SPOUSAL SUPPORT ANALYTICAL MODELING REPORT

CASE IDENTIFICATION (REPORTED)

IN RE: MARRIAGE OF JOHN D SMITH AND JANE M SMITH

DOCKET NUMBER	PRIMARY STATUTE
24-FAM-001	Cal. Fam. Code § 4320
JURISDICTION	**REPORT DATE**
CA | SUPERIOR COURT OF CALIFORNIA	March 6, 2026

MODELED SUPPORT	ADVISORY TERM	AGGREGATE EXPOSURE	BUYOUT BENCHMARK
$359	*4.3 YEARS (MODELED BENCHMARK)*	*$18,524*	*$16,637*
CALIFORNIA DURATION-WEIGHTED RESTORATION MODELING	STATUTORY BASIS	UNDISCOUNTED TOTAL	NPV MODEL (5% MEDIAN)

PREPARED FOR	**ADV JACOB BETHELL** mENLO PARK, CA
SYSTEM GENERATED USING	*Alimony Calculator*
CLASSIFICATION	**Professional Settlement Planning Instrument**

SCOPE OF WORK & SETTLEMENT PLANNING CONTEXT

SETTLEMENT PLANNING INSTRUMENT

framework to facilitate mediation and litigation strategy. While not a substitute for legal advice or a forensic audit, it establishes a data-driven baseline for settlement discussions based on reconciled discovery

All calculations, including income normalization and NDI reconstruction, are predicated upon the integrity of discovery data provided by the parties. The instrument serves to translate raw financial discovery into jurisdictional modeling benchmarks.

Findings represent modeled outcomes consistent with publicly available statutory factors. Counsel should utilize

3. PROFESSIONAL AUTHENTICATION

INSTRUMENT PROVIDES AN AUTOMATED MODELING FRAMEWORK FOR SETTLEMENT PLANNING PURPOSES."

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1.0 IDENTIFICATION & ENGAGEMENT SCOPE

1.1 PURPOSE	**This instrument provides a computational financial modeling analysis to facilitate professional mediation and litigation strategy.**
1.2 MATTER REFERENCE	[illegible]
1.3 PARTIES (REPORTED)	Support Obligor: **John D Smith** [illegible]
1.4 ANALYSIS BASIS	*Predicated on Cal. Fam. Code § 4320 and prevailing 2026 progressive tax tiers.*
1.5 CLASSIFICATION	**Professional Settlement Planning Instrument**

1.6 IDENTIFICATION OF MODELED BASELINE

[illegible]	[illegible]
Annual Gross Income (Obligor)	**$62,000**
[illegible]	[illegible]
Audited Monthly MSOL Ceiling	**$5,000**
[illegible]	[illegible]

[illegible]

✓ DATA RECONCILIATION: COMPLETE ***✓ NDI RECONSTRUCTION: APPLIED***

✓ STATUTE CITATION: VERIFIED ***✓ TERMINATION AUDIT: ACTIVE***

SECTION II: CASE BACKGROUND & PARTY PROFILES

[illegible]

DATE OF MARRIAGE

June 15, 2015

[illegible]

DATE OF SEPARATION

January 1, 2024

[illegible]

TOTAL UNION DURATION

8.5 Years

[illegible]

[illegible]

PROFILE CATEGORY	PETITIONER — JOHN D SMITH	RESPONDENT — JANE M SMITH
Role in Analysis	Payor (Support Obligor)	Recipient (Support Obligee)
[illegible]	[illegible]	[illegible]
Health Status	Good	Good
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]

KEY ANALYTICAL FINDINGS

KEY FINDINGS

MODELED SUPPORT

$359

ADVISORY TERM

4.3 YEARS (MODELED BENCHMARK)

TOTAL EXPOSURE

NPV BUYOUT

MEDIAN

Analytical Strategy Trace: Results represent a sustainable modeling framework produced to facilitate global mediation and litigation planning.

