Divorce Financial Solutions

Property Division: Identifying and Valuing Assets

Grant G. Zielinski, CDFA

We provide divorce financial services and resources to clarify how settlements can work for an entire family.

Divorce Financial Solutions, LLC
2525 N. Mayfair Road, Ste 220
Wauwatosa, WI 53226
P: 414-294-4755
F: 414-294-4789
web@divfinsolutions.com
www.divfinsolutions.com

Identifying Assets

Identifying Assets

Cash and Deposit Accounts

Cash and deposit accounts are assets that hold cash or can quickly and easily be converted to cash. Checking, Savings, Money Markets, Certificate of Deposit (CDs), Stocks, Bonds, Mutual Funds, and Health Savings Accounts are all the most common. Usually, the type of account is identified on the statement by words such as, checking, savings, money market, etc.

Glacier Hills credit union
2150 S Main St.
West Bend, WI 53095
Phone: 262.338.1888
Visit us on the Web at GlacierHillsCU.org
For You.

Statement of Account

From: 12/01/16 to 12/31/16
Member #: [redacted]559

Mobile Deposit
Why stand in line on payday when you could snap a picture of your check and stop by a free ATM when you have time. Sign up for mobile deposit today, inside the Glacier Hills App!

[redacted]

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # [redacted] AS OF 12/31/16

YOU EARNED 184 Glacier Points; Your new Reward Level will be: MORAINE LEVEL
Move up to Peak or Summit for more Rewards! Learn more at GlacierHillsCU.org.

Suffix	Account Description	Beginning Balance	Total Debits	Total Credits	Ending Balance	Last Tran
000	SAVINGS	2,005.00	.00	.24	2,005.24	10/29/16
001	SECONDARY SAVINGS	1,400.00	.00	.20	1,400.20	11/22/16
110	GLACIER ONE CHECKING	651.51	247.12	.00	404.39	12/19/16

000:SAVINGS

Year-to-Date Divd Paid: $.30
Divd Rate: 100.00 to 999,999,999.99 = 0.05%

Transaction Detail

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
12/01/16	*** Beginning Balance ***					**$2,005.00**
12/31/16	SHARE DIVIDEND			$0.24		$2,005.24
	Your Annual Percentage Yield Earned (APYE) is 0.05% based on an Average Balance of $1,852.84 for the 92 day period ending 12/31/16					
12/31/16	**** Ending Balance ****					**$2,005.24**

001:SECONDARY SAVINGS

Year-to-Date Divd Paid: $.43
Divd Rate: 0.00 to 999,999,999.99 = 0.05%

Transaction Detail

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
12/01/16	*** Beginning Balance ***					**$1,400.00**
12/31/16	SHARE DIVIDEND			$0.20		$1,400.20
	Your Annual Percentage Yield Earned (APYE) is 0.05% based on an Average Balance of $1,586.99 for the 92 day period ending 12/31/16					
12/31/16	**** Ending Balance ****					**$1,400.20**

110: GLACIER ONE CHECKING

Year-to-Date Divd Paid: $.03
Divd Rate: 1,000.00 to 999,999,999.99 = 0.01%

Transaction Detail

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance	** Check Recon ** Chk #	Amount
12/01/16	*** Beginning Balance ***					**$651.51**	1036	$15.63
12/02/16	DBT/WDR [redacted]				$17.00-	$634.51	1037	$50.04

GLACIER HILLS CREDIT UNION [redacted]

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance
	KETTLE MORAINE YMCA 262-247-1040 WI					
12/13/16	CHECK [redacted]	1036			$15.63-	$618.88
12/19/16	CHECK	1037			$50.04-	$568.84
12/19/16	CHECK	1038			$164.45-	$404.39
12/31/16	**** Ending Balance ****					**$404.39**

Chk #	Amount
[redacted]	$164.45

My Glacier Rewards Point History

ACTIVITY SUMMARY

Date	Description	Points
12/01/16	Beginning Balance	3,958
	Points earned/added	184
	Points redeemed/subtracted	0
	Points expired	0
12/31/16	**Remaining Available Points**	**4,142**

ANNUAL ACCOUNT INFORMATION FOR 2016

This section is intended to provide a general summary of your dividend and interest activity for the year, and is not intended to replace any standard IRS forms you receive for tax reporting purposes.

DIVIDENDS EARNED IN 2016

ACCOUNT # [redacted]	59-000	REGULAR SHARE	$.30
ACCOUNT # [redacted]	59-001	SECONDARY SAVINGS	$.43
ACCOUNT # [redacted]	59-110	CHECKING	$.03

Total Dividends Earned for 2016: $.76

Disclosures

Loan number(s) followed by an asterisk (*) are open end credit accounts. With regard to those accounts, the balance subject to interest rate (shown in the "Balance" column) is the unpaid balance each day after credits are subtracted and the new advances or charges are added. The Finance Charge is computed on the daily outstanding balance by applying the daily periodic rate to the balance for the exact number of days such balance remains outstanding. The outstanding balance is shown in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in the year (365), is likewise disclosed after the account number.

Your savings are federally insured to at least $250,000 and backed by the full faith and credit of the United States Government.

NCUA

Qualified Assets

401(k)s, 403(b)s, TSPs, SEP IRAs, Traditional IRAs, Simple IRAs, Roth IRAs, Salary Reduction Simplified Employee Pensions, Profit Sharing Plans, Pension Plans, Employee Stock Ownership Plans (ESOPs), Government Plans, 457 Plans, and Money Purchase Plans.

When looking at a retirement plan statement you want to make sure you correctly identify the type of account. Employer sponsored plans will be identifiable by the legal plan name vs. the account custodian, who is often highlighted on the statement.

Defined Contributions Plans

These plans can be identified by their legal plan name or account number. Employer sponsored plans have legal plan names that often include: 401(k), 403(b), Retirement, or Savings Plan. Employer plans will have a plan number that is usually not included on a statement, like 001 or 2. Unlike employer plans, individual accounts will not have a legal plan name but rather they will be identified by an account number.

Practice Tip: If someone tells you their account number is their social security number the account is probably an employer sponsored plan and you will want to identify the legal plan name. The website FreeErisa.com is a source we use to verify the legal plan name for all employer sponsored plans.

Practice Tip: Always check the vested balance to see if it is different from the account balance. If the vested balance and account balance are different you want to use the vested balance for property division purposes.

Practice Tip: Always check for outstanding loan balances. Loans can only be taken from an employer sponsored defined contribution plan. A loan cannot be taken from an IRA account or a pension plan. Loan balances are reported differently on each account statement but are generally included in the total account balance on the statement. When a loan is requested from an account, the loan remains an asset of the account. The balance listed on the statement may or may not include the outstanding loan. If defaulted, the loan amount then becomes taxable to the Participant and early withdrawal penalties may apply.

Vanguard®

[redacted]

STATEMENT

ACCOUNT SUMMARY: 01/01/2014 - 03/31/2014
THE NORTHWESTERN MUTUAL EMPLOYEE SAVINGS PLAN—[redacted]

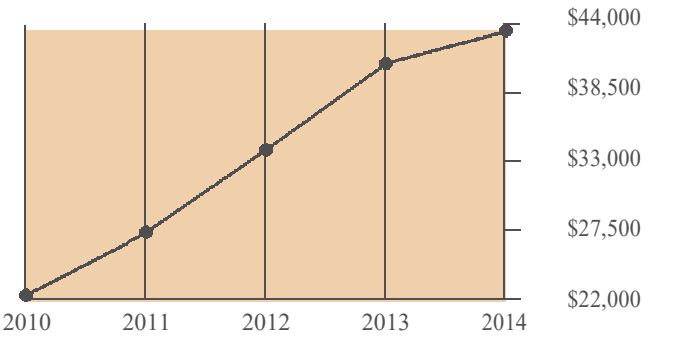
Total Account Balance:	$43,661.51

Your Account Summary

Account Balance

	Current Period
Beginning balance	$41,052.38
Your contributions	$1,024.10
Employer contributions	$686.14
Market gain/loss	$393.46
Other transactions	$505.43
Ending balance	$43,661.51
Vested balance	$43,661.51

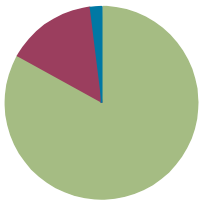
Your Account Progress



Includes all contributions and market activity.

Your Investments

Your Asset Mix



15.2 Stock
0.1 Bonds
84.7 Short-Term Reserves

Your asset mix is how you've decided to spread your dollars among stocks, bonds, and short-term reserves. You should select a combination of investments that is right for you based on your objectives, how long you have to invest, and your risk tolerance. To obtain a suggested investment mix for your particular situation, complete the Investor Questionnaire on Vanguard.com.

Diversification is important to successful retirement planning. For more information and other disclosures, see section labeled "Additional Information" at the end of your statement.‡‡

Your Personal Performance*

As of 03/31/2014

	1 year	3 years	5 years
Annualized Personal Rate of Return	6.50	6.00	—

*Your personal performance is based not only on the performance of your investments, but also the timing and amounts of any purchases and redemptions.

[redacted] [redacted]

[redacted]

TIAA CREF

FINANCIAL SERVICES

730 Third Avenue New York, NY 10017-3206

Quarterly Retirement Portfolio Statement

October 01, 2013 - December 31, 2013

For

[redacted]

Customer Service

Website:	tiaa-cref.org
Automated 24-hour Information and Personal Assistance (Espanol disponible)	800 842-2252
Hearing Impaired (TTY phone users only)	800842-2755

Monday through Friday, 8:00 a.m. - 10:00 p.m. (ET)
Saturday, 9:00 a.m. - 6:00 p.m.(ET)

To view your most current account information, go to our website at tiaa-cref.org and log-in with your user ID and password or call our 24-hour automated system.

Portfolio Summary

	This Period	Year-to-Date
Beginning Balance	**$31,030.97**	**$28,238.29**
Gain/Loss	1,492.72	4,285.40
Ending Balance	**$32,523.69**	**$32,523.69**

Retirement Income Projection

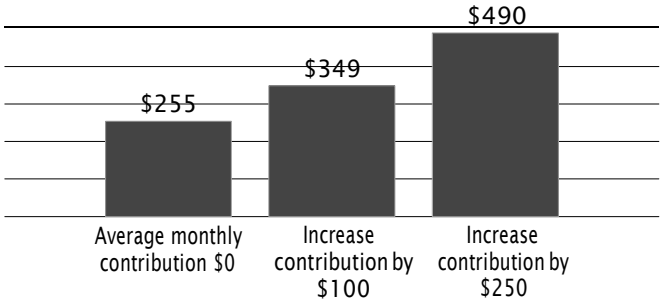
As part of your retirement savings planning, have you considered how much you need to retire? Saving a little more now can add up by the time you retire. These charts are purely hypothetical and do not illustrate past or projected performance.

What can you expect from Retirement Income?

Average Monthly Contribution	Monthly Contribution Increased by	Sample Lifetime Retirement Monthly Income at Age 65
$0	$0	$255
$100	$100	$349
$250	$250	$490

To raise your savings rate or further personalize the retirement income projection, visit us online at tiaa-cref.org or call TIAA-CREF at 800-842-2252. Recent changes to your contribution amounts may not be reflected on this statement.

