

### Calculation Inputs

JOHN	MALE, 41, Resident Of Alberta			
<b>Income</b>				
T4 Employment	\$150,000			
<b>Special Expenses</b>				
Child Care	\$2,800			
ANNA	FEMALE, 39, Of Alberta			
<b>Income</b>				
T4 Employment	\$15,000			
<i>Claim</i>				
Children	Age	Lives With	Support	Benefits
<b>Samantha</b>	2	Shared	Yes	Shared

Youngest child attends full time school 5 years and finishes high 16 years from the date of separation.

Dependant credit claimed by Anna. Child benefits are shared by both parties. Complete tax profile information (credits, deductions & benefits) is set out at the end of this report.

### Child Support Guidelines (CSG)

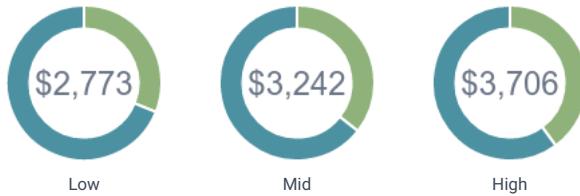
	<i>John</i>	<i>Anna</i>
<b>Annual Guideline Income</b>	\$150,000	\$15,000
<b>CSG Table Amount (current)</b>	\$1,318	\$128
<b>Child Support (Table)</b>	\$1,190	0
<b>Special Expenses (s. 7 Monthly)</b>	\$233	\$0
<b>Child Support (s. 7 Payment)</b>	Support Scenarios (below)	

### Spousal Support Advisory Guidelines (SSAG)

Length of marriage or cohabitation: 10 years

Recipient's age at separation: 39 years

#### With Children Formula:



The formula results in a range for spousal support of \$2,773 to \$3,706 per month for a minimum duration of 5 years and a maximum duration of 16 years from the date of separation, subject to review and possibly variation.

### Support Scenarios

		Net Income Agreed Spousal		Net Income Low Spousal		Net Income High Spousal	
		John	Anna	John	Anna	John	Anna
<b>Gross Monthly Income</b>	\$12,500	\$1,250	\$12,500	\$1,250	\$12,500	\$1,250	\$1,250
<b>Taxes &amp; Deductions</b>	(\$2,604)	(\$315)	(\$2,435)	(\$454)	(\$2,268)	(\$596)	
<b>Benefits &amp; Credits</b>	\$167	\$318	\$174	\$282	\$182	\$257	
<b>Special Expenses</b>	(\$233)	\$0	(\$233)	\$0	(\$233)	\$0	
<b>Spousal Support</b>	(\$2,773)	\$2,773	(\$3,242)	\$3,243	(\$3,706)	\$3,707	
<b>Child Support (s.3)</b>	(\$1,190)	\$1,190	(\$1,190)	\$1,190	(\$1,190)	\$1,190	
<b>Child Support (s.7)</b>	\$43	(\$43)	\$48	(\$48)	\$52	(\$52)	
<b>Net Disposable Income</b>	\$5,910	\$5,173	\$5,621	\$5,463	\$5,336	\$5,756	
<b>Special Expenses % Share</b>	70.70%	29.30%	67.30%	32.70%	64.00%	36.00%	

### Child Support (s. 3 CSG) Calculation Details

	John	Anna
<b>Employment Income</b>	\$150,000	\$15,000
<b>Line 15000 Income</b>	\$0	\$0
<b>CS Guideline Income</b>	\$150,000	\$15,000
<b>Eligible Children</b>	1	1
<b>Table Child Support (Monthly)</b>	\$1,318	\$128
<b>Net Child Support (Monthly)</b>	(\$1,190)	\$1,190