[illegible]

CASE PROFILE

[illegible]	[illegible]
[illegible]	[illegible]
RECIPIENT GROSS ANNUAL:	$25,925

MODELED SUPPORT

$359 [illegible]

4.3 YEARS (MODELED BENCHMARK)

SETTLEMENT CORRIDOR

[illegible]	[illegible]	[illegible]
$305	*$359*	[illegible]

EST. LUMP-SUM BUYOUT

[illegible]

$16,637

[illegible] OBLIGATIONS ($400/MO) EXHAUSTING THE AVAILABLE NDI POOL BEFORE MAINTENANCE CAPACITY COULD BE FULLY REALIZED."

5.0 TAX TREATMENT & TCJA COMPLIANCE

TAX REFORM IMPACT

[illegible]

[illegible]

*"Under current federal law, support payments are **not deductible** for the paying spouse and not* [illegible]

LEGACY CASE EXCEPTION

*Should this matter involve a modification of an order entered **prior to Dec 31, 2018**, traditional tax-* [illegible]

[illegible]

DISCOVERY AUDIT BASELINE

RECONCILIATION OF REPORTED FINANCIAL DISCOVERY

[illegible] ensures that all calculated projections are based on the specific inputs provided by the user. A 3.5% imputed yield has been applied to all liquid assets as a conservative proxy for passive earning capacity.

[illegible]	[illegible]
JURISDICTION / STATE	CA
[illegible]	[illegible]
DATE OF SEPARATION	2024-01-01
[illegible]	[illegible]
MINOR CHILDREN	1
TAX FILING STATUS (REPORTED)	Post-TCJA Standard
[illegible]	[illegible]
JANE M SMITH GROSS ANNUAL	$25,925
[illegible]	[illegible]
JANE M SMITH RETAINED ASSETS	$55,000
REPORTED MONTHLY CHILD SUPPORT	$400

DATA INPUT CERTIFICATION

"System results are mathematically valid only if the reported values above accurately reflect the [illegible]

7.0 DATA INTEGRITY & DISCOVERY CHECKLIST

7.1 DISCOVERY BASIS MATRIX

This modeling analysis is predicated upon the integrity of the following discovery categories. Checklist indicates data

- [x] RECENT PAY STUBS (6 MO.)
- [ ] BUSINESS P&L STATEMENTS
- [x] MANDATORY EXPENSE AFFIDAVIT
- [ ] PROPERTY APPRAISAL

"Where specific granular discovery was missing (e.g., itemized tax deductions or specific asset sub-

AUTHENTICATION

DATA INTEGRITY LEVEL: BASED ON SELF-REPORTED DISCOVERY

PREDICATED ON PARTY-PROVIDED INPUTS

8.0 INFORMATION SOURCES & DATA INTEGRATION

8.1 DATA RELIED UPON (AS REPORTED BY USER)

[illegible] financial discovery phase.

[illegible]

Annual gross pools modeled from reported federal and state figures.

WAGE RECORDS / PAY STUBS

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] Imputed yield model applied to reported asset pools.

> ***INFORMATIONAL DISCLAIMER:***
> *Modeling accuracy is strictly proportional to the integrity of data provided by the user. No independent audit or [illegible]*

9.0 JURISDICTIONAL FRAMEWORK & ASSUMPTIONS

9.1 STATUTORY BASIS

[illegible]	[illegible]
Governing Law	Cal. Fam. Code § 4320
[illegible]	[illegible]
Duration Logic	*Duration modeled consistent with common discretionary benchmarks for marriages under 10 years.*

9.2 FOUNDATIONAL ASSUMPTIONS

INCOME CONTINUITY

[illegible]

TAX NEUTRALITY

Utilizes 2026 progressive tax tables assuming post-TCJA standards.

[illegible]

Imputes a conservative 3.5% annual return on all identified liquid portfolios.

[illegible]

[illegible]

[illegible]

[illegible] *hidden assets or business appraisal was performed.*

10.0 ANALYTICAL METHODOLOGY FRAMEWORK

10.1 THE SEQUENTIAL ANALYTICAL PATH

∑ **INCOME NORMALIZATION**

Conversion of annual gross discovery into neutral monthly benchmarks using smoothing algorithms.