Example of Monthly Income at Age 65



Message Board

Tax forms will be mailed and available online by January 31, 2014. To access online, log in at tiaa-cref.org, click: MANAGE MY PORTFOLIO / STATEMENTS & REPORTS / TAX REPORTING FORMS. Please note that a Form 1099 will be generated only if you have a taxable transaction related to your account.

Please refer to the back of this statement for Glossary Terms.

Quarterly Retirement Portfolio Statement

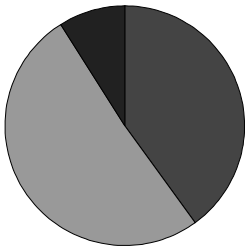
October 01, 2013 - December 31, 2013

[redacted]

Personalized Rate of Return

This Period	4.8%	This figure is an estimate of the performance of the assets in your retirement portfolio, as reflected on this statement, that are maintained at TIAA-CREF during the period(s) specified. Past performance is not a guarantee of future results. Please refer to the Disclosures Section for more information.
Year-to-Date	15.2%	

Asset Allocation Summary



If you are invested in more than one asset class, the Asset Allocation percentages may not be exact due to rounding.

Current Percent	Asset Class	Current Value
40%	Guaranteed	$12,919.95
51%	Equities	16,539.47
9%	Real Estate	3,064.27
100%	**Total**	**$32,523.69**

Activity Summary by Asset Class

Asset Class/ Investment	Beginning Balance as of 10/01/2013	Additions	Reductions	Gain/Loss	Ending Balance as of 12/31/2013
Guaranteed					
TIAA Traditional	$12,814.08	$0.00	$0.00	$105.87	$12,919.95
Equities					
CREF Stock	$15,201.40	$0.00	$0.00	$1,338.07	$16,539.47
Real Estate					
TIAA Real Estate	$3,015.49	$0.00	$0.00	$48.78	$3,064.27
Total Account Value	**$31,030.97**	**$0.00**	**$0.00**	**$1,492.72**	**$32,523.69**

To view current performance for your specific investments, log in to your account at tiaa-cref.org or you can visit www.tiaa-cref.org/performance for general performance information.

Portfolio Breakdown

	Beginning Balance as of 10/01/2013	Ending Balance as of 12/31/2013
Plans		
UNIVERSITY OF WISCONSIN SYSTEM 403B TAX SHELTERED ANNUITY PLAN	$31,030.97	$32,523.69
Annuities In Your Plans		
TIAA [redacted] 277-3	$15,829.57	$15,984.22
CREF [redacted] 277-1	15,201.40	16,539.47
Total Annuities In Your Plans	**$31,030.97**	**$32,523.69**

Johnson Controls

Johnson Controls Savings and Investment (401k) Plan

[redacted]

Retirement Savings Statement

☎ Customer Service: (800) 354-7129
Fidelity Investments Institutional Operations Company, Inc.
82 Devonshire Street
Boston, MA 02109

Your Account Summary

Statement Period: 10/31/2014 to 10/31/2014

Beginning Balance	**$16,537.32**
Your Contributions	$717.50
Change in Market Value	$203.85
Ending Balance	**$17,458.67**
Additional Information	
Vested Balance	$16,550.90

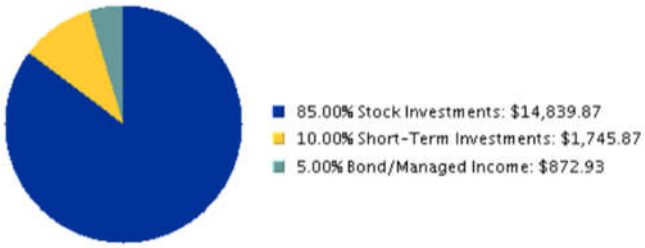
Your Personal Rate of Return

This Period	**1.2%**

Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

Your Asset Allocation

Statement Period: 10/31/2014 to 10/31/2014



Your account is allocated among the asset classes specified above as of 10/31/2014. Percentages and totals may not be exact due to rounding.

The Additional Fund Information section lists the underlying allocation of your blended funds.

Market Value of Your Account

Statement Period: 10/31/2014 to 10/31/2014

This section displays the value of your account for the period, in both shares and dollars.

Investment	Shares/Units as of 10/30/2014	Shares/Units as of 10/31/2014	Price as of 10/30/2014	Price as of 10/31/2014	Market Value as of 10/30/2014	**Market Value as of 10/31/2014**
Blended Fund Investments*					**$16,537.32**	**$17,458.67**
BT C LifePath 2045 Q	1,241.540	1,294.750	$13.32	$13.48	$16,537.32	$17,458.67
Account Totals					**$16,537.32**	**$17,458.67**

Remember that a dividend payment to fund shareholders reduces the share price of the fund, so a decrease in the share price for the statement period does not necessarily reflect lower fund performance.

*You have invested a portion of your account in Blended Funds. Blended Funds generally invest in a mixture of stocks, bonds and short-term investments, blending long-term growth from stocks with income from dividends and interest. Please refer to the Additional Fund Information section to see how your blended funds are allocated across the three asset classes.

Please refer to NetBenefits and other Plan information, such as your SPD, for a description of your

Statements - On-Demand Statements

$uper $aver 401(k) Plan [redacted]

ON-DEMAND STATEMENTS STATEMENTS CONFIRMATIONS

Enter Date Range **Review Statement**

On-Demand Statement for [redacted]
05/01/13 through 05/31/13

At-a-glance summary Hide

Beginning Balance 05/01/13	**$124,774.06**
Money In	$0.00
Employee Before-tax	$0.00
Employee After-tax	$0.00
Money Out	$0.00
Investment Gain/(Loss)	($310.64)
Ending Balance 05/31/13	**$124,857.93**
Vested Balance	$124,857.93
Balance without Loans	$98,636.11

Account activity by source Hide

Source Name	Beginning Balance	Money In	Money Out	Transfers In/(Out)	Investment Gain/(Loss)	Ending Balance
Employee Before-tax	$123,620.32	$0.00	$0.00	$0.00	($308.75)	$123,697.67
Employee After-tax	$1,153.74	$0.00	$0.00	$0.00	($1.89)	$1,160.26
Total	**$124,774.06**	**$0.00**	**$0.00**	**$0.00**	**($310.64)**	**$124,857.93**

Account activity by fund Hide

Defined Benefit Plans

Pension plan statements may be hard to obtain and/or recognize as there is not an account balance or an accumulation of funds subject to market fluctuations. Pension plans are calculated using a formula that would include information such as average salary and the number of years of service in the plan. Often the legal plan name for pensions include words like pension, retirement, benefit, or annuity. Employees don't typically see regular quarterly or annual statements for pension benefits. Many plans allow the Participant to access benefit estimates by logging into a benefit website. The Participant can often print estimates based upon assumptions provided by the plan or even input their own assumptions to create benefit estimates.

Practice Tip: If you receive a benefit estimate that is printed from a website be sure to look at the assumptions used did not include future years of service or salary increases. A correct benefit estimate will use the salary and service earned as of the date of divorce and payable at normal retirement age.

Additional types of defined benefit pension plans that are easily confused with 401(k) type accounts include cash balance and money purchase pension plans. These defined benefit plans may hold an account balance much like a 401(k), yet have pension options and therefore pension procedures to divide or value. For example, a cash balance pension plan, which may have been converted from a traditional pension, may have monthly benefit options to choose from, such as single life annuities or joint and survivor annuities.

Practice Tip: If you find yourself looking at a pension statement with an account balance additional discovery may be required. You may have to compare the lump sum option to other monthly benefit options available or determine if the balance is divisible without benefit restrictions.

In-Pay Pension

Identifying an in-pay pension can be tricky because often the only documentation a retiree would have is a current or recent pay stub. A pay stub can identify the payer or company who is issuing the check. It is possible that a pay stub will include survivor benefit elections, deduction information, and other tax information. The other document you may see is a benefit election statement. This statement will show you what benefit options/benefit amount was elected at the time the benefit was commenced.

Practice Tip: When identifying an in-pay pension plan, it is important to also learn the options for retirement under the plan and how they will affect the payments going forward. You will want to learn what benefit option was elected, if that benefit option is irrevocable, and what the single life annuity benefit is. Survivor benefits are elected at a cost to the retiree which could affect the value and/or award amount under a QDRO. It is also important to understand COLAs and any other changes that could impact the payable amount, such as Military VA Waivers or accelerated payments.

[redacted]n

Participant Account Statement

[redacted]

F[redacted]6

Date of Birth:	06/06/1956	**Gender:**	M
Date of Employment:	07/10/2006	**Attained Age:**	61
Date of Participation:	01/01/2012	**Retirement Age:**	65
Date of Retirement:	07/01/2021		

ACCUMULATION ACCOUNT SUMMARY

	Cash Balance
Beginning Balance	396,546.55
Interest Credit	19,827.33
Pay Credit	78,923.00
Adjustment	0.00
Distribution	0.00
Ending Balance	495,296.88
Vesting Percent	100.00
Vested Balance	495,296.88

T[redacted]

PCC
Pension Consultants Co., Inc.

A..

[redacted]

Retirement Savings Statement

'lit Customer Service: (800) 835-5097
Fideity Investments Institulional Operations Company, Inc.
82 Devonshire Street
Boston, MA02109

Your Account Summary

Statement Period: 01/[redacted]

Beginning Balance	**$234,654.06**
Employer Contributions	$6,330.18
Change in Market Value	$13,538.70
[redacted]	**$25[redacted]**
[redacted]ormation	
[redacted]e	$[redacted]
Dividends & Interest	$5,684.98

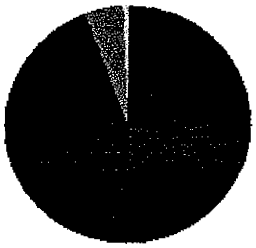
Your Personal Rate of Return

This Period **5.6%**

Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate invesIrnent earnings. It reflects the results of your invesIrnent selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance Is no guarantee of future results.

Your Asset Allocation

Statement Period: 01/01/2016 to 07/29/2016



- 94.00% Stack lrwestm ents: $239,251.56
- 5.00"Bond Investments: $12,726.15
- 1.oa,.; Short-Term lnveum ents: $2,545.23

Your account is allocated among the assetdasses specified above as of07l29/2016. Pe«:entages and totals may not be exact due to rounding.

The Additional Fund Information section lists the underlying allocation of your blended funds.

Market Value of Your Account

Statement Period: 01/01/2016 to 07/29/2016

Displayed in ttiis section is ttie value of your account for the statement period, in both shares and do\lars.

Investment	Shares asof 12/31/2015	Shares as of 07/29/2016	Price asof 12/31/2015	Price as of 07/29/2016	Mall<etValua as of 12/31/2015	**Market Value asof 07/29/2016**
Blended Investment"					**$234,654.06**	**$254,522.94**
AD Fmedom K 2035	15,897.972	16,733.921	$14.76	$15.21	$234.654.06	$254.522.94
Aaiount Totals					**$234,654.06**	**$254,522.94**

Remember that a dividend payment to fund shareholders reduces the share price of the fund, so a decrease in the share price for the statement period does not necessarily reflect lower fund performance.

*You have invested a portion of your account in Blended Funds. Blended Funds generally Invest in a mixture of stocks, bonds and short-term investments, blending long-term growth from stocks with income from dividends and interest. Please refer to the Additional Fund Information section to see how your blended funds are allocated across the three asset classes.

