Prepared by: RUSSELL ALEXANDER COLLABORATIVE FAMILY LAWYERS

January 21 2020

Calculation	Input 💮			Annual\$
Payor		/	Male, 45, Res	ident of ON
Income Employme	nt income			100,000
Recipient		Fer	nale, 45, Res	ident of ON
Income Employmen	nt income			25,000
Children	Age	Lives with	Table Amt	Claimed by
None				

Child Support Guidelines (CSG)		Monthly\$
	<u>Payor</u>	Recipient
Annual Guidelines Income	100,000	25,000
CSG Table Amount (current)	0	0
Child Support (Table)	0	0

Spousal Support Advisory Guidelines (SSAG) Monthly \$

Length of marriage/cohabitation: 2 years Recipient's age at separation: 45 years

"Without Child Support" Formula

Lo	w	IV	lid	High
18	8	2	19	250

The formula results in a range for spousal support of \$188 to \$250 per month for a duration of 1 to 2 years from the date of separation, subject to variation and possibly review.

SSAG Considerations: The results of the SSAG formula must be interpreted with regard to: Entitlement; Location within the Ranges; Restructuring; Ceilings and Floors; and Exceptions.

Support Scenarios Monthly \$	A. SSA	G Low	B. SSA	G Mid	C. SSA	G High
	<u>Payor</u>	Recipient	<u>Payor</u>	Recipient	<u>Payor</u>	<u>Recipient</u>
Gross Income	8,333	2,083	8,333	2,083	8,333	2,083
Taxes and Deductions	(2,215)	(306)	(2,202)	(310)	(2,188)	(315)
Benefits and Credits	0	51	0	49	· -	48
Spousal Support	(188)	188	(219)	219	(250)	250
Child Support (Table)	0	0	0	0	0	0
Net Disposable Income (NDI)	5,930	2,016	5,912	2,041	5,895	2,066
adult in household child in household shared/summer child in household						
Payor's NDI/Contribution		1 1		7		
Percent of NDI	74.6%	25.4%	74.3%	25.7%	74.0%	26.0%
CSG Special Expenses Apportioning %	78.2%	21.8%	77.9%	22.1%	77.6%	22.4%
After-tax Cost/Benefit of Spousal Support	(106)	159	(124)	186	(142)	212
Life Insurance (to secure support)	100	5 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)				
Child Support (CSG Table only)	0	0	0	0	0	0
Spousal Support (Recipient's after-tax benefit)	2,844	N/A	3,327	N/A	3,792	N/A
Life Insurance Estimate	2,844	0	3,327	0	3,792	0
Spousal Support Lump Sum (NPV)						
Payor's after-tax cost		1,896		2,218		2,540
Recipient's after-tax benefit		2,844		3,327		3,792
Midpoint Not Present Value (NRV) Assumptions: see		2,370		2,772		3,166

Net Present Value (NPV) Assumptions: spousal support duration is 1 year, 6 months (midpoint of SSAG range); spousal support payments not discounted for Recipient's life expectancy; discount rate of 0.8% applied (Indexed - based on the risk-free rate of return currently available from a Long-Term Government of Canada Real Return Bond, which rate effectively indexes support payments for currently anticipated inflation in the CPI over the next 20-30 years); support payments and taxation rates remain constant throughout duration; NPV based on the after-tax cost/benefit of spousal support to the parties; lump sum payment of spousal support assumed to be non-deductible/non-taxable to the Payor/Recipient respectively.



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January 21 2020

Calculation	Input			Annual\$
Payor		/	Male, 45, Res	ident of ON
Income Employmen	nt income			100,000
Recipient		Fer	nale, 45, Res	ident of ON
Income Employmen	nt income			25,000
Children	<i>Ag</i> e	Lives with	Table Amt	Claimed by
None				

Child Support Guidelines (CSG)		Monthly \$
	<u>Payor</u>	Recipient
Annual Guidelines Income	100,000	25,000
CSG Table Amount (current)	0	0
Child Support (Table)	0	0

Spousal Support Advisory Guidelines (SSAG)

Length of marriage/cohabitation: 9 years Recipient's age at separation: 45 years

"Without Child Support" Formula

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Low Mid Hig	100
I OW IVIII DIC	1.3 423
Low Mid Hig	200
844 984 1,12) C
A44 MA4 II.	
VII	14

The formula results in a range for spousal support of \$844 to \$1,125 per month for a duration of 4.5 to 9 years from the date of separation, subject to variation and possibly review.