NDI RECONSTRUCTION

Reconstruction of Net Disposable Income using 2026 progressive tax tiers.

SEQUENTIAL DEDUCTION AUDIT

STATUTORY COMPLIANCE GATE

11.0 VOCATIONAL CAPACITY & IMPUTATION AUDIT

11.1 RECIPIENT EARNING CAPACITY AUDIT

The modeling analysis establishes a vocational baseline predicated on reported discovery and educational background.

EDUCATION BASIS

BACHELORS

Supports vocational baseline.

EMPLOYABILITY

FULL-TIME

Current status reported.

[illegible]	[illegible]
ANALYTICAL GROSS:	***$25,925/yr***

11.2 JUDICIAL IMPUTATION STANDARDS

"Model reflects reported current earnings; imputation may materially alter need analysis pending

Should a court find that the Recipient is under-employed relative to their educational credentials or health status, income may be 'imputed' at a higher level.

12.0 ANALYSIS OF INCOME - THE PAYOR

SUPPORT OBLIGOR (PAYOR)

NORMALIZED MONTHLY GROSS
ECONOMIC CAPACITY BASELINE

$5,167

INCOME COMPONENT	ANNUAL BASIS	AUDIT STATUS
1. Base Earned Wages (W-2)	$50,000	*Reported*
2. Variable Bonus/Comm.	$0	*36-mo Avg*
3. Investment & Passive Dividends	$12,000	*VERIFIED*
RECONCILED AGGREGATE ANNUAL	**$62,000**	***$5,167/mo***

[illegible]

"To ensure modeling stability, the Payor's variable compensation is smoothed over a 3-year horizon, preventing single-year fluctuations from distorting the long-term award baseline."

SUPPORT OBLIGEE (RECIPIENT)

[illegible]

VERIFIED INDEPENDENT RESOURCES

$2,160

INCOME STREAM	ANNUAL BASIS	MONTHLY AUDIT
[illegible]	[illegible]	[illegible]
2. Unearned Portfolio Yield	$1,92[illegible]	*IMPUTED*
[illegible]	[illegible]	[illegible]

RESOURCE RECONCILIATION

[illegible] ation. This ensures that the maintenance award is based on the technical economic shortfall rather than gross wage discovery alone."

BUSINESS OWNERSHIP ANALYSIS

RESULT: NO BUSINESS OWNERSHIP REPORTED

Discovery indicates that both parties are currently classified as standard wage earners (W-2). No material business ownership, corporate holdings, or [illegible]

15.0 INVESTMENT YIELD & PASSIVE DISCOVERY

15.1 METHODOLOGY

[illegible] economic capacity, including unearned cash-flow awarded in the property settlement.

PAYOR RETAINED YIELD	RECIPIENT RETAINED YIELD
$335	**$160**
RECONCILED	IMPUTED

[illegible]

*The total imputed monthly yield of **$495** has been integrated into the NDI differentials. [illegible]*

[illegible]

Modeling marital household spending during the marriage (MSOL Benchmark). Protocol: **Pre-Separation Marital Household Audit**.

[illegible]	[illegible]	[illegible]	[illegible]
HOUSING	RENT / MORTGAGE	$1,500	BANK STATEMENT
HOUSING	PROPERTY TAXES	$0	TAX RECORD
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
FOOD	GROCERIES	$600	BANK STATEMENT
TRANSPORT	VEHICLE & TRANSPORT	$300	BANK STATEMENT
[illegible]	[illegible]	[illegible]	[illegible]
FIXED	DEBT SERVICE	$0	CREDIT REPORT
MEDICAL	MEDICAL (OOP)	$100	BANK STATEMENT
[illegible]	[illegible]	[illegible]	[illegible]
LIFESTYLE	PERSONAL CARE	$200	[illegible]
LIFESTYLE	ENTERTAINMENT	$800	CREDIT CARD STMT
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]		$5,000	[illegible]

JUDICIAL REVIEW DISCLOSURE

[illegible]

17.0 LIFESTYLE ANALYSIS & MSOL BENCHMARKS

The Marital Standard of Living (MSOL) serves as the equitable ceiling for support modeling. This section establishes the benchmark for reasonable needs relative to the status quo union.