Please refer to NetBenefits and other Plan informati2f3 su ch as your SPD, for a description of your

Aon Hewitt - 0 12:03 p.m. Central Daylight Time

Projections

Your Projected Pension Benefit

AbbVie Pension Plan Election

You're eligible for one form of payment from the table below.

If the date you have provided to begin receiving benefits is prior to when you are actually eligible to commence a benefit, then the date shown in this calculation has been changed to the earliest date that you can begin receiving benefits, according to the rules of the plan.

If you want a paper copy of the projected payment information below, contact the AbbVie Retirement Plans Service Center.

Note: The monthly payments to your beneficiary are payable after your death.

	Monthly Payments[1]	
Form of Payment	**To You**	**To Your Beneficiary**
Single Life Annuity	**$1,894**	$0
50% Joint & Survivor Annuity	**$1,744**	**$872**
75% Joint & Survivor Annuity	$1,678	**$1,258**
100% Joint & Survivor Annuity	$1,616	$1,616
10 Year Certain & Life Annuity[2]		
Before 01-31-2049	$1,810	**$1,810**
Beginning 01-31-2049	$1,810	$0
15 Year Certain & Life Annuity[2]		
Before 01-31-2054	**$1,724**	**$1,724**
Beginning 01-31-2054	**$1,724**	$0

[1] These are before-tax amounts.

[2] Annual amount paid for your lifetime.

Your accrued benefit may be calculated under a formula that takes into account Social Security retirement benefits. Under this type of formula, the plan may provide additional benefits on pensionable pay over covered compensation, which is a 35-year average of the Social Security taxable wage base. See the AbbVie Pension Plan Summary Plan Description for more information on how your benefits are calculated under the plans Formula.

For more information on your Forms of payment please go to the Pension tab at the top left corner of the page, and then choose Plan Information. You will be able to view your Summary Plan Description (SPD), with details regarding each optional form of payment.

Note: AbbVie reserves the right to correct any errors. If a benefit estimate conflicts with the benefit defined by the applicable plan, the plan will prevail. Under the law, a plan must be operated in accordance with its terms.

In order to reference this estimate in the future please go to the 'Save This Projection' section.

Assumptions

Description	**today 65 spouse**
Reference Number	
Last Day of Employment	05-15-2017
Date You Begin Receiving Benefits	01-31-2039
Beneficiary's Relation to You	Spouse
Beneficiary Birth Date	03-14-1974
Pay Growth Percent	0.0%
Base Salary Amount	$117,317.87
Bonus Pay	$29,013.00
How Your Benefit Is Calculated	

[redacted] Aon Hewitt - 02-24-2017 2:49 p.m. Central Standard Time

Projections

Your Projected Pension Benefit

Project Your Inc:ome Compare Saved Projections

View Payment(s) 0 Annually @ Monthly

i Rtidls plar

Employee Retirement Plan Benefit

You're eligible for one form of payment from the table below.

Note: The monthly payments to your beneficiary are payable after your death.

	Monthly Payments	
Form of Payment	**To You**	To **Your Benenclary**
Slngle life Annuity (monthly payment)	$543	$0
50% Joint and Suivlvor Annuity (monthly payment)	$500	$250
75% Joint and suivlvor Annuity (monthly payment)	$481	$361

tThese are before-tax amounts.

About Your Benefits

Full benent calculation details can be found by clicking the ·ca1culatlon Details" link located right above "Save This Projection" near the bottom of this page. Please note that your Lump Sum Is based on your Unreduced Monthly Benefit Amount and a factor that considers interest rates that change monthly. This can result In changes in the Lump Sum even when your Unreduced Monthly Benefit Amount Is not changing. The Reduced Monthly Benefit Amount Is the same as the Single Life Annuity shown In the "Form of Payment" section. Your Single Life Annuity may change if you choose to begin receiving your benefits at a date other that the date used In this estimate.

Note: Your employer reserves the right to correct any errors. Specifically, If the estimate conflicts with the benefit denned by the plan(s), the plan(s) will prevail.

Assumptions

Reference Number	
last Day of Employment	02-24-2017
Date You Begn Receiving Benefits	11-01 20 39
Beneficiary Relationship	Spouse
Beneficiary Birth Date	03· 22·1975
Current Annual Base Pay	$107,707.OD
Current Annual Base Pay Growth Percentage	0.0%
Cash Balance Interest Rate	4.0%
Lump Sum Interest Rate	Current Rate

Calculatlon **Details**

Save This **Projection** Enter Description !Savel !view Your Saved Projections!

© 2005·17 Aon pie

[redacted] Aon Hewitt | 02-24-2017 2:SO p .m. Central Standard Time

Information Used to Calculate Your Pension Benefits

Below is Information used In the formula and calculations that determine the amount of your pension benefit.

Review the Informatlon to confirm It Is correct. If it's not correct, the benefit payment amounts on the other pages of this site may be Inaccurate. To change your personal Information or other details and receive updated benefit payment amounts, contact the Customer Service Center at 1-877-90AMFAM.

Employee Retirement Plan Benefit

Reference Number	
Your Age at Benefits Commencement Date	65.083333
vestino Service (in years}	6.931507
Employee Plan Benefit Service (tn years)	6.931507
Current Cash Balance	$34,273.81
Cash Balance at Tenn nation	$34,273.81
Cash Balance at Benefit Commencement Date	$87,517.35
Cash Balance Interest Rate	4.21%
Cash Balance Conversion Factor	161.067125
cash Balance Converted to Annuity	$543.36
Interest Rate 1 (fess than 5 years}	2.0%
Interest Rate 2 (5 years - 20 years)	3.91%
Interest Rate 3 (greater than 20 years}	4.66%

For more details about the benefit formula, see your Summary Plan Description.

General Electric Company as a disbursing agent for
TR Res Retirees - normal pay
P.O. Box 6024
Schenectady, NY 12301-6024

[redacted]

Pay Begin Date: 07/01/2017
Pay End Date: 07/31/2017
Payment Date: 07/01/2017

Department: 7 0100-W67 TR Pensioners - US
I>ay Group: Pension Trust
Last 4 digits of SSN: 2500

Employee ID: [redacted]
Pay Rate:
Status:
Shift: N

Federal Tax Data
Tax Status: Single
Allowances: 1
Addi. Amount:

Curren Period Payments				Prior Period Paymen		Before Tax Deduction	
Description	Rate	Hours	Amount	Description	Amount	Description	
Total		0.00	0.00	Total	0.00	0.0 Total	0.00 0.00

Curren Other Paymen			Other Incom		After Tax Deduction	
Dascriotion	Ram I:I!I.ura	Amrum1 Descdgtiao		Amrum1 Pescriotion		
TR Pension Ntxbl		7.95				
TR Pension Taxable		446.75				
Total	0.00	454.70	Total	0.00	Total	0.00 0.00

[redacted]

O§s d tI2a	Qlnfnlll	XIII
Federal	0.00	0.00
Total	0.00	0.00

	Total Gross	Fed Taxable	Social Sec	Medicare	Total Taxes	Deductions	Net Pay
Current	454.70	446.75	0.00	0.00	0.00	0.00	454.70
YTO	3,182.90	3,127.25	0.00	0.00	0.00	0.00	3,182.90

Leave Information	Vac Avg Hours	Eligible	Reported Taken	Remaining
Vacation (Days)				

Pay D1smbutio Payment Type		Account Nbr	A!!!2I!ill
Direct Deposit	Checking		454.70
Total			**454.70**

[redacted]

FEB. \6. 2017 3: 17PM

UNITED STATES
OFFICE OF PERSONNEL MANAGEMENT
RETIREMENT PROGRAMS
BOYERS, PA 16017

[redacted]

Date
FEBRUARY 15, 2017

Name of annuitant
[redacted]

Retirement claim number
[redacted]

Case name
[redacted]

Social security number
xxx-xx-0930

Verification of Annuity

The follo WIng informatior, is provided in response to your- request for verification of your retirement benefits under the Civil Service Retirement System or the Federal Employees Retirement System.

Annuity comrneocing date	**September 24, 2011**	Effective date of current gross	**september 24,2011**
Current gross monthly annuity	**$841.00**		
	'Additions		
Health benefits		Other additions	
	Deductions		
Health benefits	**550,84**	Medicare	
Federal ineorne tax		state ineome tax	
Basic. life insurance	**18.20**	Post retirement Basiq life insurance	
Option A - standard		Option B - Additional	
Option C - Family		Other deductions	
N et monthly annuity	**$271,96**	Other deductions	

The annuity of a retired member terminates on the day the member dies or the date of other terminating events provided by title 5, U.S. Code, Section 8345(c), *et seq.*

Remarks:

THIS IS A LIFETIME BENEFIT

Signature
Gerald C. Zorn

Gerald C. Zorn, CSR
Office of R.etirernent Programs

PreviDu& aditlon& are usable

[redacted] Revised April 1993

Wisconsin Retirement System (WRS)

The WRS Plan consists of two components; an Employee Account and a matching Employer Account. The Employee Account consists of 100% employee participant contributions and is available in a single lump sum to the employee participant upon termination of employment either voluntary or involuntary prior to the participant's age 55. This is referred to as a separation benefit, however the employee and/or non-employee spouse who elects a separation benefit, forfeits the entire Employer Account portion of the Plan. After age 55, no lump sum option is available.

The Employer Matching Account is an equal amount to the Employee Account. This Account is never available to the participant or non-participant spouse in a single lump sum. The Account is used only for purposes of calculating a monthly benefit at retirement. Therefore, after age 55 only the Employee and Employer Accounts are used to calculate a monthly retirement benefit, beginning at age 55 or older. The account balances are not relevant to the present value, or the value to the participant in the context of a tangible asset

Practice Tip: A Pension Valuation is required for purposes of using the immediate offset method of comparing the value of the WRS plan to other assets values of the marriage.

Individual Retirement Arrangements (IRAs)

These plans can be identified by the title of the account in the owner's name and/or an account number. If you see terms such as FBO, Trustee, ICO, Roth, Rollover, SEP, or SIM, you can be confident you are dealing with an IRA account. If you find a financial advisor or local advisor's name listed on the account statement it is presumably an IRA, or brokerage account. IRA Annuities that are sold by insurance companies are often tough to identify because the account owner often refers to the account as an annuity (not to be confused with a pension plan). The insurance provider listed on the account statement is often a giveaway to identifying the account as an IRA annuity. If you are thinking about dividing an IRA annuity, first check with the account custodian or refer to the annuity contract for details of the account and to verify any surrender charges or fees that may affect the value of the plan to the account owner and the alternate payee.

Practice Tip: When identifying an IRA, be aware of the difference between the account custodian and local financial advisor listed on the statement. The account custodian is the financial institution housing the funds. The account custodian and its legal team will determine the requirements for a non-taxable division due to divorce. Often your MSA language will dictate their requirements. The local financial advisor may not be able to divide the account but they have the ability to communicate directly with the custodian to facilitate any documents or paperwork required of the custodian.

