



Calculation Input	Annual \$
Payor	Male, 45, Resident of ON
Income Employment income	100,000
Recipient	Female, 45, Resident of ON
Income Employment income	25,000

Children	<i>Ag</i> e	Lives with	Table Amt	Claimed by		
Child 1	8	Recipient	Yes	Recipient		
Child 2	10	Recipient	Yes	Recipient		
Youngest child finishes high school 10 years from the						
date of separation.						

Dependant credit claimed by Recipient.

Child Support Guidelines (CSG)		Monthly\$
	<u>Payor</u>	Recipient
Annual Guidelines Income	100,000	25,000
CSG Table Amount (current)	1,471	0
Child Support (Table)	1,471	0

## Spousal Support Advisory Guidelines (SSAG)

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

## "With Child Support" Formula

Low Mid High
59 415 815

The formula results in a range for spousal support of \$59 to \$815 per month for an indefinite (unspecified) duration, subject to variation and possibly review, with a minimum duration of 1 years and a maximum duration of 10 years from the date of separation.

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. SSAC	G Low	B. SSA	G Mid	C. SSAC	3 High
	<u>Payor</u>	Recipient	<u>Payor</u>	Recipient	<u>Payor</u>	Recipient
Gross Income	8,333	2,083	8,333	2,083	8,333	2,083
Taxes and Deductions	(2,271)	(42)	(2,118)	(124)	(1,974)	(232)
Benefits and Credits	0	1,298	0	1,268	0	1,179
Spousal Support	(59)	59	(415)	415	(815)	815
Child Support (Table)	(1,471)	1,471	(1,471)	1,471	(1,471)	1,471
Net Disposable Income (NDI)	4,532	4,869	4,329	5,113	4,073	5,316
<b>ተ</b> adult in household						
f child in household						
shared/summer child in household	i in l	Å.,	ń	<b>Å</b>	i in l	Å.,
Payor's NDI/Contribution		骨钟	<u>n</u>	TP		TIT
Percent of NDI	48.2%	51.8%	45.9%	54.1%	43.4%	56.6%
CSG Special Expenses Apportioning %	79.4%	20.6%	76.0%	24.0%	72.2%	27.8%
After-tax Cost/Benefit of Spousal Support	(33)	52	(236)	326	(493)	618
Life Insurance (to secure support)						
Child Support (CSG Table only)	157,065	0	157,065	0	157,065	0
Spousal Support (Recipient's after-tax benefit)	3,356	N/A	21,043	N/A	39,891	N/A
Life Insurance Estimate	160,421	0	178,107	0	196,955	0
Spousal Support Lump Sum (NPV)						
Payor's after-tax cost		2,130		15,233		31,822
Recipient's after-tax benefit		3,356		21,043		39,891
Midpoint		2,743		18,138		35,856

Net Present Value (NPV) Assumptions: spousal support duration is 5 years, 6 months (midpoint of SSAG range); child support until age 18; 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

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

Calculation Input	Annual \$	Child Support Guidelines (CSG)		Monthly \$
Payor	Male, 45, Resident of ON	Annual Guidelines Income	Payor	Recipient
Income		CSG Table Amount (current)	100,000 1.471	25,000 0
Employment income	100,000	Child Support (Table)	1,471	0
Recipient	Female, 45, Resident of ON		lines (SSAC)	Monthly C
Income		Spousal Support Advisory Guide	lines (SSAG)	Monthly \$

Employmer	it income			25,000
Children	Age	Lives with	Table Amt	Claimed by
Child 1	8	Recipient	Yes	Recipient
Child 2	10	Recipient	Yes	Recipient
Youngest child date of separate		s high school	10 years fr	om the

Dependant credit claimed by Recipient.

Income

Low Mid High	
59 415 815	

The formula results in a range for spousal support of \$59 to \$815 per month for an indefinite (unspecified) duration, subject to variation and possibly review, with a minimum duration of 4.5 years and a maximum duration of 10 years from the date of separation.

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.