[illegible]

$5,000

[illegible]

LIFESTYLE PARITY INDEX

40%

POST-SUPPORT FULFILLMENT

POST-SUPPORT PARITY AUDIT

PARITY DIMENSION (POST-AWARD)	OUTCOME INDEX
RECIPIENT FULFILLMENT OF MSOL	*40%*
[illegible]	[illegible]

[illegible]

"Model output indicates estimated parity based on reported inputs."

SHORTFALL AUDIT & REASONABLE NEED

SHORTFALL METHODOLOGY

$5,000

$1,046

$3,354

JUDICIAL VARIANCE WARNING

interpretation of "basic necessities" versus "discretionary status".

15.0 NET DISPOSABLE INCOME (NDI) TRACE

PAYOR
JOHN D SMITH

RECIPIENT
JANE M SMITH

CAPACITY COMPONENT	PAYOR BASIS	RECEIVER BASIS
1. [illegible]	[illegible]	[illegible]
2. Est. Progressive Taxes & FICA	($1,141)	[illegible]
3. Health Insurance (Post-Separation)	[illegible]	[illegible]
4. PRE-SUPPORT NDI	$3,767	$1,646
FINAL PAYOR RESIDUAL (NDI)	$3,367	$1,646

RESIDUAL SUPPORT CAPACITY AUDIT

TRACEABILITY VERIFIED

PAYOR RESIDUAL NDI

$3,367

20.1 JURISDICTIONAL ANALYSIS TRACE

2. RECIPIENT RESOURCES (NDI) $1,646

ANALYTICAL BENCHMARK **$359**

obligor residual solvency.

NOTICE: AWARD SEVERELY THROTTLED BY PRIORITY CHILD SUPPORT OBLIGATIONS

11.0 SUPPORT SCENARIOS & TERM ANALYSIS

ADVISORY TERM BENCHMARK

4.3 YEARS (MODELED BENCHMARK)

BASIS: 8.5 YEAR UNION

STRATEGIC MODELING ALTERNATIVES

1. ANALYTICAL BASELINE **$359** /mo

100% JURISDICTIONAL CONFORMITY

[illegible] jurisdictional multipliers and reconciled NDI differentials.

2. FULL SHORTFALL BRIDGE MAX EXPOSURE **$3,354** /mo

[illegible]

The theoretical award required to bridge the total economic gap between Recipient resources and the established MSOL.

