

James Smith v. Mrs. Mary Smith

Executive Summary

H's Monthly Income-3 Year Average	\$40,694	See Exhibit M
Less Estimated FICA Taxes	(1,178)	
Less Estimated Federal Taxes	(6,531)	16.0% Effective Rate
Less Child Support Obligation	(3,200)	
Less W's Alimony Need	(7,000)	H receives a tax deduction for this which has reduced taxes above
Less Additional Child Expenses Proposed	<u>(4,220)</u>	See Exhibit L; also see #11 below
Remaining for Other Personal & Discretionary Expenses	18,566	
Less Monthly Mortgages	(4,273)	See Exhibit L
Less Monthly Housing & Furnishings	(2,396)	See Exhibit L
Less Monthly Transportation	(598)	See Exhibit L
Less Monthly Personal	<u>(5,891)</u>	See Exhibit L
Surplus for Discretionary Expenses and Savings	<u><u>\$5,408</u></u>	

Major Assumptions & Conclusions

1	Conclusion	W should receive 54% of the net marital estate and H 46%. These values will change as the financial account balances are updated.																		
2	Conclusion	After calculating the returns on distributed assets, estimated incomes and expenditures, and considering the family's standard of living during marriage and H's post-marriage, W has an alimony Need of \$12,000 per month for 10 years, then \$7,000 per month for 16 years; 26 years is H's remaining worklife expectancy. H has the ability to pay per my analysis and will accumulate a substantially larger estate than W over his remaining life expectancy, even assuming H has no income increases for the remainder of his career.																		
3	Assumption	<table border="0" style="width: 100%; text-align: center;"> <tr> <td colspan="2">H = Husband</td> <td>Life</td> <td colspan="2">W = Wife</td> <td>Life</td> </tr> <tr> <td><u>DOB</u></td> <td><u>Age</u></td> <td><u>Expectancy</u></td> <td><u>DOB</u></td> <td><u>Age</u></td> <td><u>Expectancy</u></td> </tr> <tr> <td>10/15/71</td> <td>43.1</td> <td>37</td> <td>9/10/71</td> <td>43.2</td> <td>41</td> </tr> </table>	H = Husband		Life	W = Wife		Life	<u>DOB</u>	<u>Age</u>	<u>Expectancy</u>	<u>DOB</u>	<u>Age</u>	<u>Expectancy</u>	10/15/71	43.1	37	9/10/71	43.2	41
H = Husband		Life	W = Wife		Life															
<u>DOB</u>	<u>Age</u>	<u>Expectancy</u>	<u>DOB</u>	<u>Age</u>	<u>Expectancy</u>															
10/15/71	43.1	37	9/10/71	43.2	41															
4	Assumption	W is assumed to be unable to gain employment due to her medical condition.																		
5	Assumption	Daughter's DOB is 6/4/99; Son's DOB is 2/15/06.																		
6	Assumption	W will continue to live at Marital Residence and will refinance at a 3.25% rate for 15 years; H will purchase a \$400,000 house with an \$80,000 down payment and a mortgage at 3.25% for 15 years.																		
7	Assumption	H contributes \$16,500 annually to his retirement plan until age 50, when he contributes \$22,000 to his retirement plan until age 66. According to H's Answers to Interrog., a total of \$44,000 per year is contributed to his retirement, which means MSPS contributes \$27,500. Even with a 50% 401(k) split, H will have the ability to draw over \$350,000 per year upon retirement for his remaining statistical life expectancy.																		
8	Assumption	H's employer matches 3% of H's contribution to his retirement each year while H works.																		
9	Assumption	H will draw maximum Social Security at age 67 of \$2,533 per month and W will receive the divorced spouse benefit of 1/2 that amount.																		
10	Assumption	H's expenses come from H's Answers to Interrog. Many of the listed expenses in the Answers are business expenses deducted by his business before the quarterly bonus is paid, thus are not listed as personal expenses in Exhibit L. The analyst also added certain expenses that H did not include that are typical of persons at the assumed income level.																		
11	Assumption	The analysis assumes that H will bear the cost of all remaining private school tuition estimated to be \$3,200 per month and will contribute to a 529 plan for college estimated to be \$250 per month. H will also pay for swim team direct costs and school costs and camps estimated to be \$420 and \$350 per month, respectively.																		
12	Assumption	Child support assumed to be the maximum per child of \$3,200 and \$2,100 for 2 and 1 child, respectively.																		
13	Assumption	W is assumed to sell the her parent's house after 15 years and incur 20% capital gains tax. Proceeds will be reinvested.																		
14	Assumption	W should receive the ownership and be the beneficiary of the term life insurance policy which is currently a \$1.5m face amount. The face should be increased to at least \$3.0m to cover W's risk of losing the alimony.																		

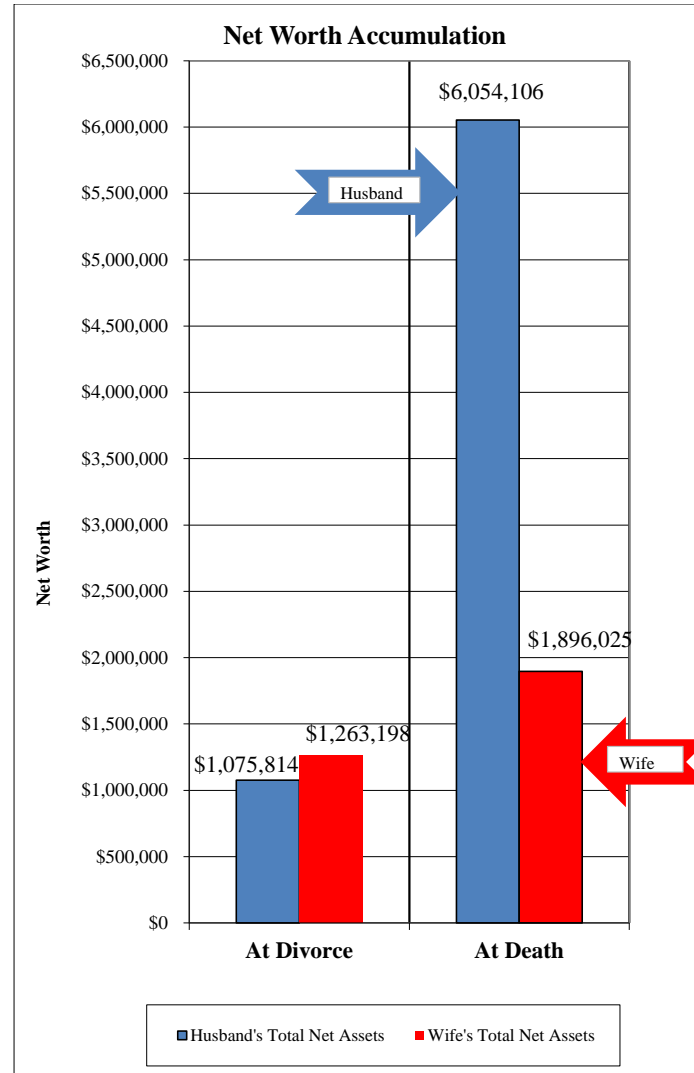
Prepared By:
Robert Vance, CPA, ABV, CFF, CVA, CFP
Forensic & Valuation Services, PLC
11/30/2014

**Marital Balance Sheet
Exhibit A**

No.	Description	Value Date	Title	FMV	Debt	Equity	Child or Separate Account	Marital	Proposed Division				Notes
									Husband		Wife		
									%	\$	%	\$	
REAL ESTATE													
1	Marital Residence	11/30/14	J	386,000	0								From W's Rule 14(D) Memorandum
2	Bank Co. Mortgage	11/30/14	J		(282,376)	103,624		103,624	0.0%	0	100.0%	103,624	From W's Rule 14(D) Memorandum
3	Lake House	11/30/14	J	325,000	0								From W's Rule 14(D) Memorandum
4	Lake House Mortgage	11/30/14	J		(265,869)	59,131		59,131	100.0%	59,131	0.0%	0	From W's Rule 14(D) Memorandum
5	Home for W's Parents	11/30/14	J	117,000		117,000		117,000	0.0%	0	100.0%	117,000	From W's Rule 14(D) Memorandum
CASH & INVESTMENTS													
6	Bank Checking Account #9876	11/25/14	J	49,989	0	49,989		49,989	0.0%	0	100.0%	49,989	From W's Rule 14(D) Memorandum
7	Bank Checking Account #1234	11/25/14	J	5,000	0	5,000		5,000	0.0%	0	100.0%	5,000	From W's Rule 14(D) Memorandum
8	Bank Checking Account #4567	11/25/14	H	4,000	0	4,000		4,000	0.0%	0	100.0%	4,000	From W's Rule 14(D) Memorandum
9	Brokerage Account #4321	11/25/14	J	553,951	0	553,951		553,951	0.0%	0	100.0%	553,951	From W's Rule 14(D) Memorandum
10	Brokerage Account #8765	11/25/14	W	233,197	0	233,197		233,197	0.0%	0	100.0%	233,197	From W's Rule 14(D) Memorandum
11	Brokerage Account #5678	11/25/14	H	75,538	0	75,538		75,538	100.0%	75,538	0.0%	0	From W's Rule 14(D) Memorandum
12	Health Savings Account #3456	11/25/14	J	11,133	0	11,133		11,133	100.0%	11,133	0.0%	0	From W's Rule 14(D) Memorandum
CLOSELY HELD BUSINESSES													
13	Mid-South Associates	10/31/14	H	703,000	0	703,000		703,000	100.0%	703,000	0.0%	0	From fvs Valuation Report
RETIREMENT													
14	Brokerage 401(k)	11/30/14	H	305,874		305,874		305,874	50.0%	152,937	50.0%	152,937	From W's Rule 14(D) Memorandum
PERSONAL PROPERTY													
15	Furnishings		J	35,000	0	35,000		35,000	0.0%	0	100.0%	35,000	From W's Rule 14(D) Memorandum
16	2006 Vehicle		W	8,500		8,500		8,500	0.0%	0	100.0%	8,500	From W's Rule 14(D) Memorandum
17	2009 Boat		H	50,000		50,000		50,000	100.0%	50,000	0.0%	0	From W's Rule 14(D) Memorandum
18	Guns		H	3,000		3,000		3,000	100.0%	3,000	0.0%	0	From W's Rule 14(D) Memorandum
19	ATV		H	1,500		1,500		1,500	100.0%	1,500	0.0%	0	From W's Rule 14(D) Memorandum
20	Furnishings Lake House		H	35,000		35,000		35,000	100.0%	35,000	0.0%	0	From W's Rule 14(D) Memorandum
21	Furnishings H's Apartment		H	25,000		25,000		25,000	100.0%	25,000	0.0%	0	From W's Rule 14(D) Memorandum
22	2010 Vehicle		H	12,500		12,500		12,500	100.0%	12,500	0.0%	0	From W's Rule 14(D) Memorandum
23	2013 Truck		H	38,500		38,500		38,500	100.0%	38,500	0.0%	0	From W's Rule 14(D) Memorandum
24	Jewelry		W	25,000		25,000	(25,000)	0	0.0%	0	100.0%	0	From W's Rule 14(D) Memorandum
25	Miscellaneous Property		H	1		1	(1)	0	100.0%	0	0.0%	0	From W's Rule 14(D) Memorandum
INSURANCE													
26	Big Co. Term life policy - \$1.5m face amount	11/30/14	W	0		0		0	0.0%	0	100.0%	0	From W's Rule 14(D) Memorandum
OTHER DEBTS													
27	Attorney's Fees	11/30/14	W		(50,000)	(50,000)		(50,000)	100.0%	(50,000)	0.0%	0	From W's Rule 14(D) Memorandum
28	Amex Credit Card #1234	11/30/14	H		(22,000)	(22,000)		(22,000)	100.0%	(22,000)	0.0%	0	From W's Rule 14(C) Memorandum
29	Amex Credit Card #9876	11/30/14	W		(15,900)	(15,900)		(15,900)	100.0%	(15,900)	0.0%	0	From W's Rule 14(C) Memorandum
30	Store Credit Card #8765	11/30/14	J		(3,525)	(3,525)		(3,525)	100.0%	(3,525)	0.0%	0	From W's Rule 14(C) Memorandum
TOTALS				3,003,683	(639,670)	2,364,013	(25,001)	2,339,012		1,075,814		1,263,198	
									46.0%			54.0%	

