986, as amended (the "Code") and Section 206(d) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and is to be administered and interpreted accordingly.

NOW, THEREFORE, GOOD CAUSE HAVING BEEN SHOWN, IT IS HEREBY ORDERED THAT:

1. Addresses.

The name, date of birth, and current mailing address of the Participant are:

Name: _____
Date of Birth: _____
Address: _____

The name, date of birth, and current mailing address of the Alternate Payee are:

Name: _____
Date of Birth: _____
Address: _____

The Alternate Payee shall keep the Fund Director informed of his or her current address and telephone number. Notice of change of address or telephone number shall be made in writing to the Fund Director, addressed as follows:

Fund Director
Southern New England Carpenters Annuity Fund
10 Broadway
Hamden, CT 06518

(or to such other address as the Fund Director may specify in a written notice to the Alternate Payee).

2. Benefits Assigned to Alternate Payee.

The Participant hereby assigns to the Alternate Payee, upon the conditions hereinafter set forth, [*select one of the following*] {\$_____} or {_____ percent of the value of the Participant's Account as of _____} (the "Assigned Benefit"). The Assigned Benefit shall be reduced by \$150.00 to cover all or a portion of the fee that the Plan charged to the Participant's account to defray the costs of reviewing this Order. The remaining amount of the Assigned Benefit shall be placed in a separate Account in the name of the Alternate Payee and shall be credited with earnings and charged expenses under the rules of the Plan, until the date of distribution.

3. Method of Payment.

Provided that the Alternate Payee so elects on the Alternate Payee's Application for Benefits, the entire value of the Assigned Benefit shall be paid in a lump sum. Such lump sum payment shall be made in accordance with Paragraph 4. If the Alternate Payee does not elect a lump sum payment, the Assigned Benefit shall be paid in accordance with the Alternate Payee's election on his or her Application for Benefits except that in no event may the Alternate Payee elect payment of the Assigned Benefit in the form of a Husband-and-Wife Annuity.

4. Payment.

The Alternate Payee shall be eligible to receive payment of the Assigned Benefit beginning on or after the first day of the month following the "earliest retirement age" of the Participant as defined in section 414(p)(4)(B) of the Code. In accordance with such definition, under the terms of the Plan in effect as of November 2003, the Alternate Payee would be eligible to receive payment of the Assigned Benefit beginning on or after the first day of the month after the earliest of the following dates: (a) the Participant's 50th birthday; (b) the date the Participant is determined to be disabled by the Trustees of the Plan in accordance with the terms of the Plan; or (c) the date the Participant incurs a break in service in accordance with the terms of the Plan.

Any payment of the Assigned Benefit shall commence as soon as possible after the Alternate Payee submits a completed Application for Benefits to the Trustees and receives their approval, except that payment of the Assigned Benefit may not begin later than the April 1 following the year in which the Participant reaches or would have reached age 70-1/2.

5. Disposition of Assigned Benefit at Death.

(a) Death of the Participant. The death of the Participant after the date of the approval of this QDRO by the Plan will have no effect on the rights of the Alternate Payee to the Assigned Benefit. Any pre-retirement or post-retirement death benefit, other than the Assigned Benefit, which may be payable due to the death of the Participant shall be paid to the beneficiary designated by the Participant under the Plan's regular rules.

(b) Death of the Alternate Payee.

(i) *After lump sum payment of the Assigned Benefit.* If the Alternate Payee has elected payment of the Assigned Benefit in a lump sum and dies after such payment has been made to the Alternate Payee, no further benefits are payable.

(ii) *After payment of the Assigned Benefit in a form other than a lump sum.* If the Alternate Payee has elected payment of the Assigned Benefit in a form other than a lump sum and has begun to receive payment of the Assigned Benefit in such form, the payment of any death benefits associated with the Assigned Benefit upon the death of the Alternate Payee shall be made in accordance with the terms of the Plan as then in effect.

(iii) *Before any payment of the Assigned Benefit.* If the Alternate Payee dies before any payment of the Assigned Benefit has been made to the Alternate Payee, the designated Beneficiary of the Alternate Payee, if then living, will be entitled to the value of the Alternate Payee's Account in a lump sum. If the designated Beneficiary is not

living when the circumstances described in the preceding sentence occur, the value of the Alternate Payee's Account will be paid in a lump sum to the estate of the Alternate Payee.

6. Designation of Beneficiary.

The Alternate Payee may designate a Beneficiary under the Plan's regular rules. No subsequent spouse of the Alternate Payee shall have any right under the Plan to the Assigned Benefit, except as the designated Beneficiary of the Alternate Payee. If no Beneficiary has been designated by the Alternate Payee, the estate of the Alternate Payee shall be deemed to be the designated Beneficiary entitled to receive any death benefits.

7. Additional Provisions.

(a) In case of conflict between the terms of this Order and the terms of the Plan, the terms of the Plan shall prevail. This Order shall not be deemed qualified under Section 414(p) of the Code and Section 206(d) of ERISA, and shall not be enforceable against the Plan or the benefits of the Participant under the Plan until approved by the Plan.

(b) If the Plan is terminated, any benefits due the Alternate Payee will be distributed under the termination provisions of the Plan.

(c) The Court shall retain jurisdiction to amend this Order for the limited purpose of establishing or maintaining its qualification as a QDRO; provided that no amendment of this Order shall require the Plan to provide any form of benefit, option or increase in benefits not otherwise provided under the Plan. If this Order is amended, the Fund Director shall proceed in determining whether the amended Order is a QDRO in the same manner as the initial Order.

(d) All notices to be given or documents to be sent to the Plan shall be addressed in accordance with Section 1, and shall not be deemed given to the Plan unless actually received (or sent by certified mail, return receipt requested).

(e) Distributions to the Alternate Payee under this Order shall be taxable to the Alternate Payee and not to the Participant in accordance with Code §402(e)(1)(A).

(f) If a distribution made pursuant to this Order is an eligible rollover distribution as defined by Code §402(c)(4) and associated regulations, such distribution shall be eligible for direct transfer treatment under Code §401(a)(31) in accordance with Plan provisions.

(g) The Participant and the Alternate Payee shall hold the Plan (and its trustees, sponsors, employees and fiduciaries) harmless from and against any claims, expenses, actions or liabilities which arise from paying benefits to the Alternate Payee in accordance with this Order, including all reasonable attorneys fees which may be incurred in connection with any claims which are asserted because the Plan honors this Order.

(h) The Plan and its trustees, sponsors and fiduciaries shall not be responsible for any attorneys fees incurred by the Participant or the Alternate Payee in connection with obtaining or enforcing this Order.

(i) Notwithstanding anything contained herein, this Order shall not require the Plan to provide any type or form of benefit or any option not otherwise provided under the Plan, shall not require the Plan to provide increased benefits (determined on the basis of actuarial value), and shall not require the payment of any benefits to the Alternate Payee that are required to be paid to another alternate payee under another qualified domestic relations order.

DATED: _____, 20____

JUDGE/CLERK

APPROVED:

Participant

Alternate Payee