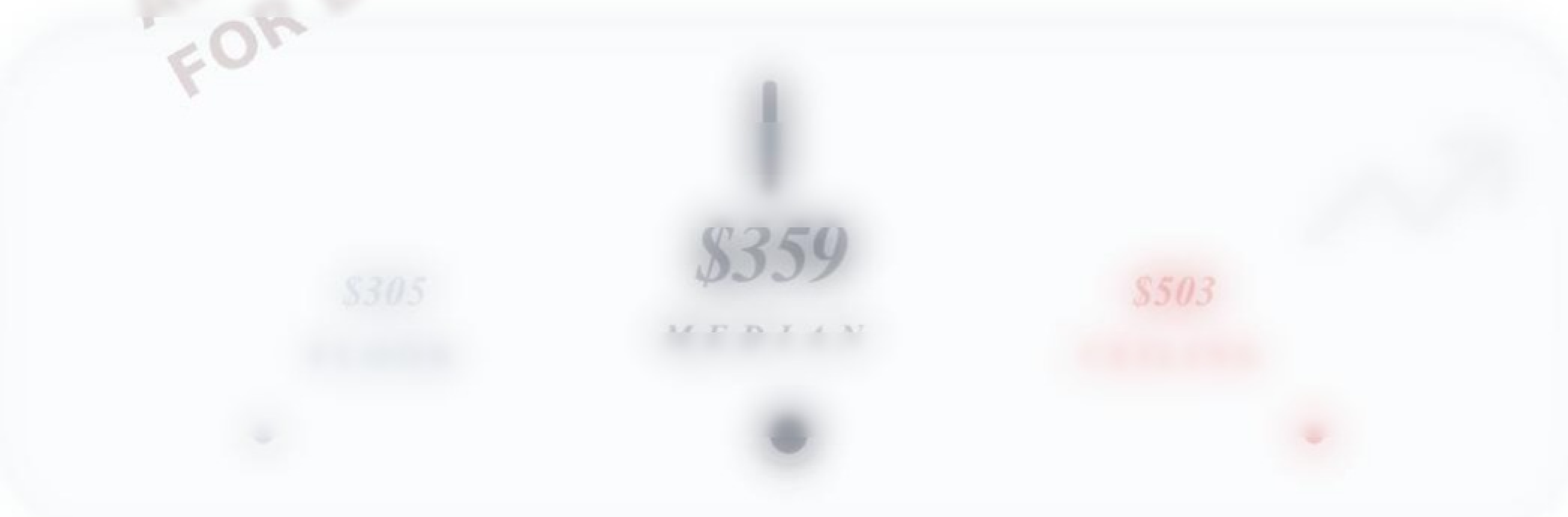
22.0 SETTLEMENT MODELING & CORRIDOR

22.1 STRATEGIC OUTCOME MATRIX

[illegible] assessment and global mediation.

MODELING TRACK	MONTHLY AMOUNT	ADVISORY TERM
[illegible] ANALYTICAL BASELINE MINIMUM.	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
LITIGATION RISK CEILING [illegible]	$503	4.3 YEARS (MODELED BENCHMARK)

22.2 VISUAL SETTLEMENT CORRIDOR



23.0 IMPACT OF PROPERTY DIVISION ON SUPPORT

23.1 PROPERTY-SUPPORT INTERACTION AUDIT

[illegible] on property awarded in the dissolution. This modeling integrates a 3.5% imputed annual return on liquid portfolios to identify self-support capacity.

PAYOR PROPERTY RETENTION

$115,000

[illegible] [illegible]

RECIPIENT PROPERTY RETENTION

$55,000

[illegible] [illegible]

RESOURCE OFFSET FINDING

"The Recipient's independent capacity includes imputed yields on liquid assets retained [illegible] Standard of Living is maintained."

24.0 LUMP-SUM EQUIVALENT (NPV) BUYOUT MODELING

24.1 METHODOLOGY & DISCOUNTING

Settlement buyouts translate recurring monthly exposure into a one-time lump sum equivalent. This modeling utilizes the "Present Value of an Annuity Due" formula, discounting future dollars to reflect an 'early settlement premium' and the time value of money.

ACTUARIAL FORMULA BASIS

P = PMT * [(1 - (1 + r)^-n) / r]

Where r = monthly discount rate, n = months, PMT = modeled award.

24.2 STRATEGIC NPV BUYOUT MATRIX

Buyout targets for modeled award of $359/mo over 4.3 years.

[illegible]	[illegible]	[illegible]
3.0% (Risk-Averse)	*$17,359*	*UPPER CORRIDOR*
[illegible]	[illegible]	[illegible]
7.0% (High Growth)	*$15,957*	*LOWER CORRIDOR*

SETTLEMENT ADVANTAGE

[illegible]

25.0 NEGOTIATION STRATEGY & RISK ANALYSIS

25.1 STRATEGIC SETTLEMENT ROADMAP

$305

ZERO-DEVIATION BASIS

$339

ANALYTICAL TARGET

$503

MAX LITIGATED RISK

25.2 LITIGATION RISK EXPOSURE AUDIT

Variable compensation smoothing (36-mo avg) minimizes the risk of immediate downward modification post-judgment.