Fidelity INVESTMENTS

FIDELITY
PREMIUM SERVICES℠

[redacted]

INVESTMENT REPORT
February 1, 2016 - February 29, 2016

Fidelity Rollover IRA [redacted] - ROLLOVER IRA -
FIDELITY MANAGEMENT TRUST CO - CUSTODIAN

▶ **Account Number: [redacted]0769**

Your Account Value: $340,482.11

Change from Last Period: ▲ $1,199.69

	This Period	Year-to-Date
Beginning Account Value	**$339,282.42**	**$339,174.94**
Change in Investment Value *	1,199.69	1,307.17
**Ending Account Value ** **	**$340,482.11**	**$340,482.11**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$340,482.11	

* *Appreciation or depreciation of your holdings due to price changes plus any distribution and income earned during the statement period.*

** *Excludes unpriced securities.*

Contact Information

Online	Fidelity.com
FAST℠-Automated Telephone	(800) 544-5555
Premium Services 8am - 11pm ET, Mon - Fri	(800) 544-4442

[redacted]

WELLS FARGO ADVISORS

SNAPSHOT

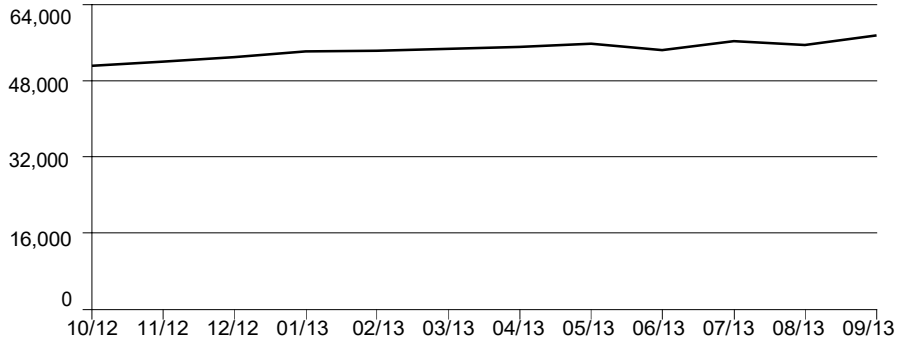
[redacted] (SEP IRA)
FCC AS CUSTODIAN

SEPTEMBER 1 - SEPTEMBER 30, 2013
ACCOUNT NUMBER: [redacted]-1062

Progress summary

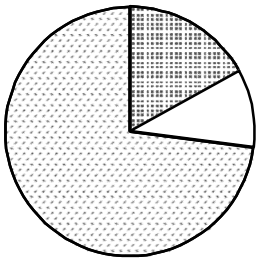
	THIS PERIOD	THIS YEAR
Opening value	**$55,436.42**	**$52,954.98**
Cash deposited	0.00	0.00
Securities deposited	0.00	0.00
Cash withdrawn	0.00	-405.06
Securities withdrawn	0.00	0.00
Income earned	43.77	421.13
Change in value	1,938.57	4,447.71
Closing value	**$57,418.76**	**$57,418.76**

Value over time



Portfolio summary

CURRENT



ASSET TYPE	PREVIOUS VALUE ON AUG 31	%	CURRENT VALUE ON SEP 30	%	ESTIMATED ANN. INCOME
ASSETS					
Cash and sweep balances	9,728.60	17.55	9,728.68	16.94	0
Stocks, options & ETFs	5,705.87	10.29	5,806.08	10.11	92
Fixed income securities	0.00	0.00	0.00	0.00	0
Mutual funds	40,001.95	72.16	41,884.00	72.94	780
Asset value	**$55,436.42**	**100%**	**$57,418.76**	**100%**	**$872**

USAA®

Annual Investment Statement
January 1 to December 31, 2015

USAA Investment Management Company
P.O. Box 659453
San Antonio, TX 78265

www.usaa.com
1-800-531-8722 (USAA)

USAA FED SVGS BNK CUST ROTH IRA OF
[redacted]

[redacted]
Member number [redacted]

You asked, we listened!

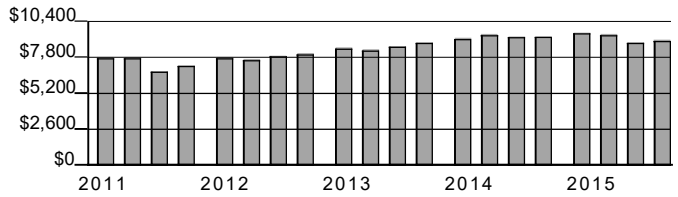
We now offer Deposit@Home and Deposit@Mobile for investments. Eligible non-retirement investment account types include brokerage, mutual funds, and managed money portfolios. You must qualify for this service; for eligibility requirements visit usaa.com.

Portfolio Summary

Total portfolio value

Portfolio value December 31, 2014	$9,418.05
Earnings	415.06
Change in market value	-793.92
Total portfolio value Decembe r 31 , 2015	$9,039.19

Portfolio performance

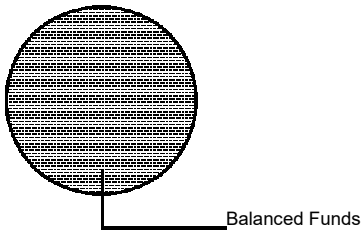


Annualized total portfolio return -4.02%

The total return is the annualized percentage change in the value of your mutual fund portfolio over the past 12 months.

Portfolio allocation

	Value on December 31, 2015	% of portfolio
Balanced Funds	$9,039.19	100.00
Total portfolio value	$9,039.19	100.00%



Please review this statement and notify us of any inaccuracies within 10 days. Oral communications should be re-confirmed in writing to protect your rights.

 For details on the information in this statement, see "About Your Account".

Investments

Brokerage Accounts

Much like an IRA, brokerage accounts have an account number that is random in nature. Like an IRA, the title of the account can help in identifying the type of account. If you see words in the title like WROS or JT/WROS (with rights of survivor) the account is likely a brokerage. Brokerage accounts can be jointly titled in two parties' names unlike qualified assets, that can only be titled in one person's name. If you see joint owners it is possible you are looking at a brokerage account.

Practice Tip: Brokerage accounts are after tax accounts, but it is important to determine the basis in the account so you can properly identify any tax effects. Earnings on the basis could be taxable.

FIDELITY
PREMIUM SERVICES℠

Envelope 236094593

[redacted]

Investment Report

March 1, 2012 - March 31, 2012

Online	Fidelity.com
FAST(sm)-Automated Telephone	800-544-5555
Premium Services	800-544-4442
8am - 11pm ET, Mon - Fri	

Your Portfolio Summary

Changes in Portfolio Value

Beginning mkt value as of Mar 1	$412,355.76
Withdrawals	-10,000.00
Other Tax Withheld	-8.40
Change in investment value	10,110.53
Change in debit balance	9,827.61
Ending mkt value as of Mar 31	422,285.50
Debit balance	-9,827.61
Ending Net Value	**$412,457.89**
Total trades for portfolio period Apr 2011 - Mar 2012	6

Value by Account

	Account Number	Net Value March 1, 2012	Net Value March 31, 2012
General Investment			
Fidelity Acco℠ Joint WROS	[redacted]2018	$39,890.94	$33,069.58
Personal Retirement			
Fidelity Rollover IRA	[redacted]5473	314,644.54	321,107.04
Fidelity Rollover IRA	[redacted]3028	57,820.28	58,281.27
Total Net Value		**$412,355.76**	**$412,457.89**

Income Summary

	This period	Year to Date
Taxable	$119.50	$221.20
Tax-deferred	575.92	787.77
Total	**$695.42**	**$1,008.97**

Your Portfolio Details

Fidelity Account℠ [redacted] 2018 [redacted] - WITH RIGHTS OF SURVIVORSHIP

Account Summary

Beginning mkt value as of Mar 1	$39,890.94
Withdrawals	-10,000.00
Other Tax Withheld	-8.40
Change in investment value	3,187.04
Change in debit balance	9,827.61
Ending mkt value as of Mar 31	42,897.19
Debit balance	-9,827.61
Ending Net Value	**$33,069.58**
Account trades from Apr 2011 - Mar 2012	1
Current rate on debit balance	8.57%
Additional amount you can borrow	$15,550.86

Income Summary

	This Period	Year to Date
Taxable		
Dividends	$119.50	$221.20

Holdings (Symbol) as of March 31, 2012

		Quantity March 31, 2012	Price per Unit March 31, 2012	Total Cost Basis	Total Value March 1, 2012	Total Value March 31, 2012
	Stocks *80% of holdings*					
M	AT&T INC COM (T)	140.821	$31.230	unknown	$4,307.71	$4,397.83
M	BANK OF MONTREAL COM NPV ISIN #CA0636711016 SEDOL #2076009 (BMO)	80.640	59.420	unknown	4,679.07	4,791.62
M	FIDELITY NATIONAL INFORMATION SERVICES INC (FIS)	134.223	33.120	unknown	4,233.38	4,445.46
M	US BANCORP DEL COM NEW (USB)	85.137	31.680	unknown	2,503.02	2,697.14
M	WATERSTONE FINL INC COM (WSBF)	2,000.000	3.150	unknown	4,740.00	6,300.00
M	WINTRUST FINANCIAL CORP (WTFC)	334.897	35.790	$7,008.54*c*	11,289.37	11,985.96
	Subtotal of Stocks			**7,008.54**		**34,618.01**
	Mutual Funds *7% of holdings*					
M	COLUMBIA ACORN SELECT CLASS Z (ACTWX)	102.769	27.800	unknown	2,834.36	2,856.97

charles SCHWAB

Schwab One® Account of
[redacted] JT TEN

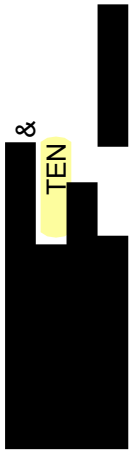
Account Number
[redacted] -5413

Statement Period
December 1-31, 2015

Protect your privacy and the environment. Switch to eStatements at www.schwab.com/lesspaper. Visit www.schwab.com/premiumstatement to explore the features and benefits of this statement.

Your Consultant

[redacted]



Customer Service and Account Information

Customer Service and Trading:
Call your Schwab Representative
1 (800) 435-9050

Bank Inquiries:
1 (800) 435-9050

Schwab by Phone ™ Automated Services:
1 (800) 435-8804

TeleBroker®:
1 (800) 272-4922

Visit Our Web Site:
schwab.com

Cost Basis Updates:
To provide updates for incomplete cost basis information, please visit schwab.com/gainloss

Market Monitor

Rates	Yield
Value Adv Money Fd SWVXX	0.03%
Sch Investor Money Fund	0.01%
Deposit Accounts: Interest Rate as of 12/31 Z	0.01%

Indices	Year To Date Change
Dow Jones Industrial Average	-2.23%
Standard & Poor's 500 Index®	-0.73%
Schwab 1000 Index®	-0.95%
NASDAQ Composite Index	5.73%

Stock Options and Restricted Stock Units

When a stock option is granted or a restricted stock unit is issued the company must provide the employee with a written contractual agreement. In that regard, each awarded share of stock is going to be subject to a contract or agreement. Typically, each contract or agreement is accompanied by a schedule. The schedule outlines details such as grant dates, vesting dates, unvested shares, future vesting dates, and exercised stock options and their values. Restricted stock units are often granted without the option to exercise. Instead, they are automatically exercised at the full vesting period. If the statement you receive has RSUs or the client is telling you they were issued stock without a vesting schedule or without a choice to exercise, those are likely restricted units.

Practice Tip: Once stock is exercised it becomes taxable to the employee. If it is not paid directly to the employee it can be deposited into a brokerage account. You may receive a brokerage account statement and the client is under the assumption that it is the company stock. In thatcase, it is probably the company stock that has already been exercised and they likely have a schedule showing additional stocks granted but still unvested.

