

Smith v. Smith
Marital Balance Sheet
3/31/08

No.	Description	Title	FMV	Debt	Equity	Child or Separate Account	Marital	Proposed Division		Notes
								Husband	Wife	
<u>REAL ESTATE</u>										
1	Rental Property-1234 Maple Cove	J	410,000				0			Appraisal dated 11/30/07; listed for sale
2	Estimated Sales Comm. on Rental Prop. Sale	J		(24,000)			0			Estimated
3	Estimated Income Tax on Rental Property Sale	J		(35,000)	351,000		351,000	175,500	175,500	Estimated
4	Marital Residence-4567 Main St.	J	250,000				0			Appraisal dated 11/30/07
5	Marital Residence-Mortgage #05-227	J		(119,000)	131,000		131,000		131,000	Statement dated 2/28/08
<u>CASH & INVESTMENTS</u>										
6	Checking Account #5689	H	2,500		2,500		2,500	2,500		Per statement as of 2/28/08
7	Checking Account #9876	W	3,500		3,500		3,500		3,500	Per statement as of 2/28/08
8	Savings Account #1234	J	11,500		11,500		11,500	11,500		Per statement as of 2/28/08
9	ABC Corporation Stock-200 shr	H	20,000		20,000		20,000	20,000		Per statement as of 2/28/08
10	Amer. Century I #3698	W	20,000		20,000		20,000		20,000	Per statement as of 2/28/08
11	Amer. Century-Money Market #5678	J	31,000		31,000		31,000		31,000	Per statement as of 2/28/08
12	Amer. Century-II #6543	J	36,000		36,000		36,000		36,000	Per statement as of 2/28/08
13	Jones Fund #1478	J	7,000		7,000		7,000		7,000	Per statement as of 2/28/08
14	Janus-Worldwide #9998	J	2,000		2,000		2,000		2,000	Per statement as of 2/28/08
15	Janus-Twenty \$8889	J	9,000		9,000		9,000		9,000	Per statement as of 2/28/08
16	eTrade Account #2589	H	4,000		4,000		4,000	4,000		Per statement as of 2/28/08
<u>RETIREMENT</u>										
17	ABC Co. Pension Plan #AB-123	H	428,959		428,959		428,959	428,959		PV of future benefits as of 1/31/08
18	Military Pension Plan	H	190,000		190,000	20,000	170,000	170,000		PV of future benefits estimated as of 1/31/08
19	Money Purchase Pension Plan #XY-9876	H	140,000		140,000		140,000		140,000	Per statement as of 2/28/08
20	Retirement Savings Plan #JK-6543	H	550,000		550,000		550,000		550,000	Per statement as of 2/28/08
21	IRA #02-3456	H	11,000		11,000		11,000	11,000		Per statement as of 2/28/08
22	IRA II #98-7654	H	122,000		122,000		122,000	48,800	73,200	Per statement as of 2/28/08; 40%/60% Split
23	403b Plan #9876	W	38,000		38,000		38,000		38,000	Per statement as of 2/28/08
24	IRA III #6543	W	35,000		35,000		35,000		35,000	Per statement as of 2/28/08
<u>PERSONAL PROPERTY</u>										
25	1982 Mercedes	J	12,000		12,000		12,000	12,000		NADA Average retail value as of 1/31/08
26	1994 Toyota	W	3,200		3,200		3,200		3,200	NADA Average retail value as of 1/31/08
27	1998 Chevrolet PU Truck	H	8,800		8,800		8,800	8,800		NADA Average retail value as of 1/31/08
28	Personal Property	J	20,000		20,000		20,000	10,000	10,000	H & W Estimate
29	Husband's Dissipation of Marital Assets	H	109,538		109,538		109,538	109,538		CPA Analysis
<u>OTHER DEBTS</u>										
29	Visa #4529	J		(4,000)	(4,000)		(4,000)		(4,000)	Per statement as of 1/31/08
30	Amex #1234	W		(8,500)	(8,500)		(8,500)		(8,500)	Per statement as of 1/31/08
31	Discover #6549	W		(9,500)	(9,500)		(9,500)		(9,500)	Per statement as of 1/31/08
TOTALS			2,474,996	(200,000)	2,274,996	20,000	2,254,996	1,012,596	1,242,400	
								44.9%	55.1%	