**Net Worth Accumulation
Exhibit B**

	<u>Husband</u>		<u>Wife</u>	
	<u>Estimated Value At Divorce</u>	<u>Estimated Value At Death</u>	<u>Estimated Value At Divorce</u>	<u>Estimated Value At Death</u>
Marital Residence	0	0	103,624	869,349
H's New House	0	832,274	0	0
River House	59,131	676,223	0	0
Ridgeland House	0	0	117,000	0
Investment Assets	86,671	4,333,235	846,137	973,784
Retirement Assets	152,937	212,374	152,937	52,891
Closely-Held Businesses	703,000	0	0	0
Other Assets & Debts	74,075	0	43,500	0
Net Division	1,075,814	6,054,106	1,263,198	1,896,025



Wife's Need for Support

Exhibit C

(A)	(B)	(C) +	(D) -	(E) -	(F) +	(G) +	(H) +	(I) +	(J) =	(K) -	(L) =	(M) -	(N) -	(O) =	(P)
Year	Age	Employment Earnings 2.0% Inflation	FICA	Retirement Contrib.	Child Support \$3,200 \$2,100	Alimony \$12,000 \$7,000	Draws From Retirement	Social Security 2.0% COLA	Total Income	Federal Income Tax	Net Disposable Income	Mortgage Prin & Int \$1,984	Personal Living Expenses	Annual (Deficit) or Surplus	Monthly (Deficit) or Surplus
1	43	0	0	0	38,400	144,000	0	0	182,400	(34,447)	147,953	(23,810)	(134,664)	(10,521)	(877)
2	44	0	0	0	38,400	144,000	0	0	182,400	(35,492)	146,908	(23,810)	(137,189)	(14,091)	(1,174)
3	45	0	0	0	38,400	144,000	0	0	182,400	(36,481)	145,919	(23,810)	(139,765)	(17,657)	(1,471)
4	46	0	0	0	38,400	144,000	0	0	182,400	(37,416)	144,984	(23,810)	(142,392)	(21,218)	(1,768)
5	47	0	0	0	38,400	144,000	0	0	182,400	(38,295)	144,105	(23,810)	(145,072)	(24,777)	(2,065)
6	48	0	0	0	25,200	144,000	0	0	169,200	(39,119)	130,081	(23,810)	(131,563)	(25,292)	(2,108)
7	49	0	0	0	25,200	144,000	0	0	169,200	(39,930)	129,270	(23,810)	(134,171)	(28,711)	(2,393)
8	50	0	0	0	25,200	144,000	0	0	169,200	(40,690)	128,510	(23,810)	(133,384)	(28,684)	(2,390)
9	51	0	0	0	25,200	144,000	0	0	169,200	(41,446)	127,754	(23,810)	(134,973)	(31,029)	(2,586)
10	52	0	0	0	25,200	144,000	0	0	169,200	(42,167)	127,033	(23,810)	(137,648)	(34,426)	(2,869)
11	53	0	0	0	25,200	84,000	0	0	109,200	(26,039)	83,161	(23,810)	(109,366)	(50,015)	(4,168)
12	54	0	0	0	25,200	84,000	0	0	109,200	(26,484)	82,716	(23,810)	(119,930)	(61,024)	(5,085)
13	55	0	0	0	0	84,000	0	0	84,000	(26,758)	57,242	(23,810)	(122,136)	(88,705)	(7,392)
14	56	0	0	0	0	84,000	0	0	84,000	(26,615)	57,385	(23,810)	(124,387)	(90,812)	(7,568)
15	57	0	0	0	0	84,000	0	0	84,000	(26,403)	57,597	(23,810)	(126,683)	(92,895)	(7,741)
16	58	0	0	0	0	84,000	0	0	84,000	(29,003)	54,997	0	(112,066)	(57,069)	(4,756)
17	59	0	0	0	0	84,000	0	0	84,000	(29,024)	54,976	0	(105,716)	(50,739)	(4,228)
18	60	0	0	0	0	84,000	0	0	84,000	(29,137)	54,863	0	(107,806)	(52,943)	(4,412)
19	61	0	0	0	0	84,000	0	0	84,000	(29,225)	54,775	0	(109,938)	(55,163)	(4,597)
20	62	0	0	0	0	84,000	0	0	84,000	(29,285)	54,715	0	(112,113)	(57,398)	(4,783)
21	63	0	0	0	0	84,000	0	0	84,000	(29,316)	54,684	0	(114,331)	(59,647)	(4,971)
22	64	0	0	0	0	84,000	0	0	84,000	(29,316)	54,684	0	(126,194)	(71,509)	(5,959)
23	65	0	0	0	0	84,000	0	0	84,000	(29,145)	54,855	0	(128,502)	(73,646)	(6,137)
24	66	0	0	0	0	84,000	0	0	84,000	(28,934)	55,066	0	(130,856)	(75,790)	(6,316)
25	67	0	0	0	0	84,000	0	0	84,000	(28,682)	55,318	0	(133,257)	(77,939)	(6,495)
26	68	0	0	0	0	84,000	0	0	84,000	(28,386)	55,614	0	(135,706)	(80,092)	(6,674)
27	69	0	0	0	0	0	52,500	15,198	67,698	(22,840)	44,858	0	(128,604)	(83,746)	(6,979)
28	70	0	0	0	0	0	52,500	15,502	68,002	(22,499)	45,503	0	(131,152)	(85,650)	(7,138)
29	71	0	0	0	0	0	52,500	15,812	68,312	(22,111)	46,201	0	(133,751)	(87,551)	(7,296)
30	72	0	0	0	0	0	52,500	16,128	68,628	(21,674)	46,954	0	(136,402)	(89,448)	(7,454)
31	73	0	0	0	0	0	52,500	16,451	68,951	(21,184)	47,767	0	(139,106)	(91,339)	(7,612)
32	74	0	0	0	0	0	52,500	16,780	69,280	(20,639)	48,641	0	(141,864)	(93,224)	(7,769)
33	75	0	0	0	0	0	52,500	17,115	69,615	(20,036)	49,579	0	(144,678)	(95,099)	(7,925)
34	76	0	0	0	0	0	52,500	17,458	69,958	(19,373)	50,584	0	(147,547)	(96,963)	(8,080)
35	77	0	0	0	0	0	52,500	17,807	70,307	(18,647)	51,660	0	(150,474)	(98,814)	(8,235)
36	78	0	0	0	0	0	52,500	18,163	70,663	(17,857)	52,806	0	(153,460)	(100,654)	(8,388)
37	79	0	0	0	0	0	52,500	18,526	71,026	(17,087)	53,940	0	(156,505)	(102,565)	(8,547)
38	80	0	0	0	0	0	52,500	18,897	71,397	(16,249)	55,148	0	(159,611)	(104,463)	(8,705)
39	81	0	0	0	0	0	52,500	19,275	71,775	(15,341)	56,434	0	(162,779)	(106,345)	(8,862)
40	82	0	0	0	0	0	52,500	19,660	72,160	(14,359)	57,801	0	(166,011)	(108,210)	(9,018)
41	83	0	0	0	0	0	52,500	20,053	72,553	(13,301)	59,252	0	(169,307)	(110,055)	(9,171)
		0	0	0	368,400	2,784,000	787,500	262,825	4,202,725	(1,120,430)	3,082,295	(357,150)	(5,511,058)	(2,785,918)	