Grant Summary

Print View by Classic Chart

The amounts below show the total vested and unvested potential income and are based on a share price of Stock Symbol

HPE $22.88 As of COB 01/20/2017

All Grants	Restricted Units	Restricted Cash Units
$17,850	$17,850	$0

Show Outstanding Grants

All dates are displayed in MM/DD/YYYY format

All Grants

Restricted Stock Units

Grant Date	Grant Type/Code	Units Balance	Units Vested	Potential Income Vested	Units Unvested	Potential Income Unvested	Final Vest Date	
12/07/2016	HPE - Restricted Stock Units / RSU	324.0000	0.0000	$0	324.0000	$7,413	12/07/2019	Actions
12/07/2016	HPE - Dividend Equivalent Units / RSU	0.8981	0.0000	$0	0.8981	$21	N/A	Actions
12/09/2015	HPE - Restricted Stock Units / RSU	449.0000	0.0000	$0	449.0000	$10,273	12/09/2018	Actions
12/09/2015	HPE - Dividend Equivalent Units / RSU	6.2446	0.0000	$0	6.2446	$143	12/09/2018	Actions
Totals		**780.1427**		**$0**		**$17,850**		

Restricted Cash Units

Life Insurance

Cash Value Life Insurance

Cash value life insurance pays out upon the policyholder's death and accumulates value during the policyholder's lifetime. The policyholder can use the cash value as a tax-sheltered investment (interest and earnings are not taxable), as a fund from which to borrow, as a means to pay premiums, or it can be passed to heirs.

Whole Life Insurance

This is the most basic type of life insurance. It is also known as straight life, traditional, or permanent whole life insurance. Whole life insurance is a contract that includes insurance and investment components. The insurance component pays a predetermined amount when the insured individual dies. The investment component builds an accumulated cash value, which the insured individual can borrow against or withdraw. As indicated by its name, whole life insurance protects an individual for their entire life.

Term Life Insurance

Term life insurance is a policy with a set duration limit on the coverage period. Once the policy is expired it is up to the policy owner to decide whether to renew or let the coverage end. This type of policy provides a stated benefit upon the death of the policy owner, provided that the death occurs within a specific time period. However, the policy does not provide any returns beyond the stated benefit, unlike whole life insurance policies.

Northwestern Mutual

Life Insurance Annual Policy Statement

[redacted]

IMPORTANT POLICY INFORMATION OPEN IMMEDIATELY

[redacted]

P r: [redacted]
I d:
)wner:
P

For Changes to Your Personal Information (Address. Owner, Beneficiary) or Service Questions
Call: 1-800-388-8123

Your Financial Representative

[redacted]

All information is as of November 27, 2014, and assumes all premiums are paid to that date. **Page 1 of 2**

PLAN, COVERAGE AND BENEFITS

Policy Number: [redacted]
Plan: 65 Life
Basic Insurance Amount: $100,000.00
Coverage Increases From Dividends: $13,798.00
t: 0

Polley Date: November 27, 2007
Additional Benefits:
Waiver Premium Benefit
Additional Purchase Benefit

CASH VALUE AND DIVIDENDS

Assumes Premiums Paid to November *ZI*, 2014:

T 5
Dividend Used to:
Increase cash value and coverage.

Past Year's Cash Value Increase: $570.35
2014 Dividend: $208.17

Dividend scale changes, loans and surrenders will affect policy values. Changinr;i dividend usage on this policy may cause total insurance protection to be reduced. Future dividends, if any, will be determined based in part on the amount of future coverage. Please contact your Financial Representative or the Home Office for free policy illustrations showing the impact of such changes on cash values available for future income or other needs.

il:!IIB MJ.ff MS (Information Only - Not A Bill)

Annual Premium: $610.00

An Annual Policy Statement is sent to the premium payer, H different than the owner, and the secondary addressee, If one has been designated. *For privacy protection,* some *individuals may receive an Annual Polley Statement chat does not include beneficiary information.*

REFER TO THE BACK OF THIS STATEMENT FOR AN EXPLANATION OF TERMS

Visit us at: www.northwestemmutual.com
For more information, search keyword "dividend."

Dale Prepared; 11/07/14

LIFE INSURANCE ANNUAL POLICY STATEMENT

Twenty Pay Life

Notice Date: September 22, 2016

er:- 232

Policy Issue Date: October 13, 2008

[redacted]

Policy Insured

[redacted]

Your COUNTRY Financiab: Representat ive

[redacted]

COUNTRY Life Insurance Company
P.O. Bo x 2000 , Bloomi ngto n, IL 61702 -2000

Helping balance your need to protect what you have with your desire to build for the future.

YOUR POLICY DETAILS

VALUES	Your current dividen d of	**$3 ,1 95 .80**
	has purchased paid-up additional insurance in the face amount of	**$9,832.32**
	[redacted]	
LOAN	Your policy has no loan against its value at this time.	
COVERAGES	Policy Coverage	**$750 ,000 .00**
	Paid-Up Addi tional Insurance	**$49 ,4 88 .4 1**
DEATH BENEFIT	The current benefit availa ble to you r beneficiar y is	**$ 799 ,488. 4 1**

L1 7203

[redacted]

Northwestern Mutual·

Life Insurance Annual Policy Statement

[redacted]

IMPORTANT POLICY INFORMATION OPEN IMMEDIATELY

[redacted]

[redacted]

For Changes to Your Personal Information {Address, Owner, Beneficiary} or Service Questions
Call: 1-800-388-8123

Your Financial Representative

[redacted]

All information is as of December 9, 2014, and assumes all premiums are paid to that date. **Page 1 of 2**

PLAN, COVERAGE AND BENEFITS

Polley Number: [redacted]
Plan: [redacted]0
Total Death Benefit: [redacted]

Policy Date: December 9,2007
Additional Benefits:
Waiver Premium Benefit

Conversion Privilege Expires: **2017**

This term policy is currently eligible for conversion of all or part of the coverage to any Northwestern Mutual permanent contract without evidence of insurablllity (subject to company limits). Contact your Financial Representative for details.

CASH VALUE AND DIVIDENDS

Assumes Premiums Paid to December 9, 2014:

Dividend Used to:
Reduce premium.

2014 Dividend: $16.53

The dividend paid reflects current experience. As is true for all partlcipaUng policies, dividend amounts may vary based on policy factors such as, but not limited to, coverage amounts, and age and sex of the insured. Future dividends are not guaranteed and may be impacted by future experience.

PREMIUMS (Information Only - Not A Bill)

Monthly Premium: $82.10
Payment Method:
Insurance Service Account -·

Premium If Paid Annually: $951.36

An Annual Polley Statement is sent to the premium payer, if different than the owner, and the secondary addresseet If one has been designated. *For privacy protection, same individuals may receive an Annual Policy Statement that does* not *include beneficiary information.*

REFER TO THE BACK OF THIS STATEMENT FOR AN EXPLANATION OF TERMS

Visit us at: www.northwesternmutual.com
For more information, searr::h keyword "dividend."

Date Prepared: 11/19/1 4

Real Estate

Real estate can be valued using professional appraisal companies, real estate assessments, realtor companies, or real estate tax bills. Mortgage statements can be obtained from the financial institution holding the loan, and often the statements are accessible online. This is one of the most efficient ways to verify who is on the loan, the outstanding balance, the monthly payment, the interest rate, and escrow information. You can also find some of this information by having your clients run their credit report.

Practice Tip: Generally, the loan balance is used to compare to the value of the real estate, which will determine the amount of equity in the real estate. The equity amount can then be compared to other marital assets for offset purposes or it can be divided pending the sale of the property.

Uniform Residential Appraisal Report

File #

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address [redacted] City [redacted] State WI Zip Code [redacted]
Borrower [redacted] Owner of Public Record [redacted] County Dane
Legal Description [redacted]
Assessor's Parcel # [redacted] Tax Year 2015 R.E. Taxes $ 3,495.81
Neighborhood Name [redacted] Map Reference 31540 Census Tract 0116.00
Occupant ☒ Owner ☐ Tenant ☐ Vacant Special Assessments $ 115 Refuse & recycl. ☐ PUD HOA $ 0 knwn ☐ per year ☐ per month
Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
Assignment Type ☐ Purchase Transaction ☐ Refinance Transaction ☒ Other (describe) Valuation for divorce proceedings
Lender/Client See page 3 Address See page 3
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☐ Yes ☒ No
Report data source(s) used, offering price(s), and date(s). Southcentral Wisconsin MLS & the owners are the information sources. The special assessments are recurring and typical for the city.

CONTRACT

I ☐ did ☒ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. No known listing contract nor pending sale.

Contract Price $ N/A Date of Contract N/A Is the property seller the owner of public record? ☒ Yes ☐ No Data Source(s) AccessDane website
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☒ No
If Yes, report the total dollar amount and describe the items to be paid. No known current listing contract nor pending sale.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Present Land Use %	
Location	☐ Urban	☐ Suburban	☐ Rural	Property Values	☐ Increasing	☒ Stable	☐ Declining	PRICE		AGE	One-Unit	83 %
Built-Up	☐ Over 75%	☒ 25-75%	☐ Under 25%	Demand/Supply	☐ Shortage	☒ In Balance	☐ Over Supply	$ (000)		(yrs)	2-4 Unit	4 %
Growth	☒ Rapid	☒ Stable	☐ Slow	Marketing Time	☐ Under 3 mths	☒ 3-6 mths	☐ Over 6 mths	125	Low	35	Multi-Family	3 %
Neighborhood Boundaries	US State Road 151 on the North, Blankenheim Lane & Woodview Dr.							375	High	125	Commercial	10 %
extended on the East, Main St. on the South, and Bird St. on the West.								200	Pred.	65	Other	0 %

Neighborhood Description Sun Prairie's population is ~31,000 & growing at 2-3%/year. The neighborhood is established with homes appealing to both first time buyers and the move-up market. Commercial uses are along the main arterials and include retail, office, and part of the older "downtown." The mixed uses are separated by zoning.
Market Conditions (including support for the above conclusions) The national recession caused prices to fall and sales activity to slow beginning in 2008, but the market is recovering. The number of sales has increased, and prices are also increasing, especially for the lower and mid-tier markets. Interest rates remain at near historic lows. There is strong competition for lower to moderately priced homes in most locations in the county.