Smith v. Smith
Wife's Need for Support
3/31/08

(A)	(B)	(C) +	(D) -	(E) -	(F) +	(G) +	(H) +	(I) +	(J) =	(K) -	(L) =	(M) -	(N) -	(O) =	(P) =	(Q) *
Year	Age	Employment Earnings 2.0% COLA	FICA	Retirement Deductions	Child Support	Draws From Retirement	Social Security 2.5% COLA	Earnings & Principal Draws From Investments	Total Income	Federal Income Tax	Net Disposable Income	Mortgage Prin & Int	Personal Living Exp. 2.5% Inflation	Annual (Deficit) or Surplus	Monthly (Deficit) or Surplus	Monthly Alimony Need
1	48	45,000	(3,443)	(15,000)	38,400	0	0	0	64,958	(12,941)	52,016	(23,400)	(85,588)	(56,972)	(4,748)	5,000
2	49	45,900	(3,511)	(15,000)	25,200	0	0	12,000	64,589	(16,967)	47,621	(23,400)	(87,728)	(63,507)	(5,292)	5,000
3	50	46,818	(3,582)	(15,000)	25,200	0	0	14,000	67,436	(17,678)	49,758	(23,400)	(89,921)	(63,563)	(5,297)	5,000
4	51	47,754	(3,653)	(15,000)	0	0	0	24,000	53,101	(18,341)	34,760	(23,400)	(74,724)	(63,364)	(5,280)	5,000
5	52	48,709	(3,726)	(15,000)	0	0	0	25,000	54,983	(18,816)	36,168	(23,400)	(76,592)	(63,824)	(5,319)	5,000
6	53	49,684	(3,801)	(15,000)	0	0	0	26,000	56,883	(19,242)	37,641	(23,400)	(78,506)	(64,265)	(5,355)	5,000
7	54	50,677	(3,877)	(15,000)	0	0	0	27,000	58,800	(19,619)	39,181	(23,400)	(80,469)	(64,688)	(5,391)	5,000
8	55	51,691	(3,954)	(15,000)	0	0	0	28,000	60,737	(19,946)	40,790	(23,400)	(82,481)	(65,090)	(5,424)	5,000
9	56	52,725	(4,033)	(15,000)	0	0	0	30,000	63,691	(20,222)	43,470	(23,400)	(84,543)	(64,473)	(5,373)	5,000
10	57	53,779	(4,114)	(15,000)	0	0	0	31,000	65,665	(20,444)	45,221	(23,400)	(86,656)	(64,835)	(5,403)	5,000
11	58	54,855	(4,196)	(15,000)	0	0	0	34,000	69,658	(22,724)	46,935	(23,400)	(88,823)	(65,288)	(5,441)	5,000
12	59	55,952	(4,280)	(15,000)	0	75,000	0	0	111,672	(43,551)	68,121	(23,400)	(91,043)	(46,323)	(3,860)	5,000
13	60	0	0	0	0	150,000	0	1,000	151,000	(36,733)	114,267	(23,400)	(93,319)	(2,453)	(204)	0
14	61	0	0	0	0	150,000	0	3,000	153,000	(36,901)	116,099	(23,400)	(95,652)	(2,953)	(246)	0
