

DAVID I. KELLEY

Curriculum Vitae

BUSINESS

QDRO Group, LLC
377B Lear Rd, #286
Avon Lake, OH 44012
1-844-721-6500

EDUCATION

1967 B.A. Manhattan College
1971 M.A. University of Connecticut
1974 Ph.D coursework completed at the University of Connecticut with emphasis on statistics and research design

EXPERIENCE& EXPERTISE

President of QDRO Group, a firm specializing in the division of pensions in divorce. The firm works specifically in four areas:

- 1) Preparing actuarial present values for domestic relations cases. Has prepared more than 80,000 since 1985. The firm also prepares economic loss reports as well as Monte Carlo simulations on structured settlements.
- 2) Drafting Qualified Domestic Relations Orders. Company has drafted more than 17,000 QDROs for attorneys across the county.
- 3) Supporting litigation and legislation on dividing pensions in divorce. As part of that service testified over 1,500 times in pension division cases and helped draft legal briefs and legislation for various judicial and legal groups.
- 4) Writing in the field of present values and QDROs. Authored and co-authored three of the leading texts in the field and more than 40 articles and chapters of books.

Previously, a Certified Financial Planner with life insurance license as well as Series 7 (General Securities, Series 24 (Principal) and Series 63 (State "Blue Sky" Securities) licenses which qualify an individual to sell stocks, bonds and a host of other financial products (registered representative) as well as supervise a securities firm (registered principal).

BOOKS

Dividing Pensions in Divorce by Gary A. Shulman, David I. Kelley and Daniel Kelley, 3d Ed., (2010, Panel Publications). Updated yearly.

Dividing Pensions in Divorce by Gary A. Shulman and David I. Kelley, 2d Ed., (1999, Panel Publications).

Dividing Pensions in Divorce: Learning From the Pension Experts by Gary A. Shulman and David I. Kelley, (1996, Wiley Law Publications).

CHAPTERS IN BOOKS

Dividing Private Retirement Benefits in Divorce by David I. Kelley and James R. Myers, Jr., Esq., Chapter 30 in **Sowald Morganstern Domestic Relations Law** (West Group – Thomson Reuters - chapter updated each year).

ARTICLES

The Challenge of Disability Pensions by James Myers, Jr., Esq. and David Kelley, Domestic Relations Journal of Ohio, March/April 2021, Thomson Reuters

The Challenges of Dividing DROP Accounts by Joe Minor and David Kelley, Domestic Relations Journal of Ohio, July/August 2020, Thomson Reuters

Dividing 401(k) Plans: The Primacy and Pitfalls of Plan Procedures by Nora Kelley and David Kelley, Domestic Relations Journal of Ohio, May/June 2020, Thomson Reuters

Beware of Assigning a Dollar Amount in a Defined Benefit Pension by David Kelley and Leann Deeter, Domestic Relations Journal of Ohio, March/April 2020, Thomson Reuters

Tracing Marital and Separate Property by David Kelley and James Myers, Jr., Domestic Relations Journal of Ohio, January/February 2020, Thomson Reuters

Survivorship: Inherent Right or Ancillary Asset in a Pension? by James Myers, Jr. and David Kelley, Domestic Relations Journal of Ohio, September/October 2019, Thomson Reuters

Essential but Frequently Missing Pension Evidence in Divorce by James Myers, Jr. and David Kelley, Domestic Relations Journal of Ohio, July/August 2019, Thomson Reuters

Hine v. Hine: Dueling Experts and a Treasure Trove of Retirement Research by David Kelley, Domestic Relations Journal of Ohio, May/June 2019, Thomson Reuters

A Cautionary Tale on Dividing a Pension by Steve Sebastian and David Kelley, Domestic Relations Journal of Ohio, January/February 2019, Thomson Reuters

A Practical Primer on Social Security Offsets by David Kelley and Joe Minor, Domestic Relations Journal of Ohio, November/December 2018, Thomson Reuters

Impact of HB395 on Role of Social Security Benefits in Divorce: Procedural or Substantive? by Daniel Kelley and David Kelley, Domestic Relations Journal of Ohio, January/February 2009, Thomson Reuters

How Does Neville v. Neville Introduce Social Security Into Divorces? by Dave Kelley, Domestic Relations Journal of Ohio, September/October 2003, West Group

Neville-Part II: Analyzing Neville Reports by Dave Kelley, Domestic Relations Journal of Ohio, January/February 2004, West Group

DOPOs After One Year:Part 2 by Dave Kelley with Brian Hogan, Domestic Relations Journal of Ohio, March/April 2003, West Group

DOPOs After One Year:Part 1 by Dave Kelley, Domestic Relations Journal of Ohio, November/December 2002, West Group

Are Retirement Health Benefits Marital Property? by David Kelley, Domestic Relations Journal of Ohio, May/June 2002, West Group

Dividing Ohio Public Pensions in Light of H.B. 535 and Erb v. Erb by David Kelley, Domestic Relations Journal of Ohio, Nov./Dec. 2001, West Group.

