

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 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 \$

Payor 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) Monthly \$

Length of marriage/cohabitation: 2 years





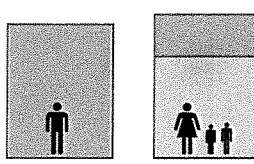
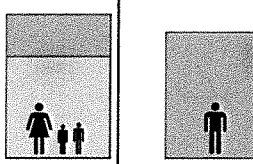
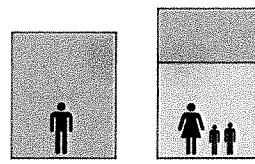
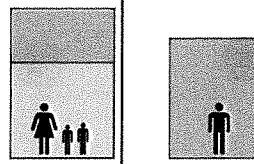
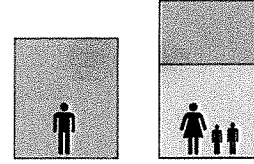
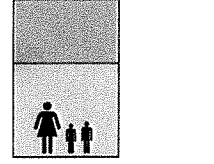
Recipient's age at separation: 45 years

"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. 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		(2,271)	(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
 adult in household  child in household  shared/summer child in household  Payor's NDI/Contribution							
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.

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
Child 1	8	Recipient
Child 2	10	Recipient
Youngest child finishes high school 10 years from the date of separation.		
Dependant credit claimed by Recipient.		

Child Support Guidelines (CSG)	Monthly \$	
	Payor	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)	Monthly \$
Length of marriage/cohabitation: 9 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 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.

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		(2,271)	(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
adult in household							
child in household							
shared/summer child in household							
Payor's NDI/Contribution							
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)		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.

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
Child 1	8	Recipient
Child 2	10	Recipient
Youngest child finishes high school 10 years from the date of separation.		
Dependant credit claimed by Recipient.		

Child Support Guidelines (CSG)	Monthly \$	
	Payor	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)	Monthly \$
Length of marriage/cohabitation: 20 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.

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		(2,271)	(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
adult in household							
child in household							
shared/summer child in household							
Payor's NDI/Contribution							
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		202,985
Recipient's after-tax benefit			21,410		134,225		254,452
Midpoint			17,499		115,697		228,719

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/non-taxable to the Payor/Recipient respectively.