SITE

Dimensions 66'X 132.75' Area 8,762 Sq. ft. Shape Rectangle View Standard res.
Specific Zoning Classification SR4 Zoning Description Single family residential
Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	☒		Water	☒	Street Asphalt paved		
Gas	☒		Sanitary Sewer	☒	Alley None; typical		

FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone X FEMA Map # 55025C0279H FEMA Map Date 9/17/2014
Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe
The site is typical for the plat and expanded neighborhood in all respects. Highest and best use both vacant & as improved is single family residential. Site size is taken from the plat map and assessment records. No adverse site conditions were noted in the casual surface inspection.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units ☒ One	One with Accessory Unit	☐ Concrete Slab	☐ Crawl Space	Foundation Walls	Poured concrete/A	Floors	Oak,laminate/Good
# of Stories	1.0	☐ Full Basement	☐ Partial Basement	Exterior Walls	Vinyl, brick trim/GA	Walls	Plaster,drywall/GA
Type ☒ Det.	☐ Att. S-Det./End Unit	Basement Area	☐ 1,202 sq.ft.	Roof Surface	Asph/fg shingle/GA	Trim/Finish	Painted/Good-avg.
☒ Existing	☐ Proposed ☐ Under Const.	☒ Basement Finish	☐ 34 %	Gutters & Downspouts	Aluminum/Good-avg.	Bath Floor	Vinyl/Good
Design (Style)	☐ Ranch	☐ Outside Entry/Exit	☐ Sump Pump	Window Type	Double hung/Avg.	Bath Wainscot	Fiberglass mod/GA
Year Built	☐ 1954	☐ Evidence of	☐ Infestation	Storm Sash/Insulated	Yes/Average	Car Storage	None
Effective Age (Yrs)	40	☐ Dampness	☐ Settlement	Screens	Yes/Average	☒ Driveway	# of Cars 1
Attic	None	Heating ☒ FWA	☐ HWBB ☐ Radiant	Amenities	Woodstove(s) # 0	Driveway Surface	☐ Concrete
☐ Drop Stair	☐ Stairs	☐ Other	Fuel Natural gas	☐ Fireplace(s) # 0	☐ Fence None	☐ Garage	# of Cars 1
☐ Floor	☐ Scuttle	Cooling ☒ Central Air Conditioning		☐ Patio/Deck Below	☒ Porch Enclosed	☐ Carport	# of Cars 0
☐ Finished	☐ Heated	☐ Individual	☐ Other	☐ Pool None	☒ Other Seebelow	☒ Att.	☐ Det. ☐ Built-in

Appliances ☐ Refrigerator ☐ Range/Oven ☒ Dishwasher ☒ Disposal ☐ Microwave ☐ Washer/Dryer ☒ Other (describe) Refrigerator, range/oven,*
Finished area above grade contains: 5 Rooms 3 Bedrooms 10 Bath(s) 1,188 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). *washer & drywer are personal property. They are included in the value opinion but have limited value on their own. There is a covered patio behind the garage, and irregularly shaped brick paver patio between the enclosed porch & garage, &
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). a small deck between the enclosed porch & brick patio. Dates, per the owners: roof shingles, vinyl siding & windows in the porch ('12), furnace (late '15 or early '16), windows in the house (early 2000's). Per these owners, they also added central air and replaced the sink & stool in the bath. Overall condition is considered to be good-average. The kitchen is somewhat dated but neutral in tones. The bath has what appears to be the original turquoise tub. There are ceiling fans in the bedrooms & built-in shelves in the living room. Basement finish is older but functional.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe
No concerns were noted in the casual surface inspection of the house. Based on the age of the house, lead and/or asbestos may be present. They are assumed to be present in amounts not detrimental to marketability.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe
The subject conforms well to the plat and neighborhood in all respects.

Uniform Residential Appraisal Report

File #

There are 14 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 157,900 to $ 199,900 .

There are 43 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 145,000 to $ 200,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	[redacted]	[redacted]		[redacted]		[redacted]	
Proximity to Subject		0.25 miles N		0.06 miles NE		0.62 miles W	
Sale Price	$ N/A		$ 184,000		$ 200,000		$ 173,000
Sale Price/Gross Liv. Area	$ sq.ft.	$ 146.96 sq.ft.		$ 153.37 sq.ft.		$ 158.72 sq.ft.	
Data Source(s)		MLS #1787691; 9 DOM		MLS #1779031; 3 DOM		MLS #1770569; 3 DOM	
Verification Source(s)		Assessment records		Assessment records		Assessment records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		Conventional Seller Points	-2,000	Conventional None known		Conventional Seller Points	-2,000
Date of Sale/Time		12/16 Closed		07/16 Closed		05/16 Closed	
Location	Sunrise Addn.	Benz Acres		Central city		Central city	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	8,762 Sq. ft.	11,738 Sq. ft.	-3,000	13,387 Sq. ft.	-4,600	11,022 Sq. ft.	-2,300
View	Standard res.	Standard res.		Standard res.		Res., traffic	+5,000
Design (Style)	Ranch	Ranch		Ranch		Ranch	
Quality of Construction	Vinyl,brick/Avg.	Vinyl,brick/Avg.		Wood/Average	+2,000	Aluminum/Avg.	+2,000
Actual Age	62	58/Similar eff.		56/Similar eff.		66/Similar eff.	
Condition	Good-average	Average/dated	+5,000	Good-average		Good-average	
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 3 / 10	5 / 3 / 1.0		6 / 3 / 1.0		5 / 3 / 1.0	
Gross Living Area	1,188 sq.ft.	1,252 sq.ft.	-3,200	1,304 sq.ft.	-5,800	1,090 sq.ft.	+4,900
Basement & Finished Rooms Below Grade	Full,not exposd 410'finish,0bath	Full,not exposd 400'finish,.1ba	-3,000	Full,not exposd 573'finish,0bath	-1,600	Full,not exposd 810'finish,0bath	-4,000
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/central air	FWA/central air		FWA/central air		FWA/central air	
Energy Efficient Items	Furn,windows	Similar updates		Furn,w.heater		Typical for age	+5,000
Garage/Carport	1 C. att. garage	1 C. att. garage		1 C. det. garage		1 C. att. garage	
Porch/Patio/Deck	Cov.,brck patios	Patio	+2,500	Large patio	+2,000	Patio, shed	+2,000
Features	Enc. porch	None	+8,000	None	+8,000	Fenced yard	+6,500
Features	Wood floors	Wood floors		Wd floors, 1 fp	-3,000	Wood floors	
Kitchen, Bath(s)	Lam,part upt.ba	Laminate,dated	+3,000	Similar		Lam,part upt.ba	
Net Adjustment (Total)		☒ + ☐ -	$ 7,300	☐ + ☒ -	$ -3,000	☒ + ☐ -	$ 17,100
Adjusted Sale Price of Comparables		Net Adj. 4.0 % Gross Adj. 16.1 %	$ 191,300	Net Adj. 1.5 % Gross Adj. 13.5 %	$ 197,000	Net Adj. 9.9 % Gross Adj. 19.5 %	$ 190,100

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) MLS, owner, Assessment records

My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) MLS, Access Dane and Assessor web sites

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	10/2000	11/2009	None known	08/2008
Price of Prior Sale/Transfer	N/A	$151,500	N/A	$168,500
Data Source(s)	See above	See above	See above	See above
Effective Date of Data Source(s)	12/13/2016	12/13/2016	12/13/2016	12/13/2016

Analysis of prior sale or transfer history of the subject property and comparable sales Data sources do not publish the effective date of the information; the sources were checked on the indicated date. Search parameters for the sales and listings at the top of the page were for ranch & split-level homes in Sun Prairie which were built between 1938-1970, inclusive, which are priced $125,000 - $200,000. All prior sales are long enough ago that they are not relevant to the subject's current value.

Summary of Sales Comparison Approach Sale 1 is used for its very recent sale date, Sale 2 for its proximity, and Sale 3 to bracket with a smaller house. Site adjustments consider size and Sale 3's having higher traffic exposure. The quality adjustments reflect initial and maintenance costs for the respective siding types. Basement adjustments are based on amount of finish and Sale 1's half bath. The sales have similar overall updating and appeal. They bracket the subject in house size and age and most salient features. The final value opinion is placed mid-range.

Indicated Value by Sales Comparison Approach $ 193,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 193,000 **Cost Approach (if developed) $** **Income Approach (if developed) $**

Direct Sales Comparison is the only reliable valuation approach; it results from bargaining between buyers and sellers. Cost is not applicable. There are limited similar site sales in good proxmity and large subjective depreciation adjustments would be required. The Income Approach is not applicable. One cannot rent the subject for an amount which produces a return comparable to that via sales comparison.

This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 193,000 **, as of** 12/13/2016 **, which is the date of inspection and the effective date of this appraisal.**

Form 1004 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

WELLS FARGO HOME MORTGAGE

Return Mail Operations
PO Box 14411
Des Moines, IA 50306-3411

Statement date 10/01/14
Loan number 2986
Property address

[redacted]

Customer Service

Online
wellsfargo.com

Fax
1-866-278-1179

Telephone
1-800-222-0238

Correspondence
PO Box 10335
Des Moines, IA 50306

Hours of operation
Mon - Fri 6 a.m. - 10 p.m.
Sat 8 a.m. - 2 p.m. CT

Payments
PO Box 6423
Carol Stream IL 60197

Purchase or refinance
1-866-867-3026

We accept telecommunications relay service calls.

[redacted]

Payment summary

Principal	$390.23
Interest	$569.33
Escrow	$467.53
Current payment	$1,427.09
Total payment due 11/01/14	$1,427.09
After 11/16/14 a late charge may apply	$47.98

Balance summary

Unpaid principal balance	$218,622.80
Escrow balance	$5,684.65
(Contact Customer Service for your payoff balance)	
Interest rate (Until 09/01/20)	3.125%
Maturity date	08/43

Year to date summary

Total received*	$12,709.69
Principal	$3,466.78
Interest**	$5,169.26
Escrow	$4,073.65

*This total may include the Unapplied funds balance from the Balance summary section.
**This information should not be used for tax purposes. If you have tax related questions please consult your tax advisor.

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
10/01	Payment	$1,427.09	$389.22	$570.34	$467.53	

Important messages

This is not a bill, our records indicate your payments are scheduled to withdraw automatically. All funds are applied when sufficient funds have accumulated to make a full monthly payment as outlined in your mortgage note. If you are paying off your loan, please contact us at least five (5) days prior to your next withdrawal date.

Ready to buy your next home?
We're here to help you understand your home financing options, so you can make informed home financing decisions. Learn about our low down payment programs, financing options, and how we can help make buying your next home a rewarding experience. Call 1-866-418-3476, stop by your local branch, or visit wellsfargo.com/newhome.
Mention Code DMR7AB1.

[redacted]

WELLS FARGO HOME MORTGAGE

Loan number [redacted]
After 11/16/14 a late charge may apply $47.98

☐ *Check here and see reverse for address correction.*

[redacted]

WELLS FARGO HOME MORTGAGE
PO BOX 6423
CAROL STREAM IL 60197-6423

This is not a bill, but for your information only.

Please specify additional funds

Monthly payment x pmt amt	A	$
Additional principal	B	$
Late charges	C	$
Other charges	D	$
Additional escrow	E	$
Total amount enclosed (Please do not send cash)	F	$

Other Assets

Other household items or use assets, such as vehicles, boats, trailers, jewelry, and art may need to be valued for purposes of property division. The current value of the asset should be compared to any outstanding loans on the asset, which will give you the asset's value. Some household items may require a more detailed valuation, in which case it may be necessary to hire an appraiser to value the estate. Determining the value of cars and boats can easily be determined by using websites such as KellyBlueBook.com.

Kelley Blue Book The Trusted Re source™

THE ALL-NEW 2016 MALIBU

DRAMATIC DESIGN
WITH A DRAMA-FREE PRICE STARTING AT $22,500*

*Important Info

.AADIJf#t MOdfl SHOWN: f.SL:.S50"

View Photos
Build & Price
Current Offers

CHEVROLET

Advertisement

2000BMWMS Pricing Report

Style: Sedan 4D
Mileage: 98,000

Sell To Private Party

Private Party Vallie (Gooo Condition)
$11,387

Private Party Values valid for your area through
1/14/2016

Vehicle Highlights

Fuel Economy: City 12/Hwy 19/Comb 14 MPG	Max Seating: 5
Doors: 4	En gine: VS, 5.0 Liter
Drivetrain : RWD	Transmission : Manual, 6- Spd
EPA Class: Compact Cars	Body Style: Sedan
Country of Origin: Germany	Country of Assembly : Germany

Your Configured Options

Our pre-selected options, based on typical equipment for this car.