### Special Expenses (s. 7 CSG) Calculation Details

	Expenses with Low Spousal		Expenses with Mid Spousal		Expenses with High Spousal	
	\$1,235	\$512	\$1,176	\$571	\$1,118	\$629
	John	Anna	John	Anna	John	Anna
<b>Total Expenses (Annual)</b>	\$2,800	\$2,800	\$2,800	\$2,800	\$2,800	\$2,800
<b>Expenses Paid (Annual)</b>	\$2,800	\$0	\$2,800	\$0	\$2,800	\$0
<b>Change in Benefits</b>	\$45	\$0	\$45	\$0	\$45	\$0
<b>Change in Taxes</b>	\$1,008	\$0	\$1,008	\$0	\$1,008	\$0
<b>Net Expenses Paid</b>	\$1,747	\$0	\$1,747	\$0	\$1,747	\$0
<b>Guideline Income</b>	\$150,000	\$15,000	\$150,000	\$15,000	\$150,000	\$15,000
<b>Spousal Support (Annual)</b>	(\$33,272)	\$33,272	(\$38,910)	\$38,910	(\$44,478)	\$44,478
<b>Adjusted Income</b>	\$116,728	\$48,272	\$111,090	\$53,910	\$105,522	\$59,478
<b>Share of Expenses (%)</b>	70.70%	29.30%	00.00%	00.00%	64.00%	36.00%
<b>Share of Expenses (\$)</b>	\$1,235	\$512	\$1,176	\$571	\$1,118	\$629
<b>Expense Support (Annual)</b>	\$512	(\$512)	\$571	(\$571)	\$629	(\$629)
<b>Expense Support (Avg. Monthly)</b>	\$43	(\$43)	\$48	(\$48)	\$52	(\$52)

## Spousal Support (SSAG) Calculation Details

	Low Spousal		Mid Spousal		High Spousal	
	John	Anna	John	Anna	John	Anna
<b>Monthly Guideline Income</b>	\$12,500	\$1,250	\$12,500	\$1,250	\$12,500	\$1,250
<b>Spousal Support</b>	(\$2,773)	\$2,773	(\$3,242)	\$3,243	(\$3,706)	\$3,707
<b>Taxes &amp; Deductions</b>	(\$2,604)	(\$315)	(\$2,435)	(\$454)	(\$2,268)	(\$596)
<b>Benefits &amp; Credits</b>	\$167	\$318	\$174	\$282	\$182	\$257
<b>Net Disposable Income (\$)</b>	\$5,782	\$3,855	\$5,493	\$4,145	\$5,208	\$4,438
<b>Net Disposable Income (%)</b>	60.00%	40.00%	57.00%	43.00%	54.00%	46.00%
<b>Net Support (After Tax)</b>	(\$1,748)	\$2,469	(\$2,049)	\$2,799	(\$2,346)	\$3,121
<b>Lump Sum*</b>	(\$179,641)	\$253,657	(\$210,536)	\$287,587	(\$241,048)	\$320,722

**\*Lump Sum = net present value:** The net present value of spousal support, i.e. lump sum support, is calculated based on an estimated duration of 126 months and applying a 4% discount rate to approximate future inflation. This lump sum calculation assumes the lump sum payment is non-deductible and non-taxable to the payor/recipient, respectively. Note that this calculation assumes support payments, tax rates and government benefits remain constant for the estimated duration of support.

**SSAG Issues:** The following issues should be taken into consideration when interpreting SSAG formula results: entitlement to support; proper position within the ranges; restructuring; exceptions; and ceilings and floors (see end of this report).

## Spousal Support Duration

<b>Duration of Relationship</b>	10
<b>Age at Separation</b>	39
<b>Years Until Full-Time School</b>	5
<b>Years Until End of School</b>	16
<b>Over 20 Year Relationship</b>	No
<b>Rule of 65</b>	No
<b>Duration of Support</b>	5 to 16 years

## Net Cash-Flow Analysis

	Budget Low Spousal		Budget Mid Spousal		Budget High Spousal	
	John	Anna	John	Anna	John	Anna
<b>Pre-Support Monthly Income</b>	\$12,500	\$1,250	\$12,500	\$1,250	\$12,500	\$1,250
<b>Gross Total Support</b>	(\$3,920)	\$3,920	(\$4,385)	\$4,385	(\$4,844)	\$4,844
<b>Total Taxes</b>	(\$2,604)	(\$315)	(\$2,435)	(\$454)	(\$2,268)	(\$596)
<b>Total Benefits</b>	\$167	\$318	\$174	\$282	\$182	\$257
<b>Net Monthly Cash Flow</b>	\$6,143	\$5,173	\$5,854	\$5,462	\$5,570	\$5,755