FICA Wage Base for 2013 = \$113,700

Federal Income Taxes

Exhibit D

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)
	+	+	+	+	+	+	=	-	=				
				Draws	Investment	Social		Itemized	Taxable				L+M
Year	Employmt. Earnings	Retirement Contributions	Alimony	From Retirement	Earnings	Security @85%	AGI	Deductions \$33,000 & 2 Exemptions	Income	Tax Rate	Base Tax	Marginal Tax	Total Tax
1	0	0	144,000	0	43,576	0	187,576	(40,600)	146,976	28.0%	17,891	16,555	34,447
2	0	0	144,000	0	45,279	0	189,279	(38,570)	150,709	28.0%	17,891	17,601	35,492
3	0	0	144,000	0	46,885	0	190,885	(36,642)	154,244	28.0%	17,891	18,590	36,481
4	0	0	144,000	0	48,390	0	192,390	(34,809)	157,581	28.0%	17,891	19,525	37,416
5	0	0	144,000	0	49,789	0	193,789	(33,069)	160,720	28.0%	17,891	20,404	38,295
6	0	0	144,000	0	51,078	0	195,078	(31,416)	163,662	28.0%	17,891	21,227	39,119
7	0	0	144,000	0	52,406	0	196,406	(29,845)	166,561	28.0%	17,891	22,039	39,930
8	0	0	144,000	0	53,626	0	197,626	(28,352)	169,274	28.0%	17,891	22,799	40,690
9	0	0	144,000	0	54,910	0	198,910	(26,935)	171,975	28.0%	17,891	23,555	41,446
10	0	0	144,000	0	56,139	0	200,139	(25,588)	174,551	28.0%	17,891	24,276	42,167
11	0	0	84,000	0	57,258	0	141,258	(24,309)	116,949	28.0%	17,891	8,148	26,039
12	0	0	84,000	0	57,632	0	141,632	(23,093)	118,539	28.0%	17,891	8,593	26,484
13	0	0	84,000	0	57,457	0	141,457	(21,939)	119,518	28.0%	17,891	8,867	26,758
14	0	0	84,000	0	55,847	0	139,847	(20,842)	119,005	28.0%	17,891	8,723	26,615
15	0	0	84,000	0	54,047	0	138,047	(19,800)	118,247	28.0%	17,891	8,511	26,403
16	0	0	84,000	0	58,534	0	142,534	(15,000)	127,534	28.0%	17,891	11,112	29,003
17	0	0	84,000	0	58,609	0	142,609	(15,000)	127,609	28.0%	17,891	11,133	29,024
18	0	0	84,000	0	59,015	0	143,015	(15,000)	128,015	28.0%	17,891	11,246	29,137
19	0	0	84,000	0	59,327	0	143,327	(15,000)	128,327	28.0%	17,891	11,334	29,225
20	0	0	84,000	0	59,541	0	143,541	(15,000)	128,541	28.0%	17,891	11,393	29,285
21	0	0	84,000	0	59,651	0	143,651	(15,000)	128,651	28.0%	17,891	11,424	29,316
22	0	0	84,000	0	59,651	0	143,651	(15,000)	128,651	28.0%	17,891	11,424	29,316
23	0	0	84,000	0	59,041	0	143,041	(15,000)	128,041	28.0%	17,891	11,253	29,145
24	0	0	84,000	0	58,289	0	142,289	(15,000)	127,289	28.0%	17,891	11,043	28,934
25	0	0	84,000	0	57,388	0	141,388	(15,000)	126,388	28.0%	17,891	10,791	28,682
26	0	0	84,000	0	56,330	0	140,330	(15,000)	125,330	28.0%	17,891	10,494	28,386
27	0	0	0	52,500	55,105	12,918	120,523	(15,000)	105,523	28.0%	17,891	4,949	22,840
28	0	0	0	52,500	53,631	13,177	119,308	(15,000)	104,308	28.0%	17,891	4,608	22,499
29	0	0	0	52,500	51,982	13,440	117,922	(15,000)	102,922	28.0%	17,891	4,220	22,111
30	0	0	0	52,500	50,150	13,709	116,359	(15,000)	101,359	28.0%	17,891	3,783	21,674
31	0	0	0	52,500	48,126	13,983	114,609	(15,000)	99,609	28.0%	17,891	3,293	21,184
32	0	0	0	52,500	45,901	14,263	112,664	(15,000)	97,664	28.0%	17,891	2,748	20,639
33	0	0	0	52,500	43,463	14,548	110,511	(15,000)	95,511	28.0%	17,891	2,145	20,036
34	0	0	0	52,500	40,804	14,839	108,143	(15,000)	93,143	28.0%	17,891	1,482	19,373
35	0	0	0	52,500	37,912	15,136	105,548	(15,000)	90,548	28.0%	17,891	755	18,647
36	0	0	0	52,500	34,776	15,439	102,715	(15,000)	87,715	25.0%	4,991	12,866	17,857
37	0	0	0	52,500	31,384	15,747	99,631	(15,000)	84,631	25.0%	4,991	12,095	17,087
38	0	0	0	52,500	27,717	16,062	96,279	(15,000)	81,279	25.0%	4,991	11,257	16,249
39	0	0	0	52,500	23,765	16,384	92,649	(15,000)	77,649	25.0%	4,991	10,350	15,341
40	0	0	0	52,500	19,511	16,711	88,722	(15,000)	73,722	25.0%	4,991	9,368	14,359
41	0	0	0	52,500	14,944	17,045	84,489	(15,000)	69,489	25.0%	4,991	8,310	13,301
	0	0	2,784,000	787,500	2,008,866	223,402	5,803,768	(825,808)	4,977,960				1,120,430

Wife's Retirement Savings

Exhibit E

Allocation:	<u>100%</u>	<u>10%</u>	<u>0%</u>	<u>30%</u>	<u>60%</u>		
Balance at Divorce:	152,937	15,294	0	45,881	91,762		
Investment Type:		Cash	Fixed Inc.	Fixed Inc.	Equities	Brokerage 401(k)	<u>152,937</u>
Investment Vehicle:	Average	MM	U.S. Treas.	Bond Fund	Stock Avg.		
Return %:	5.2%	0.5%		5.0%	6.0%		

Year	Age					Annual Return	Cumulative Return	Contrib. & Match	Distribution	Investment Balance
1	43	76	0	2,294	5,506	7,876	7,876	0	0	160,813
2	44	80	0	2,412	5,789	8,281	16,157	0	0	169,094
3	45	85	0	2,536	6,087	8,708	24,865	0	0	177,802
4	46	89	0	2,667	6,401	9,157	34,022	0	0	186,959
5	47	93	0	2,804	6,731	9,628	43,650	0	0	196,587
6	48	98	0	2,949	7,077	10,124	53,774	0	0	206,711
7	49	103	0	3,101	7,442	10,646	64,420	0	0	217,357
8	50	109	0	3,260	7,825	11,194	75,614	0	0	228,551
9	51	114	0	3,428	8,228	11,770	87,384	0	0	240,321
10	52	120	0	3,605	8,652	12,377	99,761	0	0	252,698
11	53	126	0	3,790	9,097	13,013	112,774	0	0	265,711
12	54	133	0	3,986	9,566	13,685	126,459	0	0	279,396
13	55	140	0	4,191	10,058	14,389	140,848	0	0	293,785
14	56	147	0	4,407	10,576	15,130	155,978	0	0	308,915
15	57	154	0	4,634	11,121	15,909	171,887	0	0	324,824
16	58	162	0	4,872	11,694	16,728	188,615	0	0	341,552
17	59	171	0	5,123	12,296	17,590	206,205	0	0	359,142
18	60	180	0	5,387	12,929	18,496	224,701	0	0	377,638
19	61	189	0	5,665	13,595	19,449	244,150	0	0	397,087
20	62	199	0	5,956	14,295	20,450	264,600	0	0	417,537
21	63	209	0	6,263	15,031	21,503	286,103	0	0	439,040
22	64	220	0	6,586	15,805	22,611	308,714	0	0	461,651
23	65	231	0	6,925	16,619	23,775	332,489	0	0	485,426
24	66	243	0	7,281	17,475	24,999	357,488	0	0	510,425
25	67	255	0	7,656	18,375	26,286	383,774	0	0	536,711
26	68	268	0	8,051	19,322	27,641	411,415	0	0	564,352
27	69	282	0	8,465	20,317	29,064	440,479	0	(52,500)	540,916
28	70	270	0	8,114	19,473	27,857	468,336	0	(52,500)	516,273
29	71	258	0	7,744	18,586	26,588	494,924	0	(52,500)	490,361
30	72	245	0	7,355	17,653	25,253	520,177	0	(52,500)	463,114
31	73	232	0	6,947	16,672	23,851	544,028	0	(52,500)	434,465
32	74	217	0	6,517	15,641	22,375	566,403	0	(52,500)	404,340
33	75	202	0	6,065	14,556	20,823	587,226	0	(52,500)	372,663
34	76	186	0	5,590	13,416	19,192	606,418	0	(52,500)	339,355
35	77	170	0	5,090	12,217	17,477	623,895	0	(52,500)	304,332
36	78	152	0	4,565	10,956	15,673	639,568	0	(52,500)	267,505
37	79	134	0	4,013	9,630	13,777	653,345	0	(52,500)	228,782
38	80	114	0	3,432	8,236	11,782	665,127	0	(52,500)	188,064
39	81	94	0	2,821	6,770	9,685	674,812	0	(52,500)	145,249
40	82	73	0	2,179	5,229	7,481	682,293	0	(52,500)	100,230
41	83	50	0	1,503	3,608	5,161	687,454	0	(52,500)	52,891
									<u>0</u>	<u>(787,500)</u>

Wife's Investment Savings

Exhibit F

Allocation:	100%	10%	0%	30%	60%	Bank Checking Account #9876	49,989
Balance at Divorce:	846,137	84,614	0	253,841	507,682	Bank Checking Account #1234	5,000
Investment Type:	Cash	Cash	Fixed Inc.	Fixed Inc.	Equities	Bank Checking Account #4567	4,000
Investment Vehicle:	Average	MM	U.S. Treas.	Bond Fund	Stock Avg.	Brokerage Account #4321	553,951
Return %:	5.2%	0.5%		5.0%	6.0%	Brokerage Account #8765	233,197
							<u>846,137</u>