The New Standard of Care in Dividing Pensions by Gary A. Shulman and David I. Kelley, 12 American Journal of Family Law 1-14 (1998)

Present Value Settlement: Using the Kelley-Shulman Scale to Choose by Gary A. Shulman and David I. Kelley, 12 American Journal of Family Law 135-140 (1998)

28 articles written by David Kelley Appearing in the **QDRO Report** Published by Panel Publishers:

1998

"The Great COLA Wars" - Sept. 1998

"Social Security for the Divorced Spouse" - Oct. 1998

"One Lump or Two? How Do You Take Your Present Values" - Oct.

"PBGC or GATT: Which Is Best" - Nov. 1998

"Valuing Survivorship in a Pension: Tale of the Tail" - Dec. 1998

"What are Present Values and How Are They Calculated?" - Dec. 1998

1999

"Social Security Offsets" - Jan. 1999

"Handling the Opposing Side's Expert Witness" - Jan. 1999

"Discovery: Finding a Wealth of Information" - Feb. 1999

"Valuing Health Care Benefits" - March 1999

"When Present Values Fail" – March 1999
 "Finding Your Expert Witness" - April 1999
 "Valuing Defined Contribution Plans: The Theory" - April 1999
 "Deifying Your Expert" - May 1999
 "Valuing Defined Contribution Plans: A Practical System" - May 1999
 "Unraveling Those Mysterious Cash Balance Plans" - June 1999
 "Tax Reductions: An Overview" - July 1999
 "Quick Present Value Estimates" - July 1999
 "Calculating Tax Reductions" – Aug. 1999
 "Stipulating to Present Values" – Aug. 1999
 "Fighting the Use of Offsetting Assets with the 'Big Question'" - Sept. 9
 "Are Disability Pensions Marital Property?" - Oct. 1999
 "Fighting the Double Dip" - Oct. 1999
 "A Day in Court to Remember" - Nov. 1999
 "Into the Shark Tank" - Nov. 1999

2000

"Pensions: A Historical Perspective" - Dec.-Jan 2000
 "New Standard on Pension Present Values" - Dec.-Jan. 2000
 "A Court Decision to Ponder" – Feb. 2000

NEWSPAPER COLUMNS

Over 150 columns on finance for the Medina County Gazette 1992-1995 on subjects ranging from arbitraging to zero coupon bonds.

CORPORATE PENSION SEMINARS

May 20, 1997	Challenge Industries	Bryan, OH
May, 1997	WCI	St. Cloud, MN
July, 1997	Eureka	Bloomington,
July, 1997	WCI	Pittsburgh, PA
July, 1997	WCI	Nashville, TN
July, 1997	Schrock Cabinets	Grants Pass, OR
July, 1997	WCI	Portland, OR
August, 1997	WCI	Cleveland, OH

DOMESTIC RELATIONS SEMINARS

1990	Ohio Judicial College
1991	Akron Bar Association, Family Law Seminar (November 15, 1991)
1992	The Ohio Academy of Trial Lawyers, Family Law Seminar (February 21, 1992) The Ohio Academy of Trial Lawyers, Family Law Seminar (March 6&13, 1992)