SSAG Considerations: The results of the SSAG formula must be interpreted with regard to: Entitlement; Location within the Ranges; Restructuring; Ceilings and Floors; and Exceptions.

A. SSA	G Low	B. SSA	G Mid	C. SSA	G High
<u>Payor</u>	<u>Recipient</u>	<u>Payor</u>	Recipient	<u>Payor</u>	<u>Recipient</u>
8,333	2,083	8,333	2,083	8,333	2,083
(1,965)	(473)	(1,917)	(519)	(1,872)	(570)
0	37	0	37	0	34
(844)	844	(984)	984	(1,125)	1,125
0	0	0	0	0	0
5,524	2,491	5,432	2,585	5,336	2,672
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<u>n</u>	T	I	T		π
68.9%	31.1%	67.8%	32.2%	66.6%	33.4%
71.9%	28.1%	70.6%	29.4%	69.2%	30.8%
(512)	648	(605)	743	(700)	832
		1.00			
0	0	0	0	0	0
51,079	N/A	58,568	N/A	65,583	N/A
51,079	0	58,568	0	65,583	0
					55,178
	· 1				65,583
	45,719		53,129	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	60,381
	Payor 8,333 (1,965) 0 (844) 0 5,524 68.9% 71.9% (512) 0 51,079 51,079	Payor Recipient 8,333 2,083 (1,965) (473) 0 37 (844) 844 0 0 5,524 2,491 68.9% 31.1% 71.9% 28.1% (512) 648 0 0 51,079 N/A 51,079 0 40,359 51,079 45,719	Payor Recipient Payor 8,333 2,083 8,333 (1,965) (473) (1,917) 0 37 0 (844) 844 (984) 0 0 0 5,524 2,491 5,432 68.9% 31.1% 67.8% 71.9% 28.1% 70.6% (512) 648 (605) 0 0 0 51,079 N/A 58,568 51,079 45,719	Payor Recipient Payor Recipient 8,333 2,083 8,333 2,083 (1,965) (473) (1,917) (519) 0 37 0 37 (844) 844 (984) 984 0 0 0 0 5,524 2,491 5,432 2,585 71.9% 28.1% 70.6% 29.4% (512) 648 (605) 743 0 0 0 0 51,079 N/A 58,568 N/A 51,079 51,079 58,568 40,359 51,079 58,568 51,079 58,568 53,129	Payor Recipient Payor Recipient Payor 8,333 2,083 8,333 2,083 8,333 (1,965) (473) (1,917) (519) (1,872) 0 37 0 37 0 (844) 844 (984) 984 (1,125) 0 0 0 0 0 5,524 2,491 5,432 2,585 5,336 71.9% 28.1% 70.6% 29.4% 69.2% (512) 648 (605) 743 (700) 0 0 0 0 0 0 51,079 N/A 58,568 N/A 65,583 51,079 58,568 0 65,583

Net Present Value (NPV) Assumptions: spousal support duration is 6 years, 9 months (midpoint of SSAG range); spousal support payments not discounted for Recipient's life expectancy; discount rate of 0.8% applied (Indexed - based on the risk-free rate of return currently available from a Long-Term Government of Canada Real Return Bond, which rate effectively indexes support payments for currently anticipated inflation in the CPI over the next 20-30 years); support payments and taxation rates remain constant throughout duration; NPV based on the after-tax cost/benefit of spousal support to the parties; lump sum payment of spousal support assumed to be non-deductible/non-taxable to the Payor/Recipient respectively.





ICs: Calculation 22
Prepared by: RUSSELL ALEXANDER COLLABORATIVE FAMILY LAWYERS

January 21 2020

Calculation I	nput			Annual \$
Payor		1	Male, 45, Res	ident of ON
Income Employmer	nt income			100,000
Recipient		Fer	nale, 45, Res	ident of ON
Income Employmer	it income			25,000
Children	Age	Lives with	Table Amt	Claimed by
None		***************************************		

Child Support Guidelines (CSG)		Monthly\$
	<u>Payor</u>	Recipient
Annual Guidelines Income	100,000	25,000
CSG Table Amount (current)	0	0
Child Support (Table)	0	0

Spousal Support Advisory Guidelines (SSAG) Monthly \$

Length of marriage/cohabitation: 20 years Recipient's age at separation: 45 years

"Without Child Support" Formula

	28
Low Mid High	8
LOW MIG INGI	38
1,875 2,188 2,500	谨
1.0/0 2.100 2.000	3
-,	33

The formula results in a range for spousal support of \$1,875 to \$2,500 per month for an indefinite (unspecified) duration, subject to variation and possibly review.

