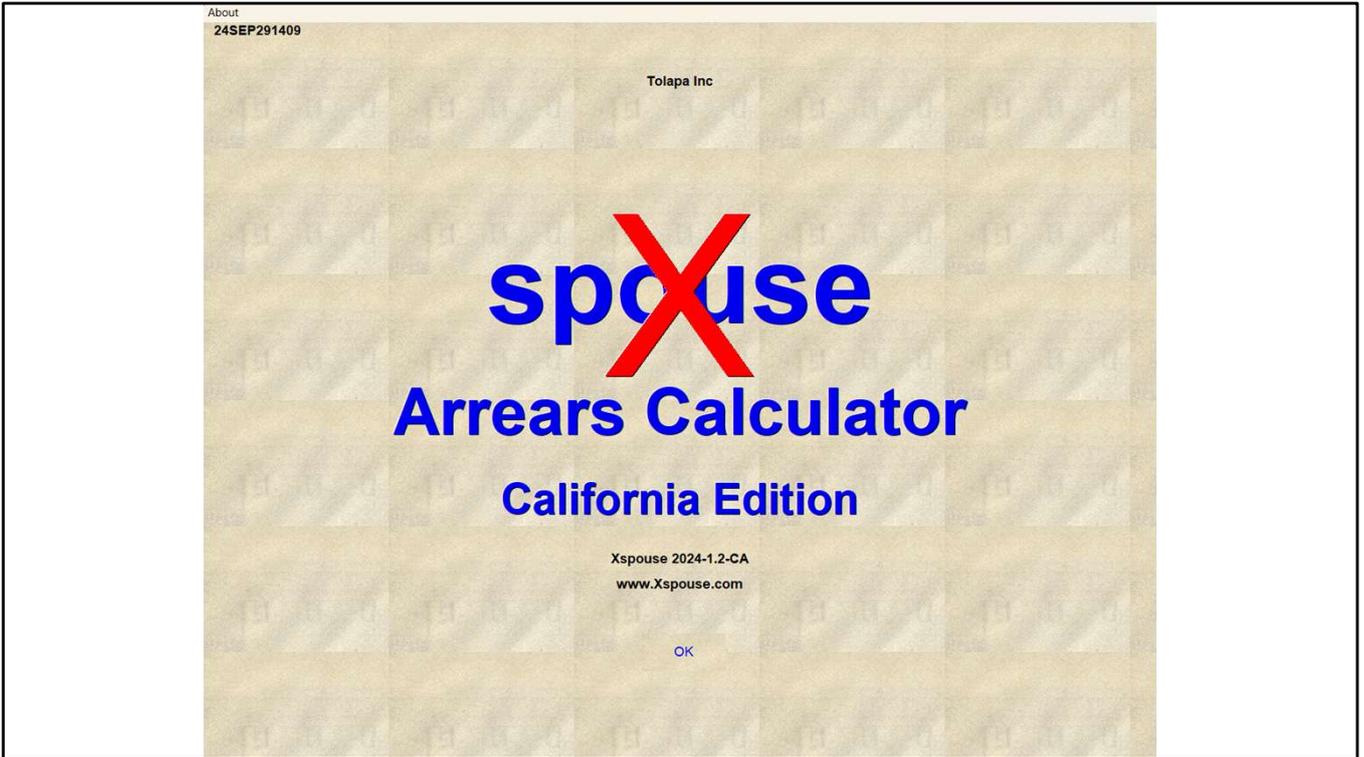


Intro 02

When you download and install Xspouse you will have two new desktop icons.