Year	Age					Annual Return	Cumulative Return	Surplus or Deficit	Sale of Parent's House	Investment Balance
1	43	423	0	12,692	30,461	43,576	43,576	(10,521)		879,192
2	44	440	0	13,188	31,651	45,279	88,855	(14,091)		910,380
3	45	455	0	13,656	32,774	46,885	135,740	(17,657)		939,608
4	46	470	0	14,094	33,826	48,390	184,130	(21,218)		966,780
5	47	483	0	14,502	34,804	49,789	233,919	(24,777)		991,792
6	48	496	0	14,877	35,705	51,078	284,997	(25,292)		1,017,578
7	49	509	0	15,264	36,633	52,406	337,403	(28,711)		1,041,273
8	50	521	0	15,619	37,486	53,626	391,029	(28,684)		1,066,215
9	51	533	0	15,993	38,384	54,910	445,939	(31,029)		1,090,096
10	52	545	0	16,351	39,243	56,139	502,078	(34,426)		1,111,809
11	53	556	0	16,677	40,025	57,258	559,336	(50,015)		1,119,052
12	54	560	0	16,786	40,286	57,632	616,968	(61,024)		1,115,660
13	55	558	0	16,735	40,164	57,457	674,425	(88,705)		1,084,412
14	56	542	0	16,266	39,039	55,847	730,272	(90,812)		1,049,447
15	57	525	0	15,742	37,780	54,047	784,319	(92,895)	125,973	1,136,572
16	58	568	0	17,049	40,917	58,534	842,853	(57,069)		1,138,037
17	59	569	0	17,071	40,969	58,609	901,462	(50,739)		1,145,907
18	60	573	0	17,189	41,253	59,015	960,477	(52,943)		1,151,979
19	61	576	0	17,280	41,471	59,327	1,019,804	(55,163)		1,156,143
20	62	578	0	17,342	41,621	59,541	1,079,345	(57,398)		1,158,286
21	63	579	0	17,374	41,698	59,651	1,138,996	(59,647)		1,158,290
22	64	579	0	17,374	41,698	59,651	1,198,647	(71,509)		1,146,432
23	65	573	0	17,196	41,272	59,041	1,257,688	(73,646)		1,131,827
24	66	566	0	16,977	40,746	58,289	1,315,977	(75,790)		1,114,326
25	67	557	0	16,715	40,116	57,388	1,373,365	(77,939)		1,093,775
26	68	547	0	16,407	39,376	56,330	1,429,695	(80,092)		1,070,013
27	69	535	0	16,050	38,520	55,105	1,484,800	(83,746)		1,041,372
28	70	521	0	15,621	37,489	53,631	1,538,431	(85,650)		1,009,353
29	71	505	0	15,140	36,337	51,982	1,590,413	(87,551)		973,784
30	72	487	0	14,607	35,056	50,150	1,640,563	(89,448)		934,486
31	73	467	0	14,017	33,642	48,126	1,688,689	(91,339)		891,273
32	74	446	0	13,369	32,086	45,901	1,734,590	(93,224)		843,950
33	75	422	0	12,659	30,382	43,463	1,778,053	(95,099)		792,314
34	76	396	0	11,885	28,523	40,804	1,818,857	(96,963)		736,155
35	77	368	0	11,042	26,502	37,912	1,856,769	(98,814)		675,253
36	78	338	0	10,129	24,309	34,776	1,891,545	(100,654)		609,375
37	79	305	0	9,141	21,938	31,384	1,922,929	(102,565)		538,194
38	80	269	0	8,073	19,375	27,717	1,950,646	(104,463)		461,448
39	81	231	0	6,922	16,612	23,765	1,974,411	(106,345)		378,868
40	82	189	0	5,683	13,639	19,511	1,993,922	(108,210)		290,169
41	83	145	0	4,353	10,446	14,944	2,008,866	(110,055)		195,058
								(2,785,918)	125,973	

2% appreciation;
less 20% capital
gain tax

Husband's Ability to Pay Support

Exhibit G

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
		+	-	-	-	-	+	+	-	-	=	-	-	=	=	=
		Exhibit M			Child			Draws From	State Inc	Social	Federal	Net	Mortgage	Personal	Annual	Monthly
		Earnings	FICA	Retirement	Support			Retirement	Tax	Security	Income	Disposable	Prin & Int	Living	(Deficit)	(Deficit)
Year	Age	0.0%		Contrib.	\$3,200	Alimony	Pension	Accounts	0.0%	0.0%	Tax	Income	Lake House &	Expenses	or Surplus	or Surplus
		Inflation			\$2,100					COLA			New Home			
1	43	488,333	(14,130)	(16,500)	(38,400)	(144,000)	0	0	0	0	(78,371)	196,932	(51,270)	(157,260)	(11,598)	(967)
2	44	488,333	(14,130)	(16,500)	(38,400)	(144,000)	0	0	0	0	(78,883)	196,420	(51,270)	(160,405)	(15,255)	(1,271)
3	45	488,333	(14,130)	(16,500)	(38,400)	(144,000)	0	0	0	0	(79,287)	196,016	(51,270)	(163,613)	(18,868)	(1,572)
4	46	488,333	(14,130)	(16,500)	(38,400)	(144,000)	0	0	0	0	(79,583)	195,720	(51,270)	(166,886)	(22,436)	(1,870)
5	47	488,333	(14,130)	(16,500)	(38,400)	(144,000)	0	0	0	0	(79,770)	195,533	(51,270)	(170,223)	(25,960)	(2,163)
6	48	488,333	(14,130)	(16,500)	(25,200)	(144,000)	0	0	0	0	(79,845)	208,658	(51,270)	(149,647)	7,741	645
7	49	488,333	(14,130)	(16,500)	(25,200)	(144,000)	0	0	0	0	(80,438)	208,065	(51,270)	(152,640)	4,154	346
8	50	488,333	(14,130)	(16,500)	(25,200)	(144,000)	0	0	0	0	(80,946)	207,557	(51,270)	(155,693)	594	50
9	51	488,333	(14,130)	(16,500)	(25,200)	(144,000)	0	0	0	0	(81,367)	207,136	(51,270)	(158,807)	(2,941)	(245)
10	52	488,333	(14,130)	(22,000)	(25,200)	(144,000)	0	0	0	0	(79,884)	203,119	(51,270)	(161,983)	(10,135)	(845)
11	53	488,333	(14,130)	(22,000)	(25,200)	(84,000)	0	0	0	0	(99,865)	243,138	(51,270)	(113,001)	78,867	6,572
12	54	488,333	(14,130)	(22,000)	(25,200)	(84,000)	0	0	0	0	(101,522)	241,481	(51,270)	(115,261)	74,950	6,246
13	55	488,333	(14,130)	(22,000)	0	(84,000)	0	0	0	0	(103,155)	265,048	(51,270)	(117,566)	96,211	8,018
14	56	488,333	(14,130)	(22,000)	0	(84,000)	0	0	0	0	(105,194)	263,010	(51,270)	(119,917)	81,122	7,652
15	57	488,333	(14,130)	(22,000)	0	(84,000)	0	0	0	0	(109,129)	259,074	(51,270)	(122,316)	85,488	7,124
16	58	488,333	(14,130)	(22,000)	0	(84,000)	0	0	0	0	(110,777)	257,426	0	(124,762)	132,664	11,055
17	59	488,333	(14,130)	(22,000)	0	(84,000)	0	0	0	0	(113,311)	254,892	0	(127,257)	127,635	10,636
18	60	488,333	(14,130)	(22,000)	0	(84,000)	0	0	0	0	(115,908)	252,295	0	(129,802)	122,492	10,208
19	61	488,333	(14,130)	(22,000)	0	(84,000)	0	0	0	0	(119,100)	249,103	0	(132,398)	116,705	9,725
20	62	488,333	(14,130)	(22,000)	0	(84,000)	0	0	0	0	(122,294)	245,909	0	(135,046)	110,863	9,239
21	63	488,333	(14,130)	(22,000)	0	(84,000)	0	0	0	0	(125,533)	242,670	0	(137,747)	104,923	8,744
22	64	488,333	(14,130)	(22,000)	0	(84,000)	0	0	0	0	(128,817)	239,386	0	(140,502)	98,884	8,240
23	65	488,333	(14,130)	(22,000)	0	(84,000)	0	0	0	0	(132,147)	236,056	0	(143,312)	92,743	7,729
24	66	488,333	(14,130)	(22,000)	0	(84,000)	0	0	0	0	(135,525)	232,679	0	(146,179)	86,500	7,208
25	67	488,333	(14,130)	(22,000)	0	(84,000)	0	0	0	0	(138,948)	229,255	0	(149,102)	80,153	6,679
26	68	488,333	(14,130)	(22,000)	0	(84,000)	0	0	0	0	(142,418)	225,785	0	(152,084)	73,701	6,142
27	69	0	0	0	0	0	0	350,000	0	30,396	(143,363)	237,033	0	(155,126)	81,907	6,826
28	70	0	0	0	0	0	0	350,000	0	30,396	(147,229)	233,167	0	(158,228)	74,938	6,245
29	71	0	0	0	0	0	0	350,000	0	30,396	(151,152)	229,244	0	(161,393)	67,851	5,654
30	72	0	0	0	0	0	0	350,000	0	30,396	(155,133)	225,263	0	(164,621)	60,643	5,054
31	73	0	0	0	0	0	0	350,000	0	30,396	(159,171)	221,225	0	(167,913)	53,312	4,443
32	74	0	0	0	0	0	0	350,000	0	30,396	(163,268)	217,128	0	(171,271)	45,856	3,821
33	75	0	0	0	0	0	0	350,000	0	30,396	(167,424)	212,972	0	(174,697)	38,275	3,190
34	76	0	0	0	0	0	0	350,000	0	30,396	(171,639)	208,757	0	(178,191)	30,566	2,547
35	77	0	0	0	0	0	0	350,000	0	30,396	(175,914)	204,482	0	(181,755)	22,727	1,894
36	78	0	0	0	0	0	0	350,000	0	30,396	(180,250)	200,146	0	(185,390)	14,757	1,230
37	79	0	0	0	0	0	0	350,000	0	30,396	(184,645)	195,751	0	(189,098)	6,653	554
		12,696,667	(367,386)	(522,500)	(368,400)	(2,784,000)	0	3,850,000	0	334,356	(4,501,204)	8,337,532	0	(5,591,093)	1,977,382	164,782

