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Retirement Account Inventory Worksheet

A structured worksheet for recording retirement account details in preparation for divorce financial disclosure, QDRO proceedings, or attorney meetings.

6 account types • Marital vs pre-marital fields • Date of marriage balance • Vesting status • QDRO reference section

Educational resource only. Not legal, financial, or tax advice.

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DivorceAudit.com — Retirement Account Inventory Worksheet

Educational resource only. Not legal, financial, or tax advice. Consult a qualified professional for guidance specific to your situation.

How to use this worksheet

- Complete one section for each retirement account you or yo
- H = you, S = spouse, J = joint account holder
- Date of marriage balance establishes the pre-marital portio
- Gather account statements going back to your date of marr
- Estimated values are a starting point — formal valuations m
- Share with your attorney before completing any financial disclosure

Why retirement accounts need special attention

- Contributions during the marriage are generally marital property
- Pre-marital balances may be treated as separate property
- Dividing 401(k) and pension accounts requires a QDRO — a separate le
- IRA division requires a different process from employer-sponsored plans
- Incorrect division can trigger taxes and penalties — specialist advice is e
- Pension valuation typically requires an actuarial calculation

Owner Key	H = You • S = Spouse • J = Joint
QDRO applies to	401(k), 403(b), pensions, 457 plans — NOT IRAs
IRA division	Transfer incident to divorce — separate process, no QDRO required

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1. 401(k) Plan

Account holder name (H / S / J): ______________________

Plan administrator / Institution: ______________________

Account number (last 4):	______________	**Account type:**	______________
Date account opened:	______________	**Date of marriage balance ($):**	______________
Current balance / value ($):	______________	**Valuation date:**	______________

Vesting status (if applicable): ______________________

Pre-marital portion (if known) ($): ______________________

Establish using account statement as at date of marriage

Notes: ______________________

2. 401(k) Plan — Additional Account (if applicable)

Account holder name (H / S / J): ______________________

Plan administrator / Institution: ______________________

Account number (last 4):	______________	**Account type:**	______________
Date account opened:	______________	**Date of marriage balance ($):**	______________
Current balance / value ($):	______________	**Valuation date:**	______________

Vesting status (if applicable): ______________________

Pre-marital portion (if known) ($): ______________________

Establish using account statement as at date of marriage

Notes: ______________________

3. 403(b) Plan

Account holder name (H / S / J): ______________________

Plan administrator / Institution: ______________________

Account number (last 4):		**Account type:**	
Date account opened:		**Date of marriage balance ($):**	
Current balance / value ($):		**Valuation date:**	

Vesting status (if applicable): ______________________

Pre-marital portion (if known) ($): ______________________

Establish using account statement as at date of marriage

Notes: ______________________

4. IRA — Traditional or Roth

Account holder name (H / S / J): ______________________

Plan administrator / Institution: ______________________

Account number (last 4):		**Account type:**	
Date account opened:		**Date of marriage balance ($):**	
Current balance / value ($):		**Valuation date:**	

Vesting status (if applicable): ______________________

Pre-marital portion (if known) ($): ______________________

Establish using account statement as at date of marriage

Notes: ______________________

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5. Pension Plan (Defined Benefit)

Account holder name (H / S / J): ____________________

Employer / Plan administrator: ____________________

Plan name:		**Plan type (DB / DC):**	
Date joined plan:		**Years of service to date:**	
Projected monthly benefit ($):		**Normal retirement age:**	
Early retirement option available?:		**Date of marriage accrued benefit:**	

Vesting status: ____________________

Has an actuarial valuation been obtained?: ____________________

Pension valuation typically requires an actuarial calculation — discuss with your attorney

Survivor benefit options: ____________________

Notes: ____________________

6. Other Retirement Accounts

Use this section for TSP, 457 plans, deferred compensation, annuities, or military retirement.

Account type: ____________________

Account holder name (H / S / J): ____________________

Plan administrator / Institution: ____________________

Account number (last 4):		**Date account opened:**	
Date of marriage balance ($):		**Current balance / value ($):**	

Pre-marital portion (if known) ($): ____________________

Division method (QDRO / transfer / other): ____________________

Notes: ____________________

Retirement Account Summary

Account Type	Holder (H/S/J)	Date of Marriage Balance ($)	Current Value ($)	QDRO Required?	Notes
401(k) Plan				*Generally yes*	
401(k) — Additional				*Generally yes*	
403(b) Plan				*Generally yes*	
IRA (Traditional/Roth)				*No — transfer*	
Pension Plan				*Generally yes*	
Other Retirement Account				*Depends on type*	
TOTAL					

Next steps — Share this completed worksheet with your attorney before any financial disclosure or QDRO proceedings. Your attorney can advise on the appropriate division method for each account type, whether an actuarial valuation is needed for pensions, and how the pre-marital portion of each account may affect the overall settlement. Do not attempt to divide or transfer retirement accounts without legal guidance — errors can trigger taxes and penalties.

divorceaudit.com/calculator

Takes less than 2 minutes. No personal information required.