15	62	0	0	0	0	150,000	0	6,000	156,000	(37,034)	118,966	(23,400)	(98,044)	(2,478)	(207)	0
16	63	0	0	0	0	150,000	0	8,000	158,000	(37,130)	120,870	(23,400)	(100,495)	(3,025)	(252)	0
17	64	0	0	0	0	150,000	0	11,000	161,000	(37,186)	123,814	(23,400)	(103,007)	(2,593)	(216)	0
18	65	0	0	0	0	150,000	15,000	2,000	167,000	(40,769)	126,231	(23,400)	(105,582)	(2,752)	(229)	0
19	66	0	0	0	0	150,000	15,375	4,000	169,375	(41,032)	128,343	(23,400)	(108,222)	(3,279)	(273)	0
20	67	0	0	0	0	150,000	15,759	6,000	171,759	(41,264)	130,496	(23,400)	(110,927)	(3,832)	(319)	0
21	68	0	0	0	0	150,000	16,153	0	166,153	(41,460)	124,693	0	(113,701)	10,993	916	0
22	69	0	0	0	0	150,000	16,557	0	166,557	(42,042)	124,515	0	(116,543)	7,972	664	0
23	70	0	0	0	0	150,000	16,971	0	166,971	(42,605)	124,367	0	(119,457)	4,910	409	0
24	71	0	0	0	0	150,000	17,395	0	167,395	(43,143)	124,252	0	(122,443)	1,809	151	0
25	72	0	0	0	0	150,000	17,830	0	167,830	(43,657)	124,174	0	(125,504)	(1,331)	(111)	0
26	73	0	0	0	0	150,000	18,276	0	168,276	(44,143)	124,133	0	(128,642)	(4,508)	(376)	0
27	74	0	0	0	0	150,000	18,733	3,000	171,733	(44,598)	127,135	0	(131,858)	(4,723)	(394)	0
28	75	0	0	0	0	150,000	19,201	6,000	175,201	(45,020)	130,181	0	(135,154)	(4,973)	(414)	0
29	76	0	0	0	0	150,000	19,681	9,000	178,681	(45,406)	133,275	0	(138,533)	(5,258)	(438)	0
30	77	0	0	0	0	150,000	20,173	12,000	182,173	(45,753)	136,420	0	(141,997)	(5,577)	(465)	0
31	78	0	0	0	0	150,000	20,678	15,000	185,678	(46,058)	139,620	0	(145,546)	(5,927)	(494)	0
32	79	0	0	0	0	150,000	21,195	18,000	189,195	(46,317)	142,878	0	(149,185)	(6,307)	(526)	0
33	80	0	0	0	0	150,000	21,724	22,000	193,724	(46,526)	147,198	0	(152,915)	(5,717)	(476)	0
34	81	0	0	0	0	150,000	22,268	25,000	197,268	(46,683)	150,585	0	(156,738)	(6,153)	(513)	0
35	82	0	0	0	0	150,000	22,824	28,000	200,824	(46,782)	154,043	0	(160,656)	(6,613)	(551)	0
		603,544	(46,171)	(180,000)	88,800	3,525,000	335,795	430,000	4,756,968	(1,228,732)	3,528,236	(468,000)	(3,861,195)	(800,960)		