FICA Wage Base for 2013 =

\$113,700

**Federal Income Tax
Exhibit H**

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(I)	(J)	(K)	(L)	(M)	(N)	(O)
		+	+		+	+	+	+	=	-				
				Other	Pension &	Investment	Social		Itemized					
Year	Employmt. Earnings	Retirement Contributions	Alimony	Income	Retirement Draw	Earnings	Security @85%	AGI	Deductions \$35,000 & 2 Exemptions	Taxable Income	Tax Rate	Base Tax	Marginal Tax	L+M Total Tax
1	488,333	(16,500)	(144,000)		0	343	0	328,176	(42,600)	285,576	33.0%	44,603	33,768	78,371
2	488,333	(16,500)	(144,000)		0	(236)	0	327,597	(40,470)	287,127	33.0%	44,603	34,280	78,883
3	488,333	(16,500)	(144,000)		0	(1,034)	0	326,799	(38,447)	288,353	33.0%	44,603	34,684	79,287
4	488,333	(16,500)	(144,000)		0	(2,059)	0	325,774	(36,524)	289,250	33.0%	44,603	34,980	79,583
5	488,333	(16,500)	(144,000)		0	(3,320)	0	324,513	(34,698)	289,815	33.0%	44,603	35,167	79,770
6	488,333	(16,500)	(144,000)		0	(4,828)	0	323,005	(32,963)	290,042	33.0%	44,603	35,241	79,845
7	488,333	(16,500)	(144,000)		0	(4,678)	0	323,155	(31,315)	291,840	33.0%	44,603	35,835	80,438
8	488,333	(16,500)	(144,000)		0	(4,705)	0	323,128	(29,749)	293,379	33.0%	44,603	36,343	80,946
9	488,333	(16,500)	(144,000)		0	(4,917)	0	322,916	(28,262)	294,655	33.0%	44,603	36,764	81,367
10	488,333	(22,000)	(144,000)		0	(5,322)	0	317,011	(26,849)	290,163	33.0%	44,603	35,281	79,884
11	488,333	(22,000)	(84,000)		0	(6,117)	0	376,216	(25,506)	350,710	33.0%	44,603	55,262	99,865
12	488,333	(22,000)	(84,000)		0	(2,371)	0	379,962	(24,231)	355,731	33.0%	44,603	56,919	101,522
13	488,333	(22,000)	(84,000)		0	1,366	0	383,699	(23,019)	360,680	33.0%	44,603	58,552	103,155
14	488,333	(22,000)	(84,000)		0	6,392	0	388,725	(21,868)	366,857	33.0%	44,603	60,590	105,194
15	488,333	(22,000)	(84,000)		0	11,450	0	393,783	(15,000)	378,783	33.0%	44,603	64,526	109,129
16	488,333	(22,000)	(84,000)		0	16,443	0	398,776	(15,000)	383,776	33.0%	44,603	66,174	110,777
17	488,333	(22,000)	(84,000)		0	24,122	0	406,455	(15,000)	391,455	33.0%	44,603	68,708	113,311
18	488,333	(22,000)	(84,000)		0	31,937	0	414,270	(15,000)	399,270	35.0%	115,586	322	115,908
19	488,333	(22,000)	(84,000)		0	39,889	0	422,222	(15,000)	407,222	39.6%	115,586	3,513	119,100
20	488,333	(22,000)	(84,000)		0	47,955	0	430,288	(15,000)	415,288	39.6%	115,586	6,708	122,294
21	488,333	(22,000)	(84,000)		0	56,134	0	438,467	(15,000)	423,467	39.6%	115,586	9,946	125,533
22	488,333	(22,000)	(84,000)		0	64,428	0	446,761	(15,000)	431,761	39.6%	115,586	13,231	128,817
23	488,333	(22,000)	(84,000)		0	72,838	0	455,171	(15,000)	440,171	39.6%	115,586	16,561	132,147
24	488,333	(22,000)	(84,000)		0	81,366	0	463,699	(15,000)	448,699	39.6%	115,586	19,938	135,525
25	488,333	(22,000)	(84,000)		0	90,011	0	472,344	(15,000)	457,344	39.6%	115,586	23,362	138,948
26	488,333	(22,000)	(84,000)		0	98,774	0	481,107	(15,000)	466,107	39.6%	115,586	26,832	142,418
27	0	0	0		350,000	107,656	25,837	483,493	(15,000)	468,493	39.6%	115,586	27,776	143,363
28	0	0	0		350,000	117,420	25,837	493,257	(15,000)	478,257	39.6%	115,586	31,643	147,229
29	0	0	0		350,000	127,326	25,837	503,163	(15,000)	488,163	39.6%	115,586	35,566	151,152
30	0	0	0		350,000	137,378	25,837	513,215	(15,000)	498,215	39.6%	115,586	39,546	155,133
31	0	0	0		350,000	147,576	25,837	523,413	(15,000)	508,413	39.6%	115,586	43,585	159,171
32	0	0	0		350,000	157,922	25,837	533,759	(15,000)	518,759	39.6%	115,586	47,682	163,268
33	0	0	0		350,000	168,416	25,837	544,253	(15,000)	529,253	39.6%	115,586	51,837	167,424
34	0	0	0		350,000	179,061	25,837	554,898	(15,000)	539,898	39.6%	115,586	56,053	171,639
35	0	0	0		350,000	189,856	25,837	565,693	(15,000)	550,693	39.6%	115,586	60,328	175,914
36	0	0	0		350,000	200,805	25,837	576,642	(15,000)	561,642	39.6%	115,586	64,663	180,250
37	0	0	0		350,000	211,905	25,837	587,742	(15,000)	572,742	39.6%	115,586	69,059	184,645
	<u>12,696,667</u>	<u>(522,500)</u>	<u>(2,784,000)</u>	<u>0</u>	<u>3,850,000</u>	<u>2,349,182</u>	<u>284,203</u>	<u>15,873,551</u>	<u>(781,501)</u>					<u>4,501,204</u>

Husband's Retirement Savings

Exhibit I

Allocation:	<u>100%</u>	<u>10%</u>	<u>0%</u>	<u>30%</u>	<u>60%</u>		
Balance at Divorce:	152,937	15,294	0	45,881	91,762		
Investment Type:		Cash	Fixed Inc.	Fixed Inc.	Equities	Brokerage 401(k)	<u>152,937</u>
Investment Vehicle:	Average	MM	U.S. Treas.	Bond Fund	Stock Avg.		
Return %:	5.2%	0.5%		5.0%	6.0%	Company Match-per H's Answers to Interrog.	<u>27,500</u>

Year	Age					Annual Return	Cumulative Return	Contrib. & Match	Distribution	Investment Balance
1	43	76	0	2,294	5,506	7,876	7,876	44,000	0	204,813
2	44	102	0	3,072	7,373	10,547	18,423	44,000	0	259,360
3	45	130	0	3,890	9,337	13,357	31,780	44,000	0	316,717
4	46	158	0	4,751	11,402	16,311	48,091	44,000	0	377,028
5	47	189	0	5,655	13,573	19,417	67,508	44,000	0	440,445
6	48	220	0	6,607	15,856	22,683	90,191	44,000	0	507,128
7	49	254	0	7,607	18,257	26,118	116,309	44,000	0	577,246
8	50	289	0	8,659	20,781	29,729	146,038	44,000	0	650,975
9	51	325	0	9,765	23,435	33,525	179,563	44,000	0	728,500
10	52	364	0	10,928	26,226	37,518	217,081	49,500	0	815,518
11	53	408	0	12,233	29,359	42,000	259,081	49,500	0	907,018
12	54	454	0	13,605	32,653	46,712	305,793	49,500	0	1,003,230
13	55	502	0	15,048	36,116	51,666	357,459	49,500	0	1,104,396
14	56	552	0	16,566	39,758	56,876	414,335	49,500	0	1,210,772
15	57	605	0	18,162	43,588	62,355	476,690	49,500	0	1,322,627
16	58	661	0	19,839	47,615	68,115	544,805	49,500	0	1,440,242
17	59	720	0	21,604	51,849	74,173	618,978	49,500	0	1,563,915
18	60	782	0	23,459	56,301	80,542	699,520	49,500	0	1,693,957
19	61	847	0	25,409	60,982	87,238	786,758	49,500	0	1,830,695
20	62	915	0	27,460	65,905	94,280	881,038	49,500	0	1,974,475
21	63	987	0	29,617	71,081	101,685	982,723	49,500	0	2,125,660
22	64	1,063	0	31,885	76,524	109,472	1,092,195	49,500	0	2,284,632
23	65	1,142	0	34,269	82,247	117,658	1,209,853	49,500	0	2,451,790
24	66	1,226	0	36,777	88,264	126,267	1,336,120	49,500	0	2,627,557
25	67	1,314	0	39,413	94,592	135,319	1,471,439	49,500	0	2,812,376
26	68	1,406	0	42,186	101,246	144,838	1,616,277	49,500	0	3,006,714
27	69	1,503	0	45,101	108,242	154,846	1,771,123	0	(350,000)	2,811,560
28	70	1,406	0	42,173	101,216	144,795	1,915,918	0	(350,000)	2,606,355
29	71	1,303	0	39,095	93,829	134,227	2,050,145	0	(350,000)	2,390,582
30	72	1,195	0	35,859	86,061	123,115	2,173,260	0	(350,000)	2,163,697
31	73	1,082	0	32,455	77,893	111,430	2,284,690	0	(350,000)	1,925,127
32	74	963	0	28,877	69,305	99,145	2,383,835	0	(350,000)	1,674,272
33	75	837	0	25,114	60,274	86,225	2,470,060	0	(350,000)	1,410,497
34	76	705	0	21,157	50,778	72,640	2,542,700	0	(350,000)	1,133,137
35	77	567	0	16,997	40,793	58,357	2,601,057	0	(350,000)	841,494
36	78	421	0	12,622	30,294	43,337	2,644,394	0	(350,000)	534,831
37	79	267	0	8,022	19,254	27,543	2,671,937	0	(350,000)	212,374
								<u>1,237,500</u>	<u>(3,850,000)</u>	

Husband's Investment Savings

Exhibit J

Allocation:	<u>100%</u>	<u>10%</u>	<u>0%</u>	<u>30%</u>	<u>60%</u>		
Balance at Divorce:	6,671	667	0	2,001	4,003	Brokerage Account #8765	0
Investment Type:	Cash	Cash	Fixed Inc.	Fixed Inc.	Equities	Brokerage Account #5678	75,538
Investment Vehicle:	Average	MM	U.S. Treas.	Bond Fund	Stock Avg.	Health Savings Account #3456	11,133
Return %:	5.2%	0.5%		5.0%	6.0%	Less Downpayment on New Home	(80,000)
							<u>6,671</u>

