

Calculation Input		Annual \$
Payor	Male, 45, Resident of ON	
<u>Income</u>		
Employment income	100,000	
Recipient	Female, 45, Resident of ON	
<u>Income</u>		
Employment income	25,000	
Children	Age	Lives with
None		

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





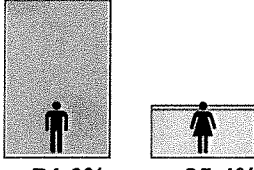
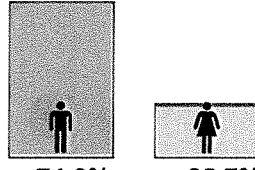
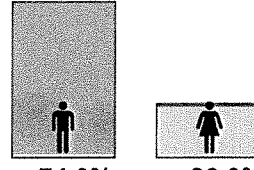
Spousal Support Advisory Guidelines (SSAG)	Monthly \$
Length of marriage/cohabitation: 2 years	
Recipient's age at separation: 45 years	

"Without Child Support" Formula

Low	Mid	High
188	219	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. SSAG Low		B. SSAG Mid		C. SSAG High	
		Payor	Recipient	Payor	Recipient	Payor	Recipient
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	0	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							
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)							
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			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.

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	Age	Lives with
None	Table Amt	Claimed by

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





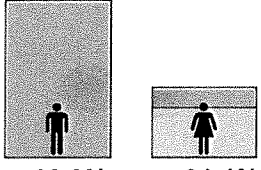
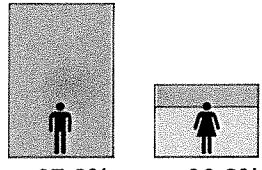
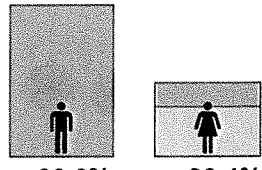
Spousal Support Advisory Guidelines (SSAG)	Monthly \$
Length of marriage/cohabitation: 9 years	
Recipient's age at separation: 45 years	

"Without Child Support" Formula

Low	Mid	High
844	984	1,125

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.

Support Scenarios	Monthly \$	A. SSAG Low		B. SSAG Mid		C. SSAG High	
		Payor	Recipient	Payor	Recipient	Payor	Recipient
Gross Income		8,333	2,083	8,333	2,083	8,333	2,083
Taxes and Deductions		(1,965)	(473)	(1,917)	(519)	(1,872)	(570)
Benefits and Credits		0	37	0	37	0	34
Spousal Support		(844)	844	(984)	984	(1,125)	1,125
Child Support (Table)		0	0	0	0	0	0
Net Disposable Income (NDI)		5,524	2,491	5,432	2,585	5,336	2,672
 adult in household  child in household  shared/summer child in household  Payor's NDI/Contribution							
Percent of NDI		68.9%	31.1%	67.8%	32.2%	66.6%	33.4%
CSG Special Expenses Apportioning %		71.9%	28.1%	70.6%	29.4%	69.2%	30.8%
After-tax Cost/Benefit of Spousal Support		(512)	648	(605)	743	(700)	832
Life Insurance (to secure support)							
Child Support (CSG Table only)		0	0	0	0	0	0
Spousal Support (Recipient's after-tax benefit)		51,079	N/A	58,568	N/A	65,583	N/A
Life Insurance Estimate		51,079	0	58,568	0	65,583	0
Spousal Support Lump Sum (NPV)							
Payor's after-tax cost			40,359		47,690		55,178
Recipient's after-tax benefit			51,079		58,568		65,583
Midpoint			45,719		53,129		60,381

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.

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	Age	Lives with
None		

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

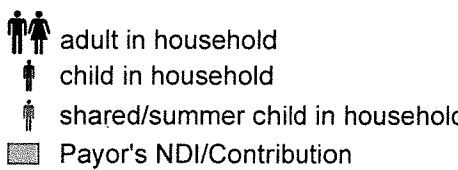
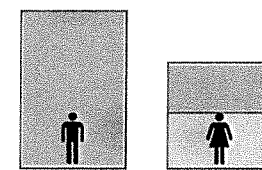
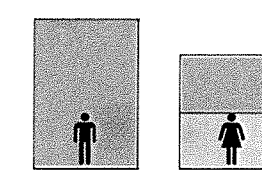
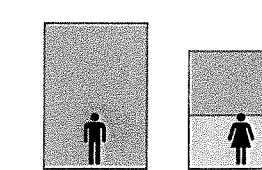
Spousal Support Advisory Guidelines (SSAG)	Monthly \$
Length of marriage/cohabitation: 20 years	
Recipient's age at separation: 45 years	

"Without Child Support" Formula

Low	Mid	High
1,875	2,188	2,500

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.

Support Scenarios	Monthly \$	A. SSAG Low		B. SSAG Mid		C. SSAG High	
		Payor	Recipient	Payor	Recipient	Payor	Recipient
Gross Income		8,333	2,083	8,333	2,083	8,333	2,083
Taxes and Deductions		(1,639)	(733)	(1,546)	(837)	(1,441)	(930)
Benefits and Credits		0	0	0	0	0	0
Spousal Support		(1,875)	1,875	(2,188)	2,188	(2,500)	2,500
Child Support (Table)		0	0	0	0	0	0
Net Disposable Income (NDI)		4,819	3,225	4,599	3,434	4,392	3,653
							
Percent of NDI		59.9%	40.1%	57.3%	42.7%	54.6%	45.4%
CSG Special Expenses Apportioning %		62.0%	38.0%	59.0%	41.0%	56.0%	44.0%
After-tax Cost/Benefit of Spousal Support		(1,217)	1,420	(1,437)	1,628	(1,644)	1,848
Life Insurance (to secure support)							
Child Support (CSG Table only)		0	0	0	0	0	0
Spousal Support (Recipient's after-tax benefit)		584,663	N/A	670,304	N/A	760,885	N/A
Life Insurance Estimate		584,663	0	670,304	0	760,885	0
Spousal Support Lump Sum (NPV)							
Payor's after-tax cost			501,081		591,663		676,892
Recipient's after-tax benefit			584,663		670,304		760,885
Midpoint			542,872		630,983		718,889

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.