Smith v. Smith

Wife's Retirement Savings Based on Property Settlement

3/31/2008

Allocation:	<u>100%</u>	<u>0%</u>	<u>25%</u>	<u>35%</u>	<u>40%</u>	Defined Contribution Plans & IRAs	
Balance at Divorce:	836,200	0	209,050	292,670	334,480	Money Purchase Pension Plan #XY-9876	140,000
Investment Type:		Cash	Fixed Inc.	Fixed Inc.	Equities	Retirement Savings Plan #JK-6543	550,000
Investment Vehicle:	Average	12 Mo. C.D.	U.S. Treas.	Bond Fund	Stock Avg.	IRA #02-3456	0
Return %:	6.5%	2.0%	5.5%	6.0%	7.5%	IRA II #98-7654	73,200
						403b Plan #9876	38,000
						IRA III #6543	35,000
							<u>836,200</u>

See MBS Exb. 1 Lines
17-24

Year	Age					Annual Return	Cumulative Return	Contributor	Distribution	Investment Balance
1	48	0	11,498	17,560	25,086	54,144	54,144	15,000	0	905,344
2	49	0	12,448	19,012	27,160	58,620	112,764	15,000	0	978,964
3	50	0	13,461	20,558	29,369	63,388	176,152	15,000	0	1,057,352
4	51	0	14,539	22,204	31,721	68,464	244,616	15,000	0	1,140,816
5	52	0	15,686	23,957	34,224	73,867	318,483	15,000	0	1,229,683
6	53	0	16,908	25,823	36,890	79,621	398,104	15,000	0	1,324,304
7	54	0	18,209	27,810	39,729	85,748	483,852	15,000	0	1,425,052
8	55	0	19,594	29,926	42,752	92,272	576,124	15,000	0	1,532,324
9	56	0	21,069	32,179	45,970	99,218	675,342	15,000	0	1,646,542
10	57	0	22,640	34,577	49,396	106,613	781,955	15,000	0	1,768,155
11	58	0	24,312	37,131	53,045	114,488	896,443	15,000	0	1,897,643
12	59	0	26,093	39,851	56,929	122,873	1,019,316	15,000	(75,000)	1,960,516
13	60	0	26,957	41,171	58,815	126,943	1,146,259	0	(150,000)	1,937,459
14	61	0	26,640	40,687	58,124	125,451	1,271,710	0	(150,000)	1,912,910
15	62	0	26,303	40,171	57,387	123,861	1,395,571	0	(150,000)	1,886,771
16	63	0	25,943	39,622	56,603	122,168	1,517,739	0	(150,000)	1,858,939
17	64	0	25,560	39,038	55,768	120,366	1,638,105	0	(150,000)	1,829,305
18	65	0	25,153	38,415	54,879	118,447	1,756,552	0	(150,000)	1,797,752
19	66	0	24,719	37,753	53,933	116,405	1,872,957	0	(150,000)	1,764,157
20	67	0	24,257	37,047	52,925	114,229	1,987,186	0	(150,000)	1,728,386
21	68	0	23,765	36,296	51,852	111,913	2,099,099	0	(150,000)	1,690,299
22	69	0	23,242	35,496	50,709	109,447	2,208,546	0	(150,000)	1,649,746
23	70	0	22,684	34,645	49,492	106,821	2,315,367	0	(150,000)	1,606,567