- 1993 Family Law Seminar (February 26, 1993)
The Ohio Academy of Trial Lawyers (March 5&12, 1993)
Butler County Bar Association, Domestic Relations Seminar
(March 26, 1993)
Lake County Bar Association, Family Law Seminar (April 28, 1993)
American Academy of Matrimonial Lawyers, Fifth Annual Symposium of Family
Law (October 11, 1993)
- 1994 Cincinnati Bar Association (March 25, 1994)
Dayton Bar Association, Annual Family Law Update (April 22, 1994)
Akron Bar Association Meeting Presentation, "How to Advise as to the Value of
the Pensions" (October 4, 1994)
Pensions: Stipulation or Litigation (October 14, 1994)
Toledo Bar Association, "The QDRO Maze" (October 14, 1994)
Akron Bar Association Family Law Seminar (November 4, 1994)
Butler County Bar Association, Domestic Relations Seminar - "Social Security
Offsets" (November 11, 1994)
- 1995 Mahoning County Bar Association, Domestic Relations Seminar (1995)
The Ohio Academy of Trial Lawyers, Family Law Seminar
(March 3, 1995)
Supreme Court of Ohio Judicial College (March 10, 1995)
Domestic Relations Seminar for Judges and Referees Judicial College of the
Supreme Court of Ohio (March 17, 1995)
Supreme Court of Ohio Judicial College (March 24, 1995)
Lorain County Bar Association, Domestic Relations Update (May 4, 1995)
- 1996 Ohio Family Law Institute, Update on Practice and Procedures in Family Law
(January 15, 1996)
Butler County Bar Association, Domestic Relations Seminar (March 1, 1996)
Family Law Seminar (March 8, 1996)
Ohio Family Law Institute, The Practice of Family Law in 1996
(June 28 & 29, 1996)
Mahoning County Division of Domestic Relations, Domestic Relations Family Law
Seminar (August 7, 1996)
Pension Issues in Ohio (November 15, 1996)
- 1997 Ohio CLE Institute Publications Advanced Family Law (June 13&20, 1997)
Akron Bar Association 1997 Annual Family Law Update Seminar (November 13,
1997)
Lorain County Bar Association Common Mistakes in Pension Evaluations
(November 20, 1997)
Ohio CLE Institute (December 2, 1997)
Cuyahoga County Bar Association Family Law Update (Dec. 11&19, 1997)
- 1998 Ohio Academy of Trial Lawyers, Family Law Seminar (March 13, 1998)
The Lake County Bar Association, Family Law Seminar (April 22, 1998)
- 1999 Cincinnati Bar Association (April 27, 1999)
Supreme Court of Ohio Judicial College, Full day seminar given with Atty. Gary
Shulman and Judge Michael Brigner (May 7, 1999)

- 2003 Ohio Academy of Trial Lawyers, *Don't Be A Dope on DOPOs*, Columbus (Feb. 28, 2003)
 Ohio Judicial College, Actuarial Concepts, Columbus (March 7, 2003)
 Understanding QDROs Seminar, Toledo (June 6, 2003)
 Understanding QDROs Seminar, Cincinnati (June 13, 2003)
 Understanding QDROs Seminar, Cleveland (June 20, 2003)
 Understanding QDROs Seminar, Columbus (June 27, 2003)
 Akron Bar Association, (October 7, 2003)
 Ohio Chapter, American Academy of Matrimonial Lawyers: These Assets – They Really are Property, Aren't They? (October 13, 2003)
 Geauga County Bar Association, Pension Evaluations and Social Security Benefits including discussion of the recent Neville case, Chardon (November 7, 2003)
 Butler County Bar Association, (November 12, 2003)
 Toledo Bar Association, (December 15, 2003)
- 2004 Portage County Bar Association, (January 29, 2004)
 Ohio Academy of Trial Lawyers-Family Law Seminar, *How the Courts Have Interpreted Neville* (February 6, 2004)
 Judicial College, *Hot Topics in Domestic Relations* (April 2, 2004)
 National Business Institute, *QDRO Creation in Ohio* (April 13, 2004)
 Cincinnati Bar Association, *Valuation of Social Security Benefits in Domestic Relations Cases* (April 27, 2004)
 Ohio State Bar Association, *The Aftermath of Neville*
 Columbus (June 11, 2004)
 Cleveland (June 18, 2004)
 Cincinnati (June 25, 2004)
 American Society of Pension Actuaries Benefits Council of Cleveland, *Neville and Social Security in Divorces* (August 12, 2004)
 American Society of Pension Actuaries Benefits Council of Cleveland, *Testifying as an Expert Witness* (August 12, 2004)
 Medina Estate Planning Council, *Basics of Qualified Domestic Relations Orders* (September 22, 2004)
 Mahoning County Domestic Relations Court, *Neville v. Neville: Valuing Social Security in Divorce* (October 21, 2004)
 Columbus Bar Association, *The New "Property", Dealing with Social Security Retirement Benefits in Domestic Relations Cases*, (December 14, 2004)
- 2005 Fairfield County Bar Association Domestic Relations Seminar, *Neville* (February 17, 2005)
 Stanley Z. Greenberg Family Law Forum, *Social Security Benefits as Marital Property* (March 22, 2005)
 Ohio Academy of Trial Lawyers, 2005 Family Law Seminar, *Neville v. Neville: Appellate Court Reaction* (March 31, 2005)
 Ohio State Bar Association, Satellite broadcast to Akron, Cincinnati, Cleveland, Columbus, Dayton, Mansfield/Shelby, Steubenville, Toledo/Perrysburg, *HB 98:QDROs*, (May 19, 2005)
 Ohio Southeastern Legal Services Association, *QDRO Basics*, (May 20, 2005)
 Ohio State Bar Association, *Understanding QDROs*
 Toledo (June 3, 2005)