## Exceptions, Ceilings & Floors

N/A

## Tax Profiles

JOHN SMITH		Male, 41, Resident Of Alberta		
SSAG Spousal Scenario		Low	Mid	High
<b>Income</b>				
T4 Employment	\$150,000	\$150,000	\$150,000	
Line 15000 Income	\$150,000	\$150,000	\$150,000	
<b>Tax &amp; Deductions</b>				
Taxes & Deductions (Annual)	\$31,249	\$29,220	\$27,215	
Federal Tax	\$18,143	\$16,677	\$15,229	
Provincial Tax	\$9,050	\$8,487	\$7,930	
CPP & EI	\$4,056	\$4,056	\$4,056	
Taxes & Deductions (Monthly)	\$2,604	\$2,435	\$2,268	
Line 26000 Income	\$113,638	\$108,000	\$102,432	
<b>Federal Tax Deductions</b>				
Child Care Expenses (s. 7)	\$2,800	\$2,800	\$2,800	
Enhanced CPP or QPP	\$291	\$291	\$291	
<b>Provincial Tax Deductions</b>				
Child Care Expenses (s. 7)	\$2,800	\$2,800	\$2,800	
Enhanced CPP or QPP	\$291	\$291	\$291	
<b>Federal Tax Credits</b>				
Basic Personal Amount	\$13,808	\$13,808	\$13,808	
CPP or QPP	\$2,876	\$2,876	\$2,876	
EI Premiums	\$890	\$890	\$890	
Canada Employment	\$1,257	\$1,257	\$1,257	
Climate Action Incentive	\$0	\$0	\$0	
<b>Provincial Tax Credits</b>				
Basic Personal Amount	\$19,369	\$19,369	\$19,369	
CPP or QPP	\$2,876	\$2,876	\$2,876	
Eligible Dependant	-----	-----	-----	-----

ANNA HARRIS		Female, 39, Resident Of Alberta		
SSAG Spousal Scenario		Low	Mid	High
<b>Income</b>				
T4 Employment	\$15,000	\$15,000	\$15,000	
Line 15000 Income	\$15,000	\$15,000	\$15,000	
<b>Tax &amp; Deductions</b>				
Taxes & Deductions (Annual)	\$3,776	\$5,451	\$7,150	
Federal Tax	\$2,045	\$3,157	\$4,298	
Provincial Tax	\$867	\$1,431	\$1,988	
CPP & EI	\$864	\$864	\$864	
Taxes & Deductions (Monthly)	\$315	\$454	\$596	
Line 26000 Income	\$48,215	\$53,853	\$59,421	
<b>Federal Tax Deductions</b>				
Enhanced CPP or QPP	\$58	\$58	\$58	
<b>Provincial Tax Deductions</b>				
Enhanced CPP or QPP	\$58	\$58	\$58	
<b>Federal Tax Credits</b>				
Basic Personal Amount	\$13,808	\$13,808	\$13,808	
Eligible Dependant	\$13,808	\$13,808	\$13,808	
CPP or QPP	\$569	\$569	\$569	
EI Premiums	\$237	\$237	\$237	
Canada Employment	\$1,257	\$1,257	\$1,257	
Canada Workers Benefit	\$0	\$0	\$0	
Climate Action Incentive	\$0	\$0	\$0	
<b>Provincial Tax Credits</b>				
Basic Personal Amount	\$19,369	\$19,369	\$19,369	
Eligible Dependant	\$19,369	\$19,369	\$19,369	
Eligible Dependant	-----	-----	-----	-----

Canada Child Benefit	\$2,001	\$2,091	\$2,180
<b>Total Federal Benefits</b>	<b>\$2,001</b>	<b>\$2,091</b>	<b>\$2,180</b>
<b>Provincial Benefits</b>			
	N/A		

<b>Federal Benefits</b>			
Canada Child Benefit	\$3,450	\$3,253	\$3,058
GST/HST Credit	\$144	\$3	\$0
<b>Total Federal Benefits</b>			
	<b>\$3,594</b>	<b>\$3,256</b>	<b>\$3,058</b>
<b>Provincial Benefits</b>			
Alberta Child & Family Benefit	\$218	\$122	\$27
<b>Total Provincial Benefits</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

 denotes amounts that have been manually added by the user

 denotes amounts where the default value been been overridden by the user

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