24	71	0	22,090	33,738	48,197	104,025	2,419,392	0	(150,000)	1,560,592
25	72	0	21,458	32,772	46,818	101,048	2,520,440	0	(150,000)	1,511,640
26	73	0	20,785	31,744	45,349	97,878	2,618,318	0	(150,000)	1,459,518
27	74	0	20,068	30,650	43,786	94,504	2,712,822	0	(150,000)	1,404,022
28	75	0	19,305	29,484	42,121	90,910	2,803,732	0	(150,000)	1,344,932
29	76	0	18,493	28,244	40,348	87,085	2,890,817	0	(150,000)	1,282,017
30	77	0	17,628	26,922	38,461	83,011	2,973,828	0	(150,000)	1,215,028
31	78	0	16,707	25,516	36,451	78,674	3,052,502	0	(150,000)	1,143,702
32	79	0	15,726	24,018	34,311	74,055	3,126,557	0	(150,000)	1,067,757
33	80	0	14,682	22,423	32,033	69,138	3,195,695	0	(150,000)	986,895
34	81	0	13,570	20,725	29,607	63,902	3,259,597	0	(150,000)	900,797
35	82	0	12,386	18,917	27,024	58,327	3,317,924	0	(150,000)	809,124
						<u>180,000</u>	<u>(3,525,000)</u>			

Smith v. Smith
Wife's Personal Living Expenses
3/31/2008

	<u>Present Home</u> <u>With Children</u>	<u>Present Home</u> <u>Without Children</u>
Mortgage - Prin & Int Only	<u>1,950</u>	<u>1,950</u>
Housing & Furnishings		
Cable & Internet	135	135
Insurance & Dues	153	153
Lawn & Pool Maintenance	35	35
Maintenance & Repairs	301	301
Property Taxes	* 400	400
Telephone	112	112
Water & Garbage	59	59
Utilities	<u>375</u> 1,570	<u>375</u> 1,570
Transportation		
Gas	400	250
Insurance	362	362
Licenses	16	16
Maintenance, Oil & Changes	208	208
Note	* 500 1,486	* 500 1,336
Personal		
Animals	64	64
Cell Phone	158	158
Christmas, Parties, Gifts	175	175
Clothing Replacement	450	250
College Fund (To be contributed by H)	0	0
Donations	197	197
Entertainment	350	* 200
Groceries	650	* 400
Haircuts & Personal Care	110	110
Health Insurance-COBRA	343	343
Life Insurance	33	33
Miscellaneous	415	415
Recreation for Children	175	* 0
School Lunches & After School Meals	100	* 0
Subscriptions	25	25
Tuition & Fees	100	* 0
Uncovered Medical & Dental, Prescriptions	275	150
Work Lunches	140	140
Vacation	315 4,076	* 215 2,876
	<u>9,082</u>	<u>7,732</u>
Totals		
Mortgage	1,950	1,950
All other Personal Living Expenses	<u>7,132</u>	<u>5,782</u>
	<u>9,082</u>	<u>7,732</u>
Personal Living Expenses Inflated @ 2.5% for 3 Years		<u>6,227</u>

