

OHIO CARPENTERS' PENSION FUND

Procedures for Processing Domestic Relations Orders

Ohio Carpenters Pension Fund Defined Benefit Plan

The following procedures describe the manner in which domestic relations orders which are intended to divide retirement benefits under the Ohio Carpenters' Pension Fund (the "Plan") will be processed.

1. Plan Information. Upon request, the Plan Administrator will furnish a prospective alternate payee with requested Plan and benefit information that is reasonably necessary to prepare a qualified domestic relations order. The Plan Administrator may condition the disclosure of such information on the receipt of information from the prospective alternate payee sufficient to establish to the Plan Administrator's satisfaction that the request for information is being made in connection with a domestic relations proceeding.

The Plan Administrator shall request that the prospective alternate payee, or their counsel, submit the following information in writing:

- i. The name and birthdate of the Participant;
 - ii. A case number for the domestic relations proceeding; and,
 - iii. The name and contact information for the prospective alternate payee's counsel (or a statement that they are representing themselves).
2. Notification of Parties. Promptly upon receipt of a domestic relations order or a proposed domestic relations order, the Plan Administrator will:
- i. Notify the participant or former participant and each alternate payee (or their legal counsel) at the last known mailing address or the mailing address specified in the order, acknowledging receipt of the order;
 - ii. Include copies of the Plan Administrator's procedures for processing such orders; and
 - iii. Describe additional information available regarding the Plan, such as Summary Plan Descriptions and Plan documents.
3. Temporary Hold on Distributions. Promptly upon receipt of a domestic relations order or a proposed domestic relations order, the Plan Administrator will notify the Trustee and third party record-keeper for the Plan of the pending order. The Plan Administrator may also direct the Plan record-keeper to take such steps as may be necessary to prevent the affected participant named in the order from initiating or completing a withdrawal, participant loan or other benefit distribution from his or her Plan account that would impair the alternate payee's ability to receive the portion of the participant's Plan account balance assigned to the alternate

payee under the order if the order is approved. This hold will generally remain in effect until the order has been approved as a qualified order, or, if earlier, the end of the 18-month period described in Paragraph 5(c) below.

4. Determination of Qualified Status.

a. Within a reasonable period after the receipt of a domestic relations order, the Plan Administrator will determine whether the order satisfies the requirements of the Internal Revenue Code (the "Code") and the Employee Retirement Income Security Act ("ERISA") applicable to qualified domestic relations orders. In making this determination the Plan Administrator have the order reviewed by the Plan Administrator's legal counsel, and may rely upon the legal counsel's recommendation in determining whether or not the order complies with such requirements.

b. The Plan Administrator (or its legal counsel) will notify the participant and each alternate payee (or their legal counsel) in writing of such determination. If the order is determined to be a qualified domestic relations order, the Plan Administrator will:

i. Notify each person described in Paragraph 2 that the order is a qualified domestic relations order;

ii. Include in such written notification a description of the Plan Administrator's proposed interpretation of the actions it proposes to take to comply with the terms of the order; and

iii. Comply with the terms of the order.

c. If the order is determined not to be a qualified domestic relations order, the Plan Administrator (or its legal counsel) will return the order to the parties with a letter stating that the order does not comply with the Code and ERISA and indicating which requirements of the Code and ERISA are not satisfied. The parties will have 60 days to furnish the Plan Administrator a revised domestic relations order or a revised proposed domestic relations order that complies with the Code and ERISA.

5. Separate Accounting.

a. During any period in which the issue of whether a domestic relations order is a qualified domestic relations order is being reviewed (by the Plan Administrator, by a court of competent jurisdiction, or otherwise), and during any period described in paragraph 4(c) in which the parties may revise a domestic relations order that the Plan Administrator has determined is not a qualified domestic relations order, the Plan Administrator will separately account for the amounts which would be payable or allocable to an alternate payee if the order were determined to be a qualified domestic relations order.

b. During any period in which the Plan Administrator is separately accounting for amounts that would be payable to the alternate payee, the Plan Administrator will take such action as it deems necessary to prevent distribution of amounts that would be payable to the alternate payee if the order were a qualified domestic relations order.

c. If within the 18-month period described in Paragraph 5(e) below, the order (or a revised version thereof) is determined to be a qualified domestic relations order, the Plan Administrator shall cause the Plan to pay the segregated amounts (including any earnings thereon) to the alternate payee, to the extent required by the terms of the order.

d. If within the 18-month period described in Paragraph 5(e) below, (i) it is determined that the order is not a qualified domestic relations order and the parties have not timely furnished a revised order to the Plan Administrator or (ii) within the 18-month period, the issue as to whether the order is a qualified domestic relations order is not resolved, then, in either case, the Plan Administrator will cause the Plan to pay or reallocate the segregated amount (including any earnings thereon) to the participant or to such other person or persons who would have been entitled to such amounts if there had been no order. If, following the 18-month period referred to above, the order is determined to be a qualified domestic relations order, the order will only apply prospectively, and the alternate payee will be entitled only to amounts payable under the order after the determination.

e. For purposes of this Paragraph 5, the 18-month period described in this Paragraph 5(e) shall be the 18-month period beginning with the date on which the first payment would be required to be made to an alternate payee under the order, or, if later, the date the order is received by the Plan Administrator.

6. Communications. All communications, including any notices and inquiries regarding a domestic relations order, or its review process, must be submitted in writing and directed to:

Plan Administrator
Ohio Carpenters' Pension Plan
P.O. Box 31580
Independence, Ohio 44131

No substantive responses will be made to inquiries not so directed.

7. Amendment of Procedures. These Procedures for Processing Domestic Relations Orders may be amended by the Administrator from time to time, as the Administrator determines to be necessary or appropriate.

Adopted at Columbus, Ohio this 24th day of March, 2016.

OHIO CARPENTERS' PENSION PLAN

By _____

AND

By _____