JUDICIAL DEVIATION RISK

Discretionary weighting of lifestyle factors represents the primary source of variance between the median

26.0 JUDICIAL OUTCOME LIKELIHOOD MATRIX

26.1 OUTCOME LIKELIHOOD ESTIMATE BASED ON TYPICAL DISCRETIONARY PATTERNS

This matrix assesses the estimated likelihood of various judicial outcomes based on jurisdictional predictability and the identified [illegible]

POTENTIAL OUTCOME	MONTHLY RANGE	LIKELIHOOD	RISK LEVEL
NO SUPPORT / JURISDICTION RESERVED	$0	10%	LOW
[illegible]	[illegible]	[illegible]	[illegible]
MEDIAN AWARD (ANALYTICAL BASELINE)	$359 – $431	35%	STABLE
[illegible]	[illegible]	[illegible]	[illegible]

OUTCOME WEIGHTED MEDIAN

$359

[illegible]

COUNSEL PLANNING NOTE

[illegible]

17.0 JUDICIAL TECHNICAL MATRIX AUDIT

Technical trace for the modeled award based on jurisdictional statutory factors and identified deviation risks.

[illegible]	[illegible]	[illegible]
NEEDS OF RECIPIENT	HIGH	*Evaluated relative to MSOL benchmark.*
[illegible]	[illegible]	[illegible]
DURATION OF MARRIAGE	HIGH	*8.5 year union recorded.*
[illegible]	[illegible]	[illegible]
EARNING CAPACITY	MODERATE	*Based on documented vocational background.*

JUDICIAL DEVIATION RISK PROFILE

[illegible]

- *MARITAL STANDARD OF LIVING*
- [illegible]
- *LENGTH OF UNION*
- *CHILD SUPPORT PRIORITY*

[illegible] triggers alerts counsel to potential upward pressure on the statutory baseline. Evidence [illegible]

EXPERT-STYLE ANALYTICAL MODELING

28.0 ANALYST DECLARATION & SYSTEM DISCLOSURE

SCOPE OF ANALYSIS DECLARATION

[illegible] computational modeling engine. **This is a settlement planning tool, not a forensic [illegible]**

No independent forensic investigation, asset tracing, or legal opinion has been [illegible] [illegible] of the financial documentation provided by the parties.

[illegible] and jurisdictional modeling frameworks current to the 2026 legislative session.

[illegible] All findings are subject to judicial discretion and evidentiary review.

VERIFICATION PROTOCOL ACTIVE • SYSTEM [illegible]

Projections presented are consistent with the framework of Cal. Fam. Code § 4320. Findings reflect a stabilized

$359

4.3 YEARS (MODELED BENCHMARK)

- *Modeled baseline reflects duration-weighted balancing of § 4320 factors*

[illegible]

30.1 SENSITIVITY MATRIX

[illegible]

SCENARIO	MONTHLY	EXPOSURE
[illegible] *Standard 2026 model.*	[illegible]	[illegible]
[illegible] [illegible]	[illegible]	[illegible]
FULL SHORTFALL BRIDGE *Maximum exposure to maintain* [illegible]	$3,354	[illegible]

[illegible]

11.0 SUPPORTING SCHEDULES & EXHIBITS

EXHIBIT E: PRIORITY CHILD SUPPORT

GUIDELINE RECONCILIATION TRACE

GUIDELINE BASE:	$400
TOTAL OFFSET:	*$400*

PAYER RECONCILED	RECEIVER RECONCILED

SETTLEMENT PLANNING PARAMETERS

SETTLEMENT STRATEGY

INSTRUMENT ROLE

assumes all strategy responsibility.

DATA RELIANCE

conducted.

INSTRUMENT STATUS

15.0 AUTHENTICATION BLOCK

DIGITALLY GENERATED MODELING RECORD

PREPARED FOR	SYSTEM GENERATOR
ADV JACOB BETHELL	***ANALYTICAL MODELING***
TIMESTAMP	**RECORD ID**
MARCH 6, 2026, 04:02:31	**AC-2026-SYS-73979**

NO MANUAL SIGNATURE REQUIRED.