* Added/amended by the analyst.

Smith v. Smith
Husband's Ability to Pay Support
3/31/08

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
		+	-	-	-	-	+	+	+	-	+	=	-	-	=	=
Year	Age	ABC & Military Employment Earnings 2.0% COLA	FICA	401(k) Deductions	Alimony	Child Support	Defined Contribution Plans Draw	Def. Benefit & Military Draw*	Social Security 2.5% COLA	Federal & State Income Tax	Draws From Investments	Net Disposable Income	Mortgage or Rent	Living Expenses 2.5% Inflation	Annual (Deficit) or Surplus	Monthly (Deficit) or Surplus
1	48	225,000	(9,103)	(15,000)	(60,000)	(38,400)	0	0	0	(30,199)	20,000	92,298	(28,354)	(63,516)	428	36
2	49	227,250	(9,136)	(15,000)	(60,000)	(25,200)	0	0	0	(32,755)	8,000	93,160	(28,354)	(65,104)	(298)	(25)
3	50	195,000	(8,668)	(15,000)	(60,000)	(25,200)	0	0	0	(24,030)	33,000	95,102	(28,354)	(66,731)	17	1
4	51	196,950	(8,696)	(15,000)	(60,000)	0	0	0	0	(24,418)	8,000	96,836	(28,354)	(68,400)	82	7
5	52	198,920	(8,725)	(15,000)	(60,000)	0	0	14,412	0	(29,258)	0	100,349	(28,354)	(70,110)	1,885	157
6	53	200,909	(8,754)	(15,000)	(60,000)	0	0	14,412	0	(30,230)	0	101,337	(28,354)	(71,863)	1,121	93
7	54	202,918	(8,783)	(15,000)	(60,000)	0	0	14,412	0	(31,190)	0	102,357	(28,354)	(73,659)	344	29
8	55	204,947	(8,812)	(15,000)	(60,000)	0	0	14,412	0	(32,139)	0	103,408	(28,354)	(75,501)	(447)	(37)
9	56	206,996	(8,842)	(15,000)	(60,000)	0	0	14,412	0	(33,077)	1,000	105,490	(28,354)	(77,388)	(252)	(21)
10	57	209,066	(8,872)	(15,000)	(60,000)	0	0	14,412	0	(34,004)	2,000	107,603	(28,354)	(79,323)	(73)	(6)
11	58	211,157	(8,902)	(15,000)	(60,000)	0	0	14,412	0	(34,919)	3,000	109,748	(28,354)	(81,306)	88	7
12	59	0	0	0	(60,000)	0	55,000	146,412	0	(31,749)	2,000	111,663	(28,354)	(83,338)	(29)	(2)
13	60	0	0	0	0	0	55,000	146,412	0	(51,935)	0	149,477	(28,354)	(85,422)	35,702	2,975
14	61	0	0	0	0	0	55,000	146,412	0	(53,126)	0	148,286	(28,354)	(87,558)	32,375	2,698
15	62	0	0	0	0	0	55,000	146,412	0	(54,299)	0	147,113	(28,354)	(89,746)	29,013	2,418
16	63	0	0	0	0	0	55,000	146,412	0	(55,455)	0	145,957	0	(91,990)	53,967	4,497
17	64	0	0	0	0	0	55,000	146,412	18,000	(62,246)	0	157,166	0	(94,290)	62,876	5,240
18	65	0	0	0	0	0	55,000	146,412	18,450	(64,398)	0	155,464	0	(96,647)	58,817	4,901
19	66	0	0	0	0	0	55,000	146,412	18,911	(66,577)	0	153,746	0	(99,063)	54,683	4,557
20	67	0	0	0	0	0	55,000	146,412	19,384	(68,786)	0	152,010	0	(101,540)	50,470	4,206
21	68	0	0	0	0	0	55,000	146,412	19,869	(71,025)	0	150,255	0	(104,078)	46,177	3,848
22	69	0	0	0	0	0	55,000	146,412	20,365	(73,296)	0	148,481	0	(106,680)	41,801	3,483
23	70	0	0	0	0	0	55,000	146,412	20,874	(75,600)	0	146,687	0	(109,347)	37,340	3,112
24	71	0	0	0	0	0	55,000	146,412	21,396	(77,935)	0	144,873	0	(112,081)	32,792	2,733
25	72	0	0	0	0	0	55,000	146,412	18,000	(79,203)	0	140,209	0	(114,883)	25,326	2,111
26	73	0	0	0	0	0	55,000	146,412	18,450	(81,520)	0	138,342	0	(117,755)	20,586	1,716
27	74	0	0	0	0	0	55,000	146,412	18,911	(83,869)	0	136,454	0	(120,699)	15,755	1,313
28	75	0	0	0	0	0	55,000	146,412	19,384	(86,249)	0	134,547	0	(123,716)	10,831	903
29	76	0	0	0	0	0	55,000	146,412	19,869	(88,661)	0	132,620	0	(126,809)	5,810	484
30	77	0	0	0	0	0	55,000	146,412	20,365	(91,105)	0	130,672	0	(129,980)	693	58
31	78	0	0	0	0	0	55,000	146,412	20,874	(93,583)	0	128,704	0	(133,229)	(4,525)	(377)
		2,279,113	(97,292)	(165,000)	(720,000)	(88,800)	1,100,000	3,029,124	293,104	(1,746,836)	77,000	3,960,413	(425,304)	(2,921,753)	613,355	