./ Options that you added while configuring this car.

Engine
VS, 5.0 Liter
Transmission
Manual, 6-Spd
Drivetrain
RWD
Braking and Traction
Traction Control
ABS (4-Wheel)

Comfort and Convenience
Air Condit ioning
Power Windows
Power Door Locks
Cruise Control
Steering
Power Steering
Telescoping Wheel
Entertainment and Instrumentation
AM/FM Stereo
CD (Multi Disc)
,/ Premium Sound
Navigation System
Safety and Security
Dual Air Bags
Side Air Bags

Seats
Dual Power Seats
Leather
Roof and Glass
Moon Roof
Wheels and Tires
Premium Wheels
Exterior Color
,t Black

Glossary of Terms

Kelley Blue Book® Trade-in Value - This is the amount you can expect to receive when you trade in your car to a dealer. This value is determined based on the style, condition, mileage and options indicated.

Trade-In Range - The Trade-In Range is Kelley Blue Book's estimate of what you can reasonably expect to receive this week based on the style, condition , mileage and options of your vehicle when you trade it in to a dealer. Howeve,r every dealer is different and values are not guaranteed.

Tip :

It's crucial to know your car's true condition when you sell it, so that you can price it appropriately. Consider having your mechanic give you an

CHASE

P.O. BOX 901076
FORT WORTH, TX 76101-2076

December 23, 2015 through January 22, 2016

Loan Account: [redacted] **9207**

Customer Service Information	
Visit our Website:	www.chase.com
Payment by Phone:	1-800-346-9127
Account Information	1-800-346-9670
Hearing Impaired	1-800-524-9765

[redacted]

Loan Information Summary	
Scheduled Payment Amount	$545.43
Principal Balance as of 01-22-16	$16,098.55
Current Payment Amount	$545.43
Amount Past Due	$0.00
Fees and Charges	$0.00
Total Payment Due on 02-10-16	**$545.43**

Important Messages About Your Account

* Your automatic payment will be deducted on 02-10-16 in the amount of $545.43. Thank You.
* Your Account Is Current. Thank You.
* Interest paid on this account during 2015 was $455.44.
* For a current payoff quote, please visit our website at www.chase.com.
* See reverse of statement for important information pertaining to your loan.

Activity Since Your Last Statement

Transaction Date	Transaction Description	Transaction Total
01-10-16	AUTOMATIC PAYMENT (PRINCIPAL $513.29) (INTEREST $32.14)	($545.43)

Thank you for being a Chase customer. We appreciate your business.

Manage your account online anytime at
www.chase.com

Installment Loan Principal Coupon **(To ensure proper credit, return this portion with your payment)**

[redacted]
Account Number [redacted]9207

OPTIONAL Principal Reduction Payment
(*See further explanation on reverse)

* Please make checks payable to Chase Auto Finance
* Write your account number on your check

[X] **Optional Principal Reduction:** Use this coupon to mail a principal reduction payment. The amount paid by check will be applied to principal and will not affect your regularly scheduled automatic payment PLEASE DO NOT USE THIS COUPON TO MAKE A PAYOFF

[ ] Check box if address has changed. Complete requested information on reverse side.

Amount Enclosed $

[redacted]

CHASE AUTO FINANCE
P.O. BOX 9001937
LOUISVILLE KY 40290 -1937

[redacted]

MSA Language

SAMPLE MSA LANGUAGE FOR DC QDRO

Pursuant to IRC Section 414(p) the [petitioner/respondent] is awarded an independent interest in an amount equal to [insert dollar amount or percentage] of all account balances in the [insert the legal name of the plan] (Plan) with respect to the [petitioner/respondent] (Participant) as of the date of divorce or as of the valuation date of the Plan that is closest to the date of divorce. The [Petitioner/Respondent]'s account balance shall [include/exclude] outstanding loan balances, if any. [Petitioner/Respondent] shall be eligible to receive all benefits and options available to the participant under the plan including a single lump sum distribution pursuant to IRC Section 414(p) and the terms and conditions of the Plan. The amount awarded to [petitioner/respondent] [shall/shall not] be adjusted for any market value gains or losses from the effective date of the award to the date of valuation for distribution.

The QDRO process will be initiated by counsel for the [petitioner/respondent] within 15 days of the date of divorce. The parties shall cooperate in the preparation of such QDRO and shall jointly retain Divorce Financial Solutions, LLC to draft and process said QDRO. Any expense incurred in order to complete the QDRO process will be equally shared between the parties and paid within 15 days of receipt of invoice for QDRO services.

THE ABOVE LANGUAGE IS GENERIC ONLY AND SHOULD NOT BE RELIED UPON FOR ANYTHING OTHER THAN AS A SAMPLE. COMPETENT ADVICE MUST BE SOUGHT FOR ANY PURPOSE. The interpretation, viewpoints, and opinions presented in this text are those of the author and are not to be construed as the rendering of legal advice. Nor is Divorce Financial Solutions, LLC. offering such advice.

SAMPLE MSA LANGUAGE FOR AN INDEPENDENT INTEREST DB QDRO

Pursuant to IRC Section 414(p), the [petitioner/respondent] is awarded [insert percentage] of all accrued benefits or credits in the [correct legal name of plan] (Plan) with respect to the [petitioner/respondent] as of the date of divorce payable to [him/her] under the same options and conditions of the Plan as is available to the participant. [Petitioner/Respondent] shall be awarded an independent and separate pension which shall mature independently of participant at any time after the earliest retirement age of the participant, or the age the participant would have attained the earliest retirement age under the Plan regardless of whether or not the participant has commenced benefits. However, in the event the Plan will not recognize an independent interest, [petitioner/respondent] shall be treated as the surviving spouse of the participant for purposes of pre-retirement survivor benefits only, pursuant to section 401(a)(11) and 417(c) of the IRC to the extent of the award up to the date of divorce.

In the event the Plan pays a regular, special or temporary early retirement supplemental benefit to the participant, a portion of the supplement shall also be payable to [petitioner/respondent] based on a pro rata share of the benefits awarded in this order and up to the date of divorce. [Petitioner/Respondent] shall receive a prorated share of any COLA's and ad hoc increases applied to the participant's benefit. The intent of this paragraph is to provide the [petitioner/respondent] with a proportionate share of any subsidized benefit, ad hoc increase, cost of living adjustments and supplemental benefit on a pro rata basis determined by the amount of benefits awarded to the [petitioner/respondent] in relationship to the total benefits payable from the Plan.

If [petitioner/respondent] does not receive retirement benefits as provided for herein and pursuant to the terms and conditions of the Plan, or if at any time benefits which should have been paid directly to [petitioner/respondent] under the terms of the Plan cease or the benefits are paid to the participant or another third party, the participant shall make payments out of [his/her] separate income, assets or both, equal in all respects to those payments provided for herein. Participant shall continue to make the payments until said benefits begin or resume directly to the [petitioner/respondent].

The QDRO process will be initiated by counsel for the [petitioner/respondent] within 15 days of the date of divorce. The parties shall cooperate in the preparation of such QDRO and shall jointly retain Divorce Financial Solutions, LLC to draft and process said QDRO. Any expense incurred in order to complete the QDRO process will be equally shared between the parties and paid within 15 days of receipt of invoice for QDRO services.

THE ABOVE LANGUAGE IS GENERIC ONLY AND SHOULD NOT BE RELIED UPON FOR ANYTHING OTHER THAN AS A SAMPLE. COMPETENT ADVICE MUST BE SOUGHT FOR ANY PURPOSE. The interpretation, viewpoints, and opinions presented in this text are those of the author and are not to be construed as the rendering of legal advice. Nor is Divorce Financial Solutions, LLC. offering such advice.

SAMPLE MSA LANGUAGE FOR AN IN-PAY DB QDRO

Pursuant to IRC Section 414(p), the [petitioner/respondent] is awarded [insert percentage] of all monthly benefits or credits in the [correct legal name of plan] (Plan) with respect to the [petitioner/respondent] as soon as administratively possible payable to [him/her] under the same options and conditions of the Plan as is available to the participant.

[Petitioner/Respondent] shall receive a proportionate share of any COLA's and ad hoc increases applied to the participant's benefit subsequent to the benefit commencement date.

[Petitioner/Respondent] shall continue to receive [his/her] share of the benefits for the remainder of [his/her] lifetime, or until the death of the [petitioner/respondent], if earlier. Should the [petitioner/respondent] predecease the [petitioner/respondent], then, survivorship benefits, if any, will be paid in accordance with the form of benefit elected by the [petitioner/respondent]. If the [petitioner/respondent] predeceases the [petitioner/respondent], [his/her] portion of [petitioner/respondent]'s benefits shall revert to [petitioner/respondent].

If [petitioner/respondent] does not receive retirement benefits as provided for herein and pursuant to the terms and conditions of the Plan, or if at any time benefits which should have been paid directly to [petitioner/respondent] under the terms of the Plan cease or the benefits are paid to the participant or another third party, the participant shall make payments out of [his/her] separate income, assets or both, equal in all respects to those payments provided for herein. Participant shall continue to make the payments until said benefits begin or resume directly to the [petitioner/respondent].

The QDRO process will be initiated by counsel for the [petitioner/respondent] within 15 days of the date of divorce. The parties shall cooperate in the preparation of such QDRO and shall jointly retain Divorce Financial Solutions, LLC to draft and process said QDRO. Any expense incurred in order to complete the QDRO process will be equally shared between the parties and paid within 15 days of receipt of invoice for QDRO services.

THE ABOVE LANGUAGE IS GENERIC ONLY AND SHOULD NOT BE RELIED UPON FOR ANYTHING OTHER THAN AS A SAMPLE. COMPETENT ADVICE MUST BE SOUGHT FOR ANY PURPOSE. The interpretation, viewpoints, and opinions presented in this text are those of the author and are not to be construed as the rendering of legal advice. Nor is Divorce Financial Solutions, LLC. offering such advice.

DIVISION OF IRA

The *(Petitioner/Respondent)* is awarded *$*_____from *(Petitioner/Respondent)*'s Individual Retirement Arrangement (IRA), account number *XXX-XXXXX*, through _____ (Custodian). The intent of the parties is to transfer said interest pursuant to I.R.C. § 408(d)(6) as non-taxable event to both. The amount awarded to *(Petitioner/Respondent)* shall be transferred to a like _____ IRA *(include Alternate Payee account number if one is already established at the same custodian)* established in the name of *(Petitioner/Respondent)*.

The parties agree to fully cooperate in transferring the awarded amount as described above to *(Petitioner/Respondent)*'s IRA per this agreement and incident to divorce. The court shall retain jurisdiction to amend the provisions of the division of the IRA under this agreement for purposes of enforcement, computation and/or calculation of awarded amount in this agreement but only for purposes of enforcing the award in this agreement.

Defense, Finance and Accounting Service, US Military Retirement Pay Sample Language for Active Duty Awards

Pursuant to 10 U.S.C. 1408, (choose one of the below award options)

Fixed award: The former spouse is awarded $_____(dollar amount) of the member's disposable military retirement pay.