Year	Age					Annual Return	Cumulative Return	Surplus or Deficit	Investment Balance
1	43	3	0	100	240	343	343	(11,598)	(4,584)
2	44	(2)	0	(69)	(165)	(236)	107	(15,255)	(20,075)
3	45	(10)	0	(301)	(723)	(1,034)	(927)	(18,868)	(39,977)
4	46	(20)	0	(600)	(1,439)	(2,059)	(2,986)	(22,436)	(64,472)
5	47	(32)	0	(967)	(2,321)	(3,320)	(6,306)	(25,960)	(93,752)
6	48	(47)	0	(1,406)	(3,375)	(4,828)	(11,134)	7,741	(90,839)
7	49	(45)	0	(1,363)	(3,270)	(4,678)	(15,812)	4,154	(91,363)
8	50	(46)	0	(1,370)	(3,289)	(4,705)	(20,517)	594	(95,474)
9	51	(48)	0	(1,432)	(3,437)	(4,917)	(25,434)	(2,941)	(103,332)
10	52	(52)	0	(1,550)	(3,720)	(5,322)	(30,756)	(10,135)	(118,789)
11	53	(59)	0	(1,782)	(4,276)	(6,117)	(36,873)	78,867	(46,039)
12	54	(23)	0	(691)	(1,657)	(2,371)	(39,244)	74,950	26,540
13	55	13	0	398	955	1,366	(37,878)	96,211	124,117
14	56	62	0	1,862	4,468	6,392	(31,486)	91,822	222,331
15	57	111	0	3,335	8,004	11,450	(20,036)	85,488	319,269
16	58	160	0	4,789	11,494	16,443	(3,593)	132,664	468,376
17	59	234	0	7,026	16,862	24,122	20,529	127,635	620,133
18	60	310	0	9,302	22,325	31,937	52,466	122,492	774,562
19	61	387	0	11,618	27,884	39,889	92,355	116,705	931,156
20	62	466	0	13,967	33,522	47,955	140,310	110,863	1,089,974
21	63	545	0	16,350	39,239	56,134	196,444	104,923	1,251,031
22	64	626	0	18,765	45,037	64,428	260,872	98,884	1,414,343
23	65	707	0	21,215	50,916	72,838	333,710	92,743	1,579,924
24	66	790	0	23,699	56,877	81,366	415,076	86,500	1,747,790
25	67	874	0	26,217	62,920	90,011	505,087	80,153	1,917,954
26	68	959	0	28,769	69,046	98,774	603,861	73,701	2,090,429
27	69	1,045	0	31,356	75,255	107,656	711,517	81,907	2,279,992
28	70	1,140	0	34,200	82,080	117,420	828,937	74,938	2,472,350
29	71	1,236	0	37,085	89,005	127,326	956,263	67,851	2,667,527
30	72	1,334	0	40,013	96,031	137,378	1,093,641	60,643	2,865,548
31	73	1,433	0	42,983	103,160	147,576	1,241,217	53,312	3,066,436
32	74	1,533	0	45,997	110,392	157,922	1,399,139	45,856	3,270,214
33	75	1,635	0	49,053	117,728	168,416	1,567,555	38,275	3,476,905
34	76	1,738	0	52,154	125,169	179,061	1,746,616	30,566	3,686,532
35	77	1,843	0	55,298	132,715	189,856	1,936,472	22,727	3,899,115
36	78	1,950	0	58,487	140,368	200,805	2,137,277	14,757	4,114,677
37	79	2,057	0	61,720	148,128	211,905	2,349,182	6,653	4,333,235
								<u>1,970,729</u>	<u>0</u>

Wife's Personal Living Expenses by Year
Exhibit K

"Est" = Estimated and Added by the Analyst
Year 1 Expenses are from Wife's Rule 14c

Inflationary Factor Year	2.0%																			
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 2023	12 2024	13 2025	14 2026	15 2027	16 2028	17 2029	18 2030	19 2031	20 2032
Mortgage-Refinanced-PI	1,984	1,984	1,984	1,984	1,984	1,984	1,984	1,984	1,984	1,984	1,984	1,984	1,984	1,984	1,984	0	0	0	0	0
Housing & Furnishings																				
Alarm-Est.	30	31	31	32	32	33	34	34	35	36	37	37	38	39	40	40	41	42	43	44
Cable	167	170	174	177	181	184	188	192	196	200	204	208	212	216	220	225	229	234	239	243
Insurance-Est.	300	306	312	318	325	331	338	345	351	359	366	373	380	388	396	404	412	420	428	437
Lawn Care	200	204	208	212	216	221	225	230	234	239	244	249	254	259	264	269	275	280	286	291
Household Supplies	150	153	156	159	162	166	169	172	176	179	183	187	190	194	198	202	206	210	214	219
Maintenance & Repairs	200	204	208	212	216	221	225	230	234	239	244	249	254	259	264	269	275	280	286	291
Property Taxes (calculated)	500	510	520	531	541	552	563	574	586	598	609	622	634	647	660	673	686	700	714	728
Telephone & Internet	100	102	104	106	108	110	113	115	117	120	122	124	127	129	132	135	137	140	143	146
Utilities	500	510	520	531	541	552	563	574	586	598	609	622	634	647	660	673	686	700	714	728
	2,147	2,190	2,234	2,278	2,324	2,370	2,418	2,466	2,516	2,566	2,617	2,670	2,723	2,777	2,833	2,890	2,947	3,006	3,066	3,128
Transportation																				
Gas & Maintenance (1)	350	357	364	371	379	386	394	402	410	418	213	218	222	226	231	236	240	245	250	255
Insurance	100	102	104	106	108	110	113	115	117	120	122	124	127	129	132	135	137	140	143	146
Licenses	10	10	10	11	11	11	11	11	12	12	12	12	13	13	13	13	14	14	14	15
Note	600	600	600	600	600	0	0	0	0	0	0	700	700	700	700	700	0	0	0	0
	1,060	1,069	1,079	1,088	1,098	508	518	528	539	550	347	1,054	1,061	1,069	1,076	1,084	391	399	407	415
Personal																				
Babysitting (1)	75	77	78	80	81	83	84	86	0	0	0	0	0	0	0	0	0	0	0	0
Cell Phone (1)	175	179	182	186	189	193	197	201	205	209	107	109	111	113	115	118	120	123	125	127
Christmas, Parties & Gifts	400	408	416	424	433	442	450	459	469	478	488	497	507	517	528	538	549	560	571	583
Clothing Replacement	500	510	520	531	541	552	563	574	586	598	609	622	634	647	660	673	686	700	714	728
Dental Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Donations/Tithing	375	383	390	398	406	414	422	431	439	448	457	466	476	485	495	505	515	525	536	546
Dues	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Entertainment (1)	600	612	624	637	649	662	676	689	703	717	366	373	380	388	396	404	412	420	428	437
Fitness	125	128	130	133	135	138	141	144	146	149	152	155	159	162	165	168	172	175	179	182
Groceries & Dining Out (1)	1,000	1,020	1,040	1,061	1,082	1,104	1,126	1,149	1,172	1,195	609	622	634	647	660	673	686	700	714	728
Haircuts & Personal Care	300	306	312	318	325	331	338	345	351	359	366	373	380	388	396	404	412	420	428	437
Health Insurance	500	510	520	531	541	552	563	574	586	598	609	622	634	647	660	673	686	700	714	728
Insurance (W's life)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Laundry & Dry Cleaning (1)	100	102	104	106	108	110	113	115	117	120	61	62	63	65	66	67	69	70	71	73
Miscellaneous	100	102	104	106	108	110	113	115	117	120	122	124	127	129	132	135	137	140	143	146
Pet Care	75	77	78	80	81	83	84	86	88	90	91	93	95	97	99	101	103	105	107	109
Parent's House	1,050	1,071	1,092	1,114	1,137	1,159	1,182	1,206	1,230	1,255	1,280	1,306	1,332	1,358	1,385	0	0	0	0	0
Sports Tickets	200	204	208	212	216	221	225	230	234	239	244	249	254	259	264	269	275	280	286	291
Subscriptions	40	41	42	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58
Unc. Medical, Dental, Presc.	285	291	297	302	308	315	321	327	334	341	347	354	361	369	376	384	391	399	407	415
Vacations (1)	650	663	676	690	704	718	732	747	762	777	396	404	412	420	429	437	446	455	464	473
	6,650	6,781	6,915	7,051	7,190	7,332	7,476	7,620	7,764	7,908	6,149	6,270	6,394	6,520	6,648	5,366	5,471	5,578	5,688	5,800

**Wife's Personal Living
Expenses by Year
Exhibit K**

**"Est" = Estimated and Added by the Analyst
Year 1 Expenses are from Wife's Rule 14c**

Inflationary Factor Year	2.0%																				
	1 <u>2013</u>	2 <u>2014</u>	3 <u>2015</u>	4 <u>2016</u>	5 <u>2017</u>	6 <u>2018</u>	7 <u>2019</u>	8 <u>2020</u>	9 <u>2021</u>	10 <u>2022</u>	11 <u>2023</u>	12 <u>2024</u>	13 <u>2025</u>	14 <u>2026</u>	15 <u>2027</u>	16 <u>2028</u>	17 <u>2029</u>	18 <u>2030</u>	19 <u>2031</u>	20 <u>2032</u>	
Children																					
School Lunches/Allowances (1)	140	143	146	149	152	77	79	80	82	84	0	0	0	0	0	0	0	0	0	0	0
School Related Expenses (1)	325	332	338	345	352	179	183	187	190	194	0	0	0	0	0	0	0	0	0	0	0
SPORTS Team Travel (1)	900	918	936	955	974	497	507	517	527	538	0	0	0	0	0	0	0	0	0	0	0
Sports Team Expenses-H to Pay	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Private School Tuition-H to Pay	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<u>1,365</u>	<u>1,392</u>	<u>1,420</u>	<u>1,449</u>	<u>1,478</u>	<u>754</u>	<u>769</u>	<u>784</u>	<u>800</u>	<u>816</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total All Non-Mortgage	<u>11,222</u>	<u>11,432</u>	<u>11,647</u>	<u>11,866</u>	<u>12,089</u>	<u>10,964</u>	<u>11,181</u>	<u>11,115</u>	<u>11,248</u>	<u>11,471</u>	<u>9,114</u>	<u>9,994</u>	<u>10,178</u>	<u>10,366</u>	<u>10,557</u>	<u>9,339</u>	<u>8,810</u>	<u>8,984</u>	<u>9,162</u>	<u>9,343</u>	
Annualized-Non-Mortgage	<u>134,664</u>	<u>137,189</u>	<u>139,765</u>	<u>142,392</u>	<u>145,072</u>	<u>131,563</u>	<u>134,171</u>	<u>133,384</u>	<u>134,973</u>	<u>137,648</u>	<u>109,366</u>	<u>119,930</u>	<u>122,136</u>	<u>124,387</u>	<u>126,683</u>	<u>112,066</u>	<u>105,716</u>	<u>107,806</u>	<u>109,938</u>	<u>112,113</u>	