* Military Retirement estimated to be \$1,201/mo.; ABC Co. Pension estimated to be \$11,000/mo. at age 60.

Smith v. Smith
Husband's Retirement Savings Based on Property Settlement
3/31/2008

Defined Contribution Plans & IRAs

Money Purchase Pension Plan #XY-9876	0
Retirement Savings Plan #JK-6543	0
IRA #02-3456	11,000
IRA II #98-7654	48,800
403b Plan #9876	0
IRA III #6543	0
	<u>59,800</u>

Company Contribution-401(k)	2,000
Company Contribution-Money Purchase	10,000
Company Contribution-Other	5,000
Husband's Contribution-401(k)	15,000
	<u>32,000</u>

Allocation:	<u>100%</u>	<u>0%</u>	<u>25%</u>	<u>35%</u>	<u>40%</u>
Balance at Divorce	59,800	0	14,950	20,930	23,920
Investment Type:		Cash	Fixed Inc.	Fixed Inc.	Equities
Investment Vehicle	Average	12 Mo. C.D.	U.S. Treas.	Bond Fund	Stock Avg.
Return %:	6.5%	2.0%	5.5%	6.0%	7.5%

Year	Age					Annual Return	Cumulative Return	Contribution	Distribution	Investment Balance
1	48	0	822	1,256	1,794	3,872	3,872	32,000	0	95,672
2	49	0	1,315	2,009	2,870	6,194	10,066	32,000	0	133,866
3	50	0	1,841	2,811	4,016	8,668	18,734	32,000	0	174,534
4	51	0	2,400	3,665	5,236	11,301	30,035	32,000	0	217,835
5	52	0	2,995	4,575	6,535	14,105	44,140	32,000	0	263,940
6	53	0	3,629	5,543	7,918	17,090	61,230	32,000	0	313,030
7	54	0	4,304	6,574	9,391	20,269	81,499	32,000	0	365,299
8	55	0	5,023	7,671	10,959	23,653	105,152	32,000	0	420,952
9	56	0	5,788	8,840	12,629	27,257	132,409	32,000	0	480,209
10	57	0	6,603	10,084	14,406	31,093	163,502	32,000	0	543,302
11	58	0	7,470	11,409	16,299	35,178	198,680	32,000	0	610,480
12	59	0	8,394	12,820	18,314	39,528	238,208	0	(55,000)	595,008
13	60	0	8,181	12,495	17,850	38,526	276,734	0	(55,000)	578,534
14	61	0	7,955	12,149	17,356	37,460	314,194	0	(55,000)	560,994
15	62	0	7,714	11,781	16,830	36,325	350,519	0	(55,000)	542,319
16	63	0	7,457	11,389	16,270	35,116	385,635	0	(55,000)	522,435
17	64	0	7,183	10,971	15,673	33,827	419,462	0	(55,000)	501,262
18	65	0	6,892	10,527	15,038	32,457	451,919	0	(55,000)	478,719
19	66	0	6,582	10,053	14,362	30,997	482,916	0	(55,000)	454,716
20	67	0	6,252	9,549	13,641	29,442	512,358	0	(55,000)	429,158
21	68	0	5,901	9,012	12,875	27,788	540,146	0	(55,000)	401,946
22	69	0	5,527	8,441	12,058	26,026	566,172	0	(55,000)	372,972
23	70	0	5,128	7,832	11,189	24,149	590,321	0	(55,000)	342,121
24	71	0	4,704	7,185	10,264	22,153	612,474	0	(55,000)	309,274
25	72	0	4,253	6,495	9,278	20,026	632,500	0	(55,000)	274,300
26	73	0	3,772	5,760	8,229	17,761	650,261	0	(55,000)	237,061
27	74	0	3,260	4,978	7,112	15,350	665,611	0	(55,000)	197,411
28	75	0	2,714	4,146	5,922	12,782	678,393	0	(55,000)	155,193
29	76	0	2,134	3,259	4,656	10,049	688,442	0	(55,000)	110,242
30	77	0	1,516	2,315	3,307	7,138	695,580	0	(55,000)	62,380
31	78	0	858	1,310	1,871	4,039	699,619	0	(55,000)	11,419
								<u>352,000</u>	<u>(1,100,000)</u>	

Smith v. Smith
Husband's Investment Savings Based on Property Settlement
3/31/2008

Checking Account #5689	2,500
Checking Account #9876	0
Savings Account #1234	11,500
ABC Corporation Stock-200 shr	20,000
Amer. Century I #3698	0
Jones Fund #1478	0
Janus-Worldwide #9998	0
Janus-Twenty \$8889	0
eTrade Account #2589	4,000
	<u>38,000</u>

Allocation:	<u>100%</u>	<u>0%</u>	<u>25%</u>	<u>35%</u>	<u>40%</u>
Balance at Divorce	38,000	0	9,500	13,300	15,200
Investment Type:	Cash	Fixed Inc.	Fixed Inc.	Equities	
Investment Vehicle	Average	12 Mo. C.D.	U.S. Treas.	Bond Fund	Stock Avg.
Return %:	6.5%	2.0%	5.5%	6.0%	7.5%