SSAG Considerations: The results of the SSAG formula must be interpreted with regard to: Entitlement; Location within the Ranges; Restructuring; Ceilings and Floors; and Exceptions.

A. SSA	G Low	B. SSA	G Mid	C. SSA	G High
<u>Payor</u>	Recipient	<u>Payor</u>	Recipient	<u>Payor</u>	Recipient
8,333	2,083	8,333	2,083	8,333	2,083
(1,639)	(733)	(1,546)	(837)	(1,441)	(930)
0	0	0	0	0	0
(1,875)	1,875	(2,188)	2,188	(2,500)	2,500
0	0	0	0	0	0
4,819	3,225	4,599	3,434	4,392	3,653
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11			T		T
59.9%	40.1%	57.3%	42.7%	54.6%	45.4%
62.0%	38.0%	59.0%	41.0%	56.0%	44.0%
(1,217)	1,420	(1,437)	1,628	(1,644)	1,848
0	0	0	0	0	0
584,663	N/A	670,304	N/A	760,885	N/A
584,663	o	670,304	0	760,885	0
	501,081		591,663		676,892
	584,663		670,304		760,885
	542,872		630,983		718,889
	Payor 8,333 (1,639) 0 (1,875) 0 4,819 59.9% 62.0% (1,217) 0 584,663 584,663	Payor Recipient 8,333 2,083 (1,639) (733) 0 0 (1,875) 1,875 0 0 4,819 3,225 59.9% 40.1% 62.0% 38.0% (1,217) 1,420 0 0 584,663 N/A 584,663 0 501,081 584,663 542,872	Payor Recipient Payor 8,333 2,083 8,333 (1,639) (733) (1,546) 0 0 0 (1,875) 1,875 (2,188) 0 0 0 4,819 3,225 4,599 59.9% 40.1% 57.3% 62.0% 38.0% 59.0% (1,217) 1,420 (1,437) 0 0 0 584,663 N/A 670,304 584,663 0 670,304 584,663 542,872	Payor Recipient Payor Recipient 8,333 2,083 8,333 2,083 (1,639) (733) (1,546) (837) 0 0 0 0 (1,875) 1,875 (2,188) 2,188 0 0 0 0 4,819 3,225 4,599 3,434 59.9% 40.1% 57.3% 42.7% 62.0% 38.0% 59.0% 41.0% (1,217) 1,420 (1,437) 1,628 0 0 0 0 584,663 N/A 670,304 N/A 584,663 0 670,304 0 501,081 584,663 670,304 584,663 670,304 630,983	Payor Recipient Payor Recipient Payor 8,333 2,083 8,333 2,083 8,333 (1,639) (733) (1,546) (837) (1,441) 0 0 0 0 0 (1,875) 1,875 (2,188) 2,188 (2,500) 0 0 0 0 0 4,819 3,225 4,599 3,434 4,392 59.9% 40.1% 57.3% 42.7% 54.6% 62.0% 38.0% 59.0% 41.0% 56.0% (1,217) 1,420 (1,437) 1,628 (1,644) 0 0 0 0 0 0 584,663 N/A 670,304 N/A 760,885 584,663 670,304 0 760,885 584,663 670,304 630,983

Net Present Value (NPV) Assumptions: spousal support duration is indefinite (discounted for Recipient's life expectancy); discount rate of 0.8% applied (Indexed - based on the risk-free rate of return currently available from a Long-Term Government of Canada Real Return Bond, which rate effectively indexes support payments for currently anticipated inflation in the CPI over the next 20-30 years); support payments and taxation rates remain constant throughout duration; NPV based on the after-tax cost/benefit of spousal support to the parties; lump sum payment of spousal support assumed to be non-deductible/non-taxable to the Payor/Recipient respectively.