- Columbus (June 10, 2005)
 Cleveland (June 17, 2005)
 Cincinnati (June 24, 2005)
 National Business Institute, *Getting the Best Financial Settlement for Your Divorce Client in Ohio*, Akron (June 16, 2005)
 National Business Institute, *Tax Aspects of Divorce in Ohio*
 Cleveland (August 30, 2005)
 Columbus (August 31, 2005)
- 2006 Akron Bar Association Family Law Section, Update on Pensions: HB98, DROP, & Healthcare (February 7, 2006)
- National Business Institute, *Complex Financial Issues in Divorce*, Cleveland (April 18, 2006)
- National Business Institute, *Successful Financial Settlements for your Divorce Client*, Columbus (May 24, 2006)
- 2007 National Business Institute, *Successful Financial Settlements for Your Divorce Client*, Columbus (April 9, 2007) & Cleveland (April 10, 2007)
- Ohio Child Support Enforcement Agency Directors' Association Spring Conference, *QDROs for Collecting Child Support & Spousal Support Arrears*, (April 16, 2007)
- Certified Divorce Financial Analysts Quarterly Meeting, *QDROs, Present Values and Division of State Plans*, Columbus (May 18, 2007)
- Ohio State Bar Association, *Understanding QDROs*,
 Columbus (June 1, 2007),
 Cleveland (June 15, 2007)
 Toledo/Perrysburg (June 22, 2007)
 Cincinnati/Fairfield (June 29, 2007)
- Office of the Illinois Attorney General Professional Development Program, *Understanding QDROs* (June 27, 2007)
- National Business Institute, *Preventing Critical Financial Mistakes During Divorces*,
 Cuyahoga Falls (September 10, 2007)
 Cleveland (September 11, 2007)
- Stark County Bar Association, Let's Make a Deal: *Dividing Pensions During Divorce*, Canton (November 7, 2007)
- National Business Institute, *Roadmap Through Divorce Proceedings*,
 Akron (December 17, 2007)
 Cleveland (December 18, 2007)
- 2008 Women's Bar Association for the Sixteenth Judicial Circuit, Inc., *QDRO Basics*
 Chicago (September 29, 2008)

- 2009 Akron Bar Association Family Law Section, House Bill 395, Akron (April 7, 2009)
- Ohio State Bar Association, Understanding QDROs,
Cleveland (June 4, 2009)
Columbus (June 12, 2009)
Cincinnati (June 19, 2009)
Toledo (June 26, 2009)
- 2010 Stark County Bar Association, Family Law Seminar, *QDRO/DOPO/Retirement Assets* (April 7, 2010)
- Clark County Bar Association, *Valuing and Dividing Pensions in Divorce: Present Values, QDROs and DOPOs* (July 8, 2010)
- American Academy of Matrimonial Lawyers Ohio Chapter, *Social Security in Ohio Divorces*, Columbus (October 10, 2010)
- National Business Institute, *Successful Financial Settlements For Your Divorce Clients*, Akron, Ohio (December 13, 2010)
- Dayton Bar Association, *Present Values and QDROs*, (December 14, 2010)
- 2011 Ohio State Bar Association, *Understanding QDROs*
Columbus (June 9, 2011) with live Simulcast to Akron, Cleveland, Fairfield, Perrysburg and Wooster
- 2013 National Business Institute, *QDROs and Tax Issues in Divorce*
(May 13, 2013) Columbus
- Ohio State Bar Association - Family Law Institute, *Understanding QDROs*,
(June 6, 2013)
- Ohio State Bar Association – webcast seminar, *QDRO Essentials*,
(September 4, 2013)
- 2015 Ohio State Bar Association, *Understanding QDROs*,
(November 2, 2015) Columbus also simulcast to Cleveland and Fairfield
- 2016 Akron Bar Association Family Law Section, *The Problems of Dividing State and Government Pensions*, (January 5, 2016)
- Chester County Bar Association, *Common Mistakes with QDROs & Better Representation for your client*, (March 17, 2016)
- Dayton Bar Association, *The Challenge of Dividing Federal & State Retirement Plans Along with Case Law*, (April 22, 2016)
- West Virginia State Bar Association, *QDROs (and QMCSOs) Made Easy*, (May 3, 2016)

- National Business Institute, *QDRO Process From Start to Finish*, (October 13, 2016)
- 2017 Memphis (Tennessee) Bar Association, *Understanding Qualified Domestic Relations Orders*, (April 19, 2017)
- 33rd Annual Advanced Family Law Seminar, Richmond, Virginia, *Obstacles to Dividing Military Retirement Benefits* (April 20, 2017)
- 2019 The Supreme Court of Ohio Judicial College, *Four Issues in Dividing Retirement Assets*, (June 13, 2019)
- 2021 Akron Bar Association: Family Law Section, “QDROs: Fewer Stumbles with Best Practices, (Oct. 5, 2021) – repeated (Dec. 29, 2021)