Year	Age					Annual Return	Cumulative Return	Draws	Surplus Contribution or Deficit Distribution	Net Proceeds After Sale of Rental Prop. & Dwnpmt on New House	Investment Balance
1	48	0	523	798	1,140	2,461	2,461	(20,000)	428	105,500	126,389
2	49	0	1,738	2,654	3,792	8,184	10,645	(8,000)	(298)		126,275
3	50	0	1,736	2,652	3,788	8,176	18,821	(33,000)	17		101,468
4	51	0	1,395	2,131	3,044	6,570	25,391	(8,000)	82		100,120
5	52	0	1,377	2,103	3,004	6,484	31,875	0	1,885		108,489
6	53	0	1,492	2,278	3,255	7,025	38,900	0	1,121		116,635
7	54	0	1,604	2,449	3,499	7,552	46,452	0	344		124,531
8	55	0	1,712	2,615	3,736	8,063	54,515	0	(447)		132,147
9	56	0	1,817	2,775	3,964	8,556	63,071	(1,000)	(252)		139,451
10	57	0	1,917	2,928	4,184	9,029	72,100	(2,000)	(73)		146,407
11	58	0	2,013	3,075	4,392	9,480	81,580	(3,000)	88		152,975
12	59	0	2,103	3,212	4,589	9,904	91,484	(2,000)	(29)		160,850
13	60	0	2,212	3,378	4,826	10,416	101,900	0	35,702		206,968
14	61	0	2,846	4,346	6,209	13,401	115,301	0	32,375		252,744
15	62	0	3,475	5,308	7,582	16,365	131,666	0	29,013		298,122
16	63	0	4,099	6,261	8,944	19,304	150,970	0	53,967		371,393
17	64	0	5,107	7,799	11,142	24,048	175,018	0	62,876		458,317
18	65	0	6,302	9,625	13,750	29,677	204,695	0	58,817		546,811
19	66	0	7,519	11,483	16,404	35,406	240,101	0	54,683		636,900
20	67	0	8,757	13,375	19,107	41,239	281,340	0	50,470		728,609
21	68	0	10,018	15,301	21,858	47,177	328,517	0	46,177		821,963
22	69	0	11,302	17,261	24,659	53,222	381,739	0	41,801		916,986
23	70	0	12,609	19,257	27,510	59,376	441,115	0	37,340		1,013,702
24	71	0	13,938	21,288	30,411	65,637	506,752	0	32,792		1,112,131
25	72	0	15,292	23,355	33,364	72,011	578,763	0	25,326		1,209,468
26	73	0	16,630	25,399	36,284	78,313	657,076	0	20,586		1,308,367
27	74	0	17,990	27,476	39,251	84,717	741,793	0	15,755		1,408,839
28	75	0	19,372	29,586	42,265	91,223	833,016	0	10,831		1,510,893
29	76	0	20,775	31,729	45,327	97,831	930,847	0	5,810		1,614,534
30	77	0	22,200	33,905	48,436	104,541	1,035,388	0	693		1,719,768
31	78	0	23,647	36,115	51,593	111,355	1,146,743	0	(4,525)		1,826,598
								<u>(77,000)</u>	<u>613,355</u>		

Smith v. Smith
Husband's Personal Living Expenses
3/31/2008

	<u>New House</u>		<u>New House Purchase</u>
Mortgage - Prin & Int Only	2,363		
			Purchase Price 350,000
			Less Downpayment (70,000)
			<u>Mortgage Balance (15 Yr., 6%) 280,000</u>
Housing & Furnishings			
Alarm	40		
Cable & Internet	89		
Water & Garbage	25		
Insurance	120		
Lawn & Pool Maintenance	100		
Maintenance & Repairs	250		
Property Taxes	450		
Telephone	50		
Utilities	<u>350</u>	1,474	
			Monthly Mortgage Payment <u>2,363</u>
Transportation			
Gas	300		
Insurance	100		
Licenses	10		
Maintenance, Oil & Changes	50		
Note	* <u>500</u>	960	
Personal			
Cell Phone	0		
Christmas, Parties, Gifts	100		
Clothing Replacement	150		
Dues (deducted from pay)	312		
Donations	* 50		
Entertainment	* 150		
Furniture Payments	150		
Groceries	400		
Haircuts & Personal Care	55		
Health Insurance & Disab.	252		
Laundry & Dry Cleaning	50		
Life & Disability Insurance	120		
Memberships	75		
Miscellaneous	* 300		
Work Lunches	400		
Subscriptions	10		
Uncovered Medical & Dental, Prescriptions	35		
Vacation	<u>250</u>	<u>2,859</u>	
			<u>7,656</u>
Totals			
Mortgage or Rent		2,363	
All other Personal Living Expenses		<u>5,293</u>	
			<u>7,656</u>

* Added by the analyst.

Smith v. Smith

Net Worth Accumulation of Marital Assets

3/31/08

	<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 Equity - 2% Appreciation	0	0	131,000	549,970
New Home - 2% Appreciation	0	646,656	0	0
Investment Assets	213,500	1,826,598	284,000	445,290
Retirement Assets	658,759	11,419	836,200	809,124
Other Assets & Debts	140,338	0	(8,800)	0
	<u>1,012,596</u>	<u>2,484,673</u>	<u>1,242,400</u>	<u>1,804,384</u>