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Support Scenarios Monthly \$	A. SSAC	3 Low	B. SSA	G Mid	C. SSAC	3 High
	<u>Payor</u>	Recipient	<u>Payor</u>	<u>Recipient</u>	<u>Payor</u>	Recipient
Gross Income	8,333	2,083	8,333	2,083	8,333	2,083
Taxes and Deductions	(2,271)	(42)	(2,118)	(124)	(1,974)	(232)
Benefits and Credits	0	1,298	0	1,268		1,179
Spousal Support	(59)	59	(415)	415	(815)	815
Child Support (Table)	(1,471)	1,471	(1,471)	1,471	(1,471)	1,471
Net Disposable Income (NDI)	4,532	4,869	4,329	5,113	4,073	5,316
adult in household child in household shared/summer child in household Payor's NDI/Contribution Percent of NDI CSG Special Expenses Apportioning %	<b>48.2%</b> 79.4%	<b>↑</b> †† 51.8% 20.6%	<b>45.9%</b> 76.0%	<b>††† 54.1%</b> 24.0%	<b>43.4%</b> 72.2%	<b>††† 56.6%</b> 27.8%
After-tax Cost/Benefit of Spousal Support	(33)	52	(236)	326	(493)	618
Life Insurance (to secure support)		1				
Child Support (CSG Table only)	157,065	0	157,065	0	157,065	0
Spousal Support (Recipient's after-tax benefit)	4,394	N/A	27,546	N/A	52,220	N/A
Life Insurance Estimate	161,458	0	184,611	0	209,284	0
Spousal Support Lump Sum (NPV)						
Payor's after-tax cost		2,788		19,941		41,657
Recipient's after-tax benefit		4,394		27,546		52,220
Midpoint	-	3,591		23,744		46,938

Net Present Value (NPV) Assumptions: spousal support duration is 7 years, 3 months (midpoint of SSAG range); child support until age 18; 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.



Prepared by: RUSSELL ALEXANDER COLLABORATIVE FAMILY LAWYERS January 21 2020

Calculation I	nput	es grant and a		Annual \$	
Payor			Male, 45, Res	sident of ON	
Income Employmen	it income			100,000	
Recipient		Female, 45, Resident of ON			
Income Employmen	t income			25,000	
Children	Age	Lives with	Table Amt	Claimed by	
Child 1	8	Recipient	Yes	Recipient	

Children	<i>Age</i>	Lives with	Table Amt	Claimed by		
Child 1	8	Recipient	Yes	Recipient		
Child 2	10	Recipient	Yes	Recipient		
Youngest child finishes high school 10 years from the date of separation.						
Dependant cr	edit clain	ned by Recip	ient.			

Child Support Guidelines (CSG)		Monthly \$
	<u>Payor</u>	Recipient
Annual Guidelines Income	100,000	25,000
CSG Table Amount (current)	1,471	0
Child Support (Table)	1,471	0

## Spousal Support Advisory Guidelines (SSAG)

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

## "With Child Support" Formula

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The formula results in a range for spousal support of \$59 to \$815 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.

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Support Scenarios Monthly \$	A. SSAG Low		B. SSAG Mid		C. SSAG High	
	<u>Payor</u>	Recipient	<u>Payor</u>	Recipient	<u>Payor</u>	Recipient
Gross Income	8,333	2,083	8,333	2,083	8,333	2,083
Taxes and Deductions	(2,271)	(42)	(2,118)	(124)	(1,974)	(232)
Benefits and Credits	0	1,298	Ô	1,268	0	1,179
Spousal Support	(59)	59	(415)	415	(815)	815
Child Support (Table)	(1,471)	1,471	(1,471)	1,471	(1,471)	1,471
Net Disposable Income (NDI)	4,532	4,869	4,329	5,113	4,073	5,316
adult in household child in household						
<ul><li>shared/summer child in household</li><li>Payor's NDI/Contribution</li></ul>		†††	i i i	<b> </b> †		ŤĦ
Percent of NDI	48.2%	51.8%	45.9%	54.1%	43.4%	56.6%
CSG Special Expenses Apportioning %	79.4%	20.6%	76.0%	24.0%	72.2%	27.8%
After-tax Cost/Benefit of Spousal Support	(33)	52	(236)	326	(493)	618
Life Insurance (to secure support)						
Child Support (CSG Table only)	157,065	0	157,065	0	157,065	0
Spousal Support (Recipient's after-tax benefit)	21,410	N/A	134,225	N/A	254,452	N/A
Life Insurance Estimate	178,475	0	291,290	0	411,517	0
Spousal Support Lump Sum (NPV)						
Payor's after-tax cost		13,587		97,169	and a side of the 20-years and arrest the same form must have a second for every model or every	202,985
Recipient's after-tax benefit		21,410		134,225		254,452
Midpoint		17,499		115,697		228,719
Not Present Value (NDV) Assumptions, and		1'- '- '- 1- F	- '1 - / - !' 1 - 1	f - D	1- 1:5	

Net Present Value (NPV) Assumptions: spousal support duration is indefinite (discounted for Recipient's life expectancy); child support until age 18; 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/nontaxable to the Payor/Recipient respectively.