

Date: [Date]

To:

[Plan Administrator Name]
[Retirement Plan Name/Financial Institution]
[Address]
[City, State, Zip Code]

RE: Notice of Adverse Interest and Request to Freeze Assets

Account Holder Name: [Name of Spouse/Participant]

Account Number: [Account Number, if known]

Participant SSN (Last 4 digits): [Optional: XXX-XX-6789]

Dear Plan Administrator,

I am writing to formally notify you that I am the spouse of the above-named Participant and that I have a legal interest in the retirement assets held within the [Plan Name].

Please be advised that formal legal proceedings regarding [Divorce / Legal Separation] were initiated on [Date] in the [Name of Court], Case Number [Case Number].

Pursuant to my marital rights under the Employee Retirement Income Security Act (ERISA) and/or applicable state laws, I hereby request that a temporary hold or "freeze" be placed on this account to prevent the dissipation of assets. Specifically, I request that you:

- Restrict any withdrawals, distributions, or loans from the account.
- Prevent any changes to beneficiary designations.
- Refuse any requests for a "lump sum" payout without my written consent or a court order.

I am currently in the process of obtaining a Qualified Domestic Relations Order (QDRO) or a specific court injunction to protect these funds. I have enclosed a copy of the [Summons / Petition for Dissolution / Standing Order] which prohibits the transfer or encumbrance of marital assets during these proceedings.

Please confirm in writing that this notice has been received and that the requested restrictions have been placed on the account. Please also provide the current balance of the account and a summary plan description (SPD) if possible.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Address]

[Your Phone Number]

[Your Email Address]

cc: [Your Attorney's Name]