

# CONSTRUCTION INDUSTRY RETIREMENT FUND OF ROCKFORD, ILLINOIS

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February 2026

## IMPORTANT BENEFIT PLAN CHANGE INFORMATION

Dear Participant:

The Board of Trustees ("Trustees") of the Construction Industry Retirement Fund Of Rockford, Illinois (the "Plan") approved a new fee that will be charged for administering Qualified Domestic Relations Orders ("QDRO").

A QDRO is a legal document that is often entered with the court at the time a participant obtains a divorce. A QDRO is used to award a portion of a participant's retirement benefit to the participant's spouse, former spouse, or dependent to provide for marital property division, child support, or spousal maintenance. A QDRO must meet certain specific legal requirements under federal law. As a result, the Plans incur legal fees in reviewing QDROs to ensure they meet applicable legal requirements.

In accordance with the terms governing the Fund, and detailed in the QDRO Procedures, there is currently a processing fee of \$300 per each QDRO submitted to the Fund.

Effective with QDROs received by the Fund Office on or after January 1, 2026, the Fund will also charge a calculation fee of an additional \$350 for QDROs directing the division of accounts in a manner which requires any reference to a balance prior to July 2, 2025.