(1) Assumed to reduce once children leave

Refinance the Marital Residence

Net Amount to Finance	282,376
Period in Months	180
Annual Interest Rate	3.25%
Monthly P & I Payment	1,984

**Wife's Personal Living
Expenses by Year
Exhibit K**

Inflationary Factor

Year	21 2033	22 2034	23 2035	24 2036	25 2037	26 2038	27 2039	28 2040	29 2041	30 2042	31 2043	32 2044	33 2045	34 2046	35 2047	36 2048	37 2049	38 2050	39 2051	40 2052	41 2053
Mortgage-Refinanced-PI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Housing & Furnishings																					
Alarm-Est.	45	45	46	47	48	49	50	51	52	53	54	55	57	58	59	60	61	62	64	65	66
Cable	248	253	258	263	269	274	279	285	291	297	302	309	315	321	327	334	341	347	354	362	369
Insurance-Est.	446	455	464	473	483	492	502	512	522	533	543	554	565	577	588	600	612	624	637	649	662
Lawn Care	297	303	309	315	322	328	335	341	348	355	362	370	377	384	392	400	408	416	424	433	442
Household Supplies	223	227	232	237	241	246	251	256	261	266	272	277	283	288	294	300	306	312	318	325	331
Maintenance & Repairs	297	303	309	315	322	328	335	341	348	355	362	370	377	384	392	400	408	416	424	433	442
Property Taxes (calculated)	743	758	773	788	804	820	837	853	871	888	906	924	942	961	980	1,000	1,020	1,040	1,061	1,082	1,104
Telephone & Internet	149	152	155	158	161	164	167	171	174	178	181	185	188	192	196	200	204	208	212	216	221
Utilities	743	758	773	788	804	820	837	853	871	888	906	924	942	961	980	1,000	1,020	1,040	1,061	1,082	1,104
	3,190	3,254	3,319	3,386	3,453	3,522	3,593	3,665	3,738	3,813	3,889	3,967	4,046	4,127	4,210	4,294	4,380	4,467	4,557	4,648	4,741
Transportation																					
Gas & Maintenance (1)	260	265	271	276	281	287	293	299	305	311	317	323	330	336	343	350	357	364	371	379	386
Insurance	149	152	155	158	161	164	167	171	174	178	181	185	188	192	196	200	204	208	212	216	221
Licenses	15	15	15	16	16	16	17	17	17	18	18	18	19	19	20	20	20	21	21	22	22
Note	0	800	800	800	800	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	423	1,232	1,241	1,249	1,258	1,268	477	486	496	506	516	527	537	548	559	570	581	593	605	617	629
Personal																					
Babysitting (1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cell Phone (1)	130	133	135	138	141	144	146	149	152	155	158	162	165	168	172	175	178	182	186	189	193
Christmas, Parties & Gifts	594	606	618	631	643	656	669	683	696	710	725	739	754	769	784	800	816	832	849	866	883
Clothing Replacement	371	379	386	394	402	410	418	427	435	444	453	462	471	481	490	500	510	520	531	541	552
Dental Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Donations/Tithing	557	568	580	591	603	615	628	640	653	666	679	693	707	721	735	750	765	780	796	812	828
Dues	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Entertainment (1)	446	455	464	473	483	492	502	512	522	533	543	554	565	577	588	600	612	624	637	649	662
Fitness	186	189	193	197	201	205	209	213	218	222	226	231	236	240	245	250	255	260	265	271	276
Groceries & Dining Out (1)	743	758	773	788	804	820	837	853	871	888	906	924	942	961	980	1,000	1,020	1,040	1,061	1,082	1,104
Haircuts & Personal Care	446	455	464	473	483	492	502	512	522	533	543	554	565	577	588	600	612	624	637	649	662
Health Insurance	743	758	773	788	804	820	837	853	871	888	906	924	942	961	980	1,000	1,020	1,040	1,061	1,082	1,104
Insurance (W's life)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Laundry & Dry Cleaning (1)	74	76	77	79	80	82	84	85	87	89	91	92	94	96	98	100	102	104	106	108	110
Miscellaneous	149	152	155	158	161	164	167	171	174	178	181	185	188	192	196	200	204	208	212	216	221
Pet Care	111	114	116	118	121	123	126	128	131	133	136	139	141	144	147	150	153	156	159	162	166
Parent's House	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sports Tickets	297	303	309	315	322	328	335	341	348	355	362	370	377	384	392	400	408	416	424	433	442
Subscriptions	59	61	62	63	64	66	67	68	70	71	72	74	75	77	78	80	82	83	85	87	88
Unc. Medical, Dental, Presc.	423	432	441	449	458	468	477	486	496	506	516	527	537	548	559	570	581	593	605	617	629
Vacations (1)	483	493	502	512	523	533	544	555	566	577	589	600	612	625	637	650	663	676	690	704	718
	5,914	6,030	6,149	6,270	6,393	6,519	6,647	6,778	6,912	7,048	7,187	7,329	7,473	7,621	7,771	7,925	8,081	8,241	8,403	8,570	8,739

**Wife's Personal Living
Expenses by Year
Exhibit K**

**Inflationary Factor
Year**

<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30</u>	<u>31</u>	<u>32</u>	<u>33</u>	<u>34</u>	<u>35</u>	<u>36</u>	<u>37</u>	<u>38</u>	<u>39</u>	<u>40</u>	<u>41</u>
<u>2033</u>	<u>2034</u>	<u>2035</u>	<u>2036</u>	<u>2037</u>	<u>2038</u>	<u>2039</u>	<u>2040</u>	<u>2041</u>	<u>2042</u>	<u>2043</u>	<u>2044</u>	<u>2045</u>	<u>2046</u>	<u>2047</u>	<u>2048</u>	<u>2049</u>	<u>2050</u>	<u>2051</u>	<u>2052</u>	<u>2053</u>

Children

School Lunches/Allowances (1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
School Related Expenses (1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SPORTS Team Travel (1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sports Team Expenses-H to Pay	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Private School Tuition-H to Pay	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Total All Non-Mortgage

9,528	10,516	10,708	10,905	11,105	11,309	10,717	10,929	11,146	11,367	11,592	11,822	12,056	12,296	12,540	12,788	13,042	13,301	13,565	13,834	14,109
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Annualized-Non-Mortgage

114,331	126,194	128,502	130,856	133,257	135,706	128,604	131,152	133,751	136,402	139,106	141,864	144,678	147,547	150,474	153,460	156,505	159,611	162,779	166,011	169,307
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Husband's Personal Living

Expenses by Year

Exhibit L

"Est" = Estimated and Added by the Analyst

Year 1 Expenses Are From H's "Plaintiff's Answers to Defendant's First Set of Interrogatories"

Inflationary Factor Year	2.0%																				
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 2023	12 2024	13 2025	14 2026	15 2027	16 2028	17 2029	18 2030	19 2031	20 2032	21 2033
Mortgage - PITI																					
Mortgage-Lake House	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024	0	0	0	0	0	0
Mortgage-New Home	2,249	2,249	2,249	2,249	2,249	2,249	2,249	2,249	2,249	2,249	2,249	2,249	2,249	2,249	2,249						
	4,273	4,273	4,273	4,273	4,273	4,273	4,273	4,273	4,273	4,273	4,273	4,273	4,273	4,273	4,273	0	0	0	0	0	0
Housing & Furnishings																					
Alarm	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cable	133	136	138	141	144	147	150	153	156	159	162	165	169	172	175	179	183	186	190	194	198
Insurance-Life,Auto,2 Houses	253	258	263	268	274	279	285	291	296	302	308	315	321	327	334	341	347	354	361	369	376
Lawn Care-Est	250	255	260	265	271	276	282	287	293	299	305	311	317	323	330	336	343	350	357	364	371
Maintenance & Repairs	300	306	312	318	325	331	338	345	351	359	366	373	380	388	396	404	412	420	428	437	446
Property Taxes-2 Houses	617	629	642	655	668	681	695	709	723	737	752	767	783	798	814	830	847	864	881	899	917
Homeowner Assoc	125	128	130	133	135	138	141	144	146	149	152	155	159	162	165	168	172	175	179	182	186
Telephone & Internet	125	128	130	133	135	138	141	144	146	149	152	155	159	162	165	168	172	175	179	182	186
Utilities-2 Houses	593	605	617	629	642	655	668	681	695	709	723	737	752	767	782	798	814	830	847	864	881
	2,396	2,444	2,493	2,543	2,594	2,645	2,698	2,752	2,807	2,863	2,921	2,979	3,039	3,099	3,161	3,225	3,289	3,355	3,422	3,491	3,560
Transportation																					
Gas	300	306	312	318	325	331	338	345	351	359	366	373	380	388	396	404	412	420	428	437	446
Insurance-Est	150	153	156	159	162	166	169	172	176	179	183	187	190	194	198	202	206	210	214	219	223
Licenses-Est	10	10	10	11	11	11	11	11	12	12	12	12	13	13	13	13	14	14	14	15	15
Maintenance, Oil & Changes	138	141	144	146	149	152	155	159	162	165	168	172	175	179	182	186	189	193	197	201	205
Note	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	598	610	622	635	647	660	673	687	701	715	729	744	758	774	789	805	821	837	854	871	889
Personal																					
Boat Repair & Storage	375	383	390	398	406	414	422	431	439	448	457	466	476	485	495	505	515	525	536	546	557
Business Travel, CE, Exams (1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cell Phone	250	255	260	265	271	276	282	287	293	299	305	311	317	323	330	336	343	350	357	364	371
Christmas, Parties & Gifts	375	383	390	398	406	414	422	431	439	448	457	466	476	485	495	505	515	525	536	546	557
Clothing Replacement (2)	250	255	260	265	271	276	282	287	293	299	152	155	159	162	165	168	172	175	179	182	186
Disability Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Donations/Tithing	200	204	208	212	216	221	225	230	234	239	244	249	254	259	264	269	275	280	286	291	297
Dues, Licenses, Prof. Fees (1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Entertainment & Meals Out (2)	450	459	468	478	487	497	507	517	527	538	274	280	285	291	297	303	309	315	321	328	334
Fitness	75	77	78	80	81	83	84	86	88	90	91	93	95	97	99	101	103	105	107	109	111
Groceries (2)	1,500	1,530	1,561	1,592	1,624	1,656	1,689	1,723	1,757	1,793	914	933	951	970	990	1,009	1,030	1,050	1,071	1,093	1,114
Haircuts & Personal Care (2)	120	122	125	127	130	132	135	138	141	143	73	75	76	78	79	81	82	84	86	87	89
Health Insurance & HSA Contr	1,416	1,444	1,473	1,503	1,533	1,563	1,595	1,627	1,659	1,692	1,726	1,761	1,796	1,832	1,868	1,906	1,944	1,983	2,022	2,063	2,104
Insurance (H's life)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laundry & Dry Cleaning	130	133	135	138	141	144	146	149	152	155	158	162	165	168	172	175	178	182	186	189	193
Malpractice Insurance (1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurse (1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Unc. Medical, Dental, Pres.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vacation-Est	750	765	780	796	812	828	845	862	879	896	914	933	951	970	990	1,009	1,030	1,050	1,071	1,093	1,114
Work Lunches	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	5,891	6,009	6,129	6,252	6,377	6,504	6,634	6,767	6,902	7,040	5,767	5,882	6,000	6,120	6,242	6,367	6,495	6,625	6,757	6,892	7,030

