

Calculation Input Annual \$

Husband	40, Resident of BC			
<u>Income</u>				
Employment income	520,000			
Wife	40, Resident of BC			
<u>No items.</u>				
Children	Age	Lives with	Table	Claimed
Child 1	11	Wife	Yes	Wife
Child 2	9	Wife	Yes	Wife
Child 3	7	Wife	Yes	Wife

Dependant credit claimed by Wife.

Youngest child finishes high school 11 years from the date of separation.

Special Expenses	Husband	Wife
	paid/claimed	paid/claimed
No Special Expenses.		

Relationship Dates	
Date of marriage/cohabitation	Aug 1, 2011
Date of separation	Aug 1, 2023

Cautions and Overrides

- ⚠ **Child Support (Table)** Husband's income over \$150,000; CSG Table Amount may be inappropriate
- ⚠ **SSAG** Husband's income over \$350,000; SSAG may not apply

Child Support Guidelines (CSG) Monthly

	Husband	Wife
Annual Guidelines Income	520,000	0
CSG Table Amount (Current)	8,574	0
Child Support (Table)	8,574	0

Spousal Support Advisory Guidelines Monthly

Length of marriage/cohabitation: 12 years
Recipient's age at separation: 40 years

"With Child Support" Formula

Low	Mid	High
8,138	9,250	10,432

The formula results in a range for spousal support of \$8,138 to \$10,432 per month for an indefinite (unspecified) duration, subject to variation and possibly review, with a minimum duration of 6 years and a maximum duration of 12 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 \$	SSAG Low		SSAG Mid		SSAG High	
		Husband	Wife	Husband	Wife	Husband	Wife
Gross Income		43,333	0	43,333	0	43,333	0
Taxes and Deductions		(15,189)	(1,496)	(14,594)	(1,870)	(13,962)	(2,322)
Benefits and Credits		0	979	0	853	0	719
Cash Flow Adjustments		0	0	0	0	0	0
Spousal Support		(8,138)	8,138	(9,250)	9,250	(10,432)	10,432
Child Support (Table)		(8,574)	8,574	(8,574)	8,574	(8,574)	8,574
Net Disposable Income (NDI)		11,432	16,195	10,915	16,807	10,365	17,403
adult in household							
child in household							
shared/summer child							
Percent of NDI		41.4%	58.6%	39.4%	60.6%	37.3%	62.7%
CSG Special Expenses Apportioning %		81.2%	18.8%	78.7%	21.3%	75.9%	24.1%
After-tax Cost/Benefit of Spousal Support		(3,784)	6,636	(4,301)	7,374	(4,851)	8,104
Spousal Support Lump Sum (NPV)							
Husband's after-tax cost		0	385,474	0	438,140	0	494,168
Wife's after-tax benefit		0	676,005	0	751,185	0	825,549
Midpoint		0	530,740	0	594,662	0	659,858

Net Present Value (NPV) Assumptions: spousal support duration is 9 years, 0 months (midpoint of SSAG range); spousal support payments not discounted for Wife's life expectancy; discount rate of 1.3% 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.