Percentage award: The former spouse is awarded_____percentage of the member's disposable military retirement pay.

Formula award: the former spouse is awarded a percentage of the member's disposable military retired pay, to be computed by multiplying ---% times a fraction, the numerator of which is __months of marriage during the member's creditable military service, divided by the members total number of months of creditable military service.

Hypothetical (for members who began service before 9/1/80): the former spouse is awarded_____% of the disposable military retired pay the member would have received had the member retired with a rank of and with _____years of creditable service on_____.

Hypothetical (for members who began service after 9/1/80): the former spouse is awarded_____% of the disposable military retired pay the member would have received had the member retired with a retired pay base (High-3) of _____ and with _____ years of creditable service on _____.

(Include if member began service before 9/1/80) On the date of divorce, the members military pay grade (rank) was_____, and the member had _____ years and months of creditable service.

(Include if member began service after 9/1/80) On the date of divorce, the member military retired pay base (high 3) was_____, and the member had _____ years and months of creditable service.

When cost of living adjustments are applied to Member's benefits, such cost of living adjustments shall apply to Former Spouse's awarded benefits in a proportionate share. Disposable retired pay is defined in 10 U.S.C. Section 1408. Disposable retired pay does not include any VA waiver of benefits or concurrent receipt.

The above retirement benefits must be divided by a court order that is suitable for processing with the United States Department of Defense, Finance and Accounting Center (DFAS Military Order - COAP). The parties agree to cooperate with the facilitation of the COAP and agree to equally split the cost associated with such drafts. The parties shall hire jointly Divorce Financial Solutions, LLC to draft such DFAS Military Order. The parties shall be equally responsible for all expenses incurred in the preparation and the execution of such DFAS Military Order, including fees and each shall hold the other harmless therefrom.

Defense, Finance and Accounting Service, US Military Retirement Pay Sample Language for Reservist Awards

Pursuant to 10 U.S.C. 1408, (choose one of the below award options)

Fixed award: The former spouse is awarded $_____(dollar amount) of the member's disposable military retirement pay.

Percentage award: The former spouse is awarded_____percentage of the member's disposable military retirement pay.

Formula award: the former spouse is awarded a percentage of the member's disposable military retired pay, to be computed by multiplying ----% times a fraction, the numerator of which is_ Reserve retirement points earned during the period of the marriage, divided by the members total number of Reserve retirement points earned.

Hypothetical (for members who began service before 9/1/80): the former spouse is awarded_____% of the disposable military retired pay the member would have received had the member become eligible to receive retired pay on_____with a rank of _____, with_____Reserve retirement points and with _____years of service for basic pay purposes.

Hypothetical (for members who began service after 9/1/80): the former spouse is awarded_____% of the disposable military retired pay the member would have received had the member become eligible to receive retired military pay with a retired pay base (High 3) of_____and with _____Reserve Retirement Points on_____.

(Include if member began service before 9/1/80) On the date of divorce, the members military pay grade (rank) was_____, and the member had _____ Reserve Retirement points, and the member had_years and months of service for basic pay purposes.

(Include if member began service after 9/1/80) On the date of divorce, the member military retired pay base (high 3) was_____, and the member had_____ Reserve retirement points.

When cost of living adjustments are applied to Member's benefits, such cost of living adjustments shall apply to Former Spouse's awarded benefits in a proportionate share. Disposable retired pay is defined in 10 U.S.C. Section 1408. Disposable retired pay does not include any VA waiver of benefits or concurrent receipt.

The above retirement benefits must be divided by a court order that is suitable for processing with the United States Department of Defense, Finance and Accounting Center (DFAS Military Order - COAP). The parties agree to cooperate with the facilitation of the COAP and agree to equally split the cost associated with such drafts. The parties shall hire jointly Divorce Financial Solutions, LLC to draft such DFAS Military Order. The parties shall be equally responsible for all expenses incurred in the preparation and the execution of such DFAS Military Order, including fees and each shall hold the other harmless therefrom.

Federal Employees Retirement System (pro rata share)

Pursuant to Section 8345(j) of title 5, United States Code, the Respondent is awarded a prorata share of the Petitioner's self only monthly annuity under the Federal Employees Retirement System. The marriage began on_____. OPM is not to apply salary adjustments after the date of divorce in computing the Respondent's share of the employee annuity. When cost of living adjustments are applied to the Petitioner's annuity, such cost of living adjustments shall also apply to the Respondent's awarded share proportionately.

If Respondent dies before the Petitioner the amount awarded herein shall be paid to the **(chose one)**

a. Respondent's surviving children of the marriage. Upon the death of any child, that child's share will be distributed among the other surviving children if any. If none, the benefit shall be payable to the Respondent's estate.

b. Respondent's estate

c. Revert to Participant

The Petitioner is forbidden from electing a refund of his retirement contributions. The purpose of not allowing the Petitioner a refund of his contributions is that a refund of his contributions will void his accrued annuity payable and as such represents a severe financial penalty in making such election.

The Petitioner is directed to name the Respondent as the surviving former spouse of the Petitioner for purposes of the maximum allowable former spouse survivor annuity payable under the terms of Plan and accrued through the date of divorce and pursuant to section 8445 provided that the Respondent has not remarried prior to her age 55. If the Respondent has remarried prior to her age 55, then the Petitioner is required to elect Section 8444 insurable interest survivor annuity and name Respondent as his surviving former spouse to the maximum allowable former spouse survivor annuity payable under the terms of Plan and accrued through the date of divorce. The Respondent shall equally solely responsible for the cost of providing survivor benefits.

The above retirement benefits must be divided by court orders that are suitable for processing with the Federal Employees Retirement System (Court Order Acceptable for Processing or COAP). The parties agree to cooperate with the facilitation of the orders and agree to equally split the cost associated with such drafts.

RESTRICTED STOCK UNITS (RSUs) SAMPLE MSA LANGUAGE

Petitioner is a participant in a Restricted Stock Agreement. Petitioner and Respondent have agreed to equally divide the RSU's that were awarded to Petitioner during their marriage. Petitioner's RSU's are reportable as taxable as ***earned*** income if, as and when they ***vest.*** Petitioner's company will automatically sell a proportionate number of shares equivalent to pay the state, federal and payroll taxes. Petitioner and Respondent agree to equally divide the remaining shares of RSUs within 10 days after the vesting date. To do so, Respondent will open a brokerage account at a firm of their choosing and obtain an account number. Petitioner and Respondent will cooperate in transferring one-half of the vested shares to Respondent's account. RSUs are reportable as short term or long-term capital gain when they are sold and after they have vested. The tax basis of each share is determined on the vesting date and other than the number of shares sold for income tax purposes upon vesting, any future or subsequent income tax liability is individually Petitioner or Respondent's liability. Petitioner shall provide Respondent with the appropriate tax information upon vesting. If, as and when the RSUs are individually sold income tax liabilities are calculated and determined based on the price of the stock at the time the RSUs vest (tax basis). If, as and when RSUs vest and become taxable income to the participant such gross taxable income shall not be determined available for child support and/or spousal support purposes because these RSUs were counted and divided as assets within this agreement.

Nothing in this agreement shall require Petitioner to take any action that would violate the Sarbanes-Oxley Act of 2002 under Section 16(a) of the Securities Exchange Act of 1934 accelerating the deadlines for insiders of public companies to report changes in their ownership of their company's securities. Insiders are considered Directors, Officers and stockholders with greater than 10% of stock. Transactions pursuant to divorce decrees under domestic relations orders remain exempt from the Section 16(a) rules. However, under the Act a Director, Officer or greater than 10% shareholder would be violating Section 16(a) of the Act if they were to notify their former spouse of their intent to sell certain stock in advance of the sale and/or purchase. If this rule applies to Petitioner it shall apply to Respondent regarding the RSU's awarded herein. It is the intent to provide Respondent with a complete control over any portion of the RSU's after they vest and transferred to the Respondent. If 16(a) applies then Petitioner is not required to notify Respondent in advance of the sale of any RSUs for taxes or otherwise. Petitioner is however required to notify Respondent within 48 hours after any such sale if such sale has consequences that extend to Respondent.

Circular Flow Sample Language

Pursuant to IRC Section 414(p) the *Petitioner* is awarded an independent interest in an amount described below from the *ABC Savings Plan* with respect to the *Respondent* as of *the date of divorce*. The *Petitioner* shall be eligible to receive all benefits and options available to *Respondent* under the plan pursuant to IRC Section 414(p) and the terms and conditions of the Plan. The amount awarded to the *Petitioner shall not be* adjusted for any market value gains or losses from the effective date of the award to the date of valuation for bifurcation as described below. The *Petitioner* shall remain as the designated beneficiary on the Plan to the extent of the amount of awarded benefits until the account is physically bifurcated by QDRO pursuant to this Order and to the extent of the award in this Order.

The Petitioner and Respondent agree that the Plan in *Respondent's* name shall be divided pursuant to a Qualified Domestic Relations Order (QDRO) as set forth herein. The *Petitioner* is awarded *50%* of the *Respondent's ABC Savings Plan*.

The additional terms and conditions agreed upon by Petitioner and Respondent are as follows: Upon finalization of the QDRO and receipt of distribution paperwork from the Plan, the *Petitioner*, who is the Alternate Payee, will immediately liquidate *$0.00* of the account in a lump sum distribution. The Plan is required by Federal law to withhold 20% toward Alternate Payee's federal income tax liability. The Plan is not required to withhold State of Wisconsin income taxes. The check the Alternate Payee receives will be in the amount of $0.00. The Alternate Payee shall keep $0.00 to account for the additional federal tax liability. The Alternate Payee shall keep $0.00 to account for the state tax liability. The net after tax proceeds will be *$0.00*. If properly executed by the Alternate Payee, the distribution is exempt from the premature distribution penalties both state and federal incident to Section 72(t) and incident to a domestic relations matter.

The net proceeds from the distribution outlined above shall be paid as follows:

Petitioner and *Respondent* agree that the net *$0.00* after-tax proceeds shall be used as follows:

Debt #1	$0.00
Debt #2	$0.00
TOTAL	**$0.00**

Income taxes shall be recapitulated and exactly determined in the following manner:

When Petitioner prepares their state and federal income tax returns, they shall have their taxes prepared two ways: 1) Including the *$0.00* gross distribution and 2) Excluding the distribution amount. The difference will be the state and federal income taxes resulting from the *$0.00* distribution. The purpose of determining the actual tax in this manner is due to income tax bracket increases and possible income Petitioner earns that year.

The difference in state and federal taxes between the tax returns above shall be compared to the estimated *$0.00* total tax liability calculated in this agreement. If/when the actual tax is more than what has been estimated, *Respondent* shall owe *Petitioner* 50% of the excess that has been calculated. If/when the actual tax is less than what has been estimated, *Petitioner* shall owe *Respondent* 50% of the difference.

Petitioner and Respondent agree to return to Divorce Financial Solutions, or another neutral financial specialist only if in disagreement of the above reconciliation. The purpose of returning is for Divorce Financial Solutions to determine the exact amount of reconciliation between Petitioner and Respondent if a disagreement occurs. Petitioner and Respondent agree to equally pay for the cost of such determination and Respondent and Petitioner agree that said neutral specialist determination shall be final and binding on them.