Husband's Personal Living

Expenses by Year

Exhibit L

"Est" = Estimated and Added by the Analyst

Year 1 Expenses Are From H's "Plaintiff's Answers to Defendant's First Set of Interrogatories"

Inflationary Factor Year	2.0%																					
	1 <u>2013</u>	2 <u>2014</u>	3 <u>2015</u>	4 <u>2016</u>	5 <u>2017</u>	6 <u>2018</u>	7 <u>2019</u>	8 <u>2020</u>	9 <u>2021</u>	10 <u>2022</u>	11 <u>2023</u>	12 <u>2024</u>	13 <u>2025</u>	14 <u>2026</u>	15 <u>2027</u>	16 <u>2028</u>	17 <u>2029</u>	18 <u>2030</u>	19 <u>2031</u>	20 <u>2032</u>	21 <u>2033</u>	
Children																						
529 Contribution (2)	250	255	260	265	271	276	282	287	293	299	0	0	0	0	0	0	0	0	0	0	0	0
Activities, Camps, Etc. (2)	200	204	208	212	216	221	225	230	234	239	0	0	0	0	0	0	0	0	0	0	0	0
School Related Expenses (2)	150	153	156	159	162	166	169	172	176	179	0	0	0	0	0	0	0	0	0	0	0	0
Sports Team Expenses (2)	420	428	437	446	455	232	236	241	246	251	0	0	0	0	0	0	0	0	0	0	0	0
Private School Tuition (2)	3,200	3,264	3,329	3,396	3,464	1,767	1,802	1,838	1,875	1,912	0	0	0	0	0	0	0	0	0	0	0	0
	4,220	4,304	4,390	4,478	4,568	2,661	2,714	2,768	2,824	2,880	0	0	0	0	0	0	0	0	0	0	0	0
Total All Non-Mortgage	13,105	13,367	13,634	13,907	14,185	12,471	12,720	12,974	13,234	13,499	9,417	9,605	9,797	9,993	10,193	10,397	10,605	10,817	11,033	11,254	11,479	
Annualized Non-Mortgage	157,260	160,405	163,613	166,886	170,223	149,647	152,640	155,693	158,807	161,983	113,001	115,261	117,566	119,917	122,316	124,762	127,257	129,802	132,398	135,046	137,747	

(1) Assumed to be deducted by MSPS before bonus calculation

(2) Assumed to reduce once children leave

Home Mortgage Mortgage

Purchase Price	400,000
Less Downpayment	<u>(80,000)</u>
Note	<u>320,000</u>

Interest Rate	3.25%
Mortgage Periods in Months	180
Monthly P & I	2,249

Husband's Personal Living Expenses by Year
Exhibit L

Inflationary Factor

Year	22 2034	23 2035	24 2036	25 2037	26 2038	27 2039	28 2040	29 2041	30 2042	31 2043	32 2044	33 2045	34 2046	35 2047	36 2048	37 2049
Mortgage - PITI																
Mortgage-Lake House	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mortgage-New Home	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Housing & Furnishings

Alarm	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cable	202	206	210	214	218	223	227	232	236	241	246	251	256	261	266	271
Insurance-Life,Auto,2 Houses	383	391	399	407	415	423	432	440	449	458	467	477	486	496	506	516
Lawn Care-Est	379	386	394	402	410	418	427	435	444	453	462	471	481	490	500	510
Maintenance & Repairs	455	464	473	483	492	502	512	522	533	543	554	565	577	588	600	612
Property Taxes-2 Houses	935	954	973	992	1,012	1,032	1,053	1,074	1,096	1,118	1,140	1,163	1,186	1,210	1,234	1,259
Homeowner Assoc	189	193	197	201	205	209	213	218	222	226	231	236	240	245	250	255
Telephone & Internet	189	193	197	201	205	209	213	218	222	226	231	236	240	245	250	255
Utilities-2 Houses	899	917	935	954	973	992	1,012	1,032	1,053	1,074	1,096	1,118	1,140	1,163	1,186	1,210
	3,632	3,704	3,778	3,854	3,931	4,010	4,090	4,171	4,255	4,340	4,427	4,515	4,606	4,698	4,792	4,888

Transportation

Gas	455	464	473	483	492	502	512	522	533	543	554	565	577	588	600	612
Insurance-Est	227	232	237	241	246	251	256	261	266	272	277	283	288	294	300	306
Licenses-Est	15	15	16	16	16	17	17	17	18	18	18	19	19	20	20	20
Maintenance, Oil & Changes	209	213	218	222	226	231	236	240	245	250	255	260	265	271	276	282
Note	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	906	924	943	962	981	1,001	1,021	1,041	1,062	1,083	1,105	1,127	1,149	1,172	1,196	1,220

Personal

Boat Repair & Storage	568	580	591	603	615	628	640	653	666	679	693	707	721	735	750	765
Business Travel, CE, Exams (1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cell Phone	379	386	394	402	410	418	427	435	444	453	462	471	481	490	500	510
Christmas, Parties & Gifts	568	580	591	603	615	628	640	653	666	679	693	707	721	735	750	765
Clothing Replacement (2)	189	193	197	201	205	209	213	218	222	226	231	236	240	245	250	255
Disability Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Donations/Tithing	303	309	315	322	328	335	341	348	355	362	370	377	384	392	400	408
Dues, Licenses, Prof. Fees (1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Entertainment & Meals Out (2)	341	348	355	362	369	377	384	392	400	408	416	424	433	441	450	459
Fitness	114	116	118	121	123	126	128	131	133	136	139	141	144	147	150	153
Groceries (2)	1,137	1,159	1,183	1,206	1,230	1,255	1,280	1,306	1,332	1,359	1,386	1,413	1,442	1,471	1,500	1,530
Haircuts & Personal Care (2)	91	93	95	97	98	100	102	104	107	109	111	113	115	118	120	122
Health Insurance & HSA Contr	2,146	2,189	2,233	2,278	2,323	2,370	2,417	2,465	2,515	2,565	2,616	2,669	2,722	2,776	2,832	2,888
Insurance (H's life)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laundry & Dry Cleaning	197	201	205	209	213	218	222	226	231	235	240	245	250	255	260	265
Malpractice Insurance (1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurse (1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Unc. Medical, Dental, Pres.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vacation-Est	1,137	1,159	1,183	1,206	1,230	1,255	1,280	1,306	1,332	1,359	1,386	1,413	1,442	1,471	1,500	1,530
Work Lunches	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	7,171	7,314	7,460	7,610	7,762	7,917	8,075	8,237	8,402	8,570	8,741	8,916	9,094	9,276	9,461	9,651

**Husband's Personal Living
Expenses by Year
Exhibit L**

**Inflationary Factor
Year**

	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30</u>	<u>31</u>	<u>32</u>	<u>33</u>	<u>34</u>	<u>35</u>	<u>36</u>	<u>37</u>
	<u>2034</u>	<u>2035</u>	<u>2036</u>	<u>2037</u>	<u>2038</u>	<u>2039</u>	<u>2040</u>	<u>2041</u>	<u>2042</u>	<u>2043</u>	<u>2044</u>	<u>2045</u>	<u>2046</u>	<u>2047</u>	<u>2048</u>	<u>2049</u>
Children																
529 Contribution (2)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Activities, Camps, Etc. (2)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
School Related Expenses (2)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sports Team Expenses (2)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Private School Tuition (2)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total All Non-Mortgage	<u>11,709</u>	<u>11,943</u>	<u>12,182</u>	<u>12,425</u>	<u>12,674</u>	<u>12,927</u>	<u>13,186</u>	<u>13,449</u>	<u>13,718</u>	<u>13,993</u>	<u>14,273</u>	<u>14,558</u>	<u>14,849</u>	<u>15,146</u>	<u>15,449</u>	<u>15,758</u>
Annualized Non-Mortgage	<u>140,502</u>	<u>143,312</u>	<u>146,179</u>	<u>149,102</u>	<u>152,084</u>	<u>155,126</u>	<u>158,228</u>	<u>161,393</u>	<u>164,621</u>	<u>167,913</u>	<u>171,271</u>	<u>174,697</u>	<u>178,191</u>	<u>181,755</u>	<u>185,390</u>	<u>189,098</u>

Husband's Income
Exhibit M

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>Estimated 2012</u>	<u>3 Year Average</u>	<u>3 Year % Increase</u>	<u>5 Year Average</u>	<u>5 Year % Increase</u>
H's Total Compensation	350,000	412,000	375,000	695,000	350,000	420,000				
	<u>350,000</u>	<u>412,000</u>	<u>375,000</u>	<u>695,000</u>	<u>350,000</u>	<u>420,000</u>				
					Annual		<u>488,333</u>	<u>-19.8%</u>	<u>450,400</u>	<u>0.4%</u>
					Monthly		<u>40,694</u>		<u>37,533</u>	

All H's income comes from W-2's and/or Forms 1040 - 2012 is estimated based upon H's deposition