One to Xspouse the support calculator



Intro 03

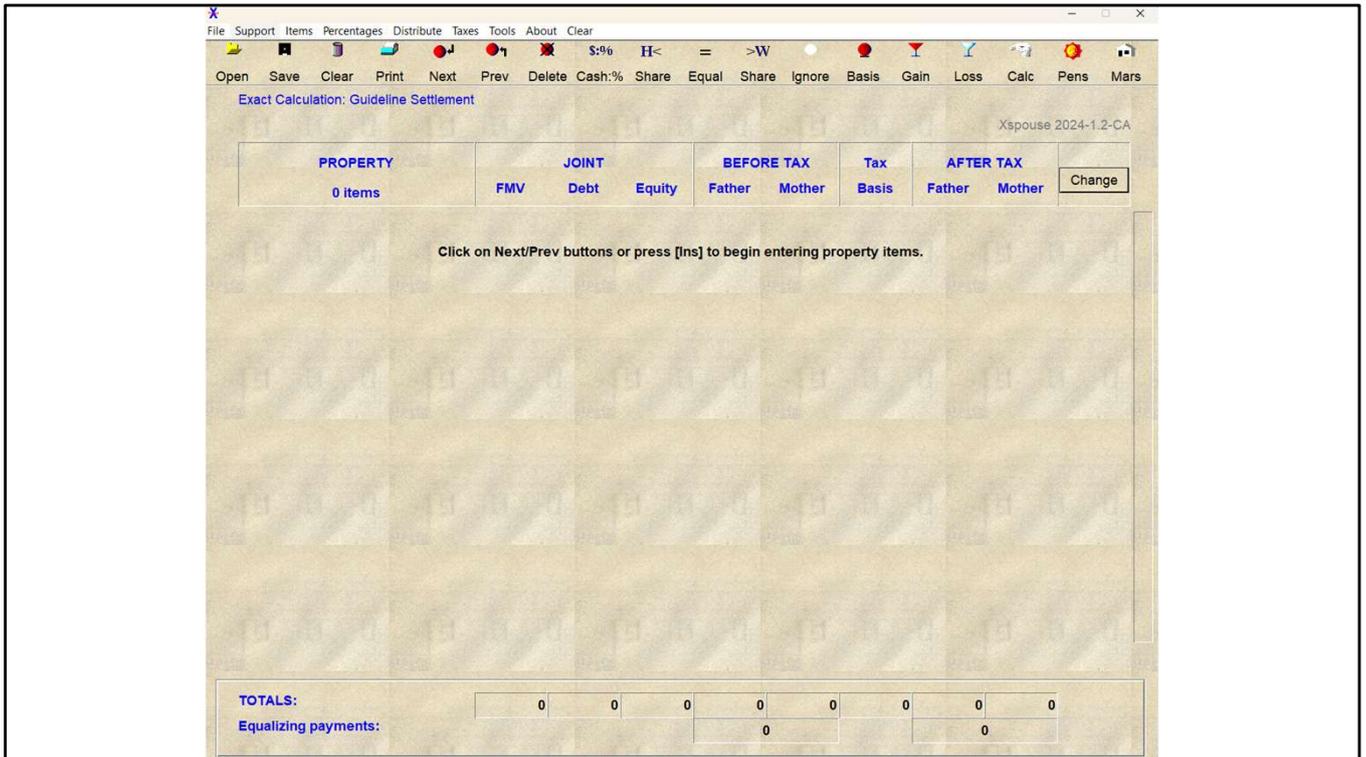
The other to Xarrears, the companion arrearage calculator.

	Father	Mother	Monthly figures	Cash Flow	Guideline	Proposed
Fixed Shares			2024			
#of children	0	1				
% time with NCP	20.00%	0.00%				
Filing status	SINGLE	HH/MLA	GUIDELINE	Comb. net spendable	0	0
# exemptions	1 *	2 *	Nets(adjusted)	Percent change	0%	0%
Wages+salary	0	0	Father	Father		
Self-employed income	0	0	Mother	Payment cost/benefit	0	0
Other taxable income	0	0	Total	Net spendable income	0	0
TANF+CS received	0	0	Support	Change from guideline	0	0
Other nontaxble income	0	0	Addons	% of combined spendable	0%	0%
New spouse income	0	0	Guidelin CS	% of saving over guideline	0%	0%
401(k) employee contrib	0	0	S.Clara SS	Total taxes	0	0
Adjustments to income	0	0	Total	Dep. exemption value	0	0
SS paid prev marriage	0	0	CS range: 0-0	# withholding allowances	0	0
CS paid prev marriage	0	0		Net wage paycheck	0	0
Health insurance	0	0		Mother		
Other medical expense	0	0		Payment cost/benefit	0	0
Property tax expense	0	0		Net spendable income	0	0
Ded interest expense	0	0	Proposed	Change from guideline	0	0
Contribution deduction	0	0	Tactic 9	% of combined spendable	0%	0%
Misc tax deductions	0	0	CS	% of saving over guideline	0%	0%
Qual bus income ded	0	0	SS	Total taxes	0	0
Required union dues	0	0	Total	Dep. exemption value	0	0
Mandatory retirement	0	0	Saving	# withholding allowances	0	0
Hardship deduction	0 *	0 *	Releases	Net wage paycheck	0	0
Other GDL deductions	0	0	Released to Father			
Child care expenses	0	0				

Wage/salary/bonus/commission income/earning capacity

Intro 04

When you open Xspouse you will find a menu item to “Property”



Intro 05

When you click on the Property menu item the Property screen opens up.

Today I will only talk about the Xspouse support calculator.

To return to that screen, select Support on the Property module main menu.

Fixed Shares		Father	Mother	Monthly figures	Cash Flow
#of children		0	1	2024	Guideline Proposed
% time with NCP		20.00%	0.00%		Comb. net spendable 0 0
Filing status		SINGLE	HH/MLA	GUIDELINE	Percent change 0% 0%
# exemptions		1 *	2 *	Nets(adjusted)	Father
Wages+salary		0	0	Father	Payment cost/benefit 0 0
Self-employed income		0	0	Mother	Net spendable income 0 0
Other taxable income		0	0	Total	Change from guideline 0 0
TANF+CS received		0	0	Support	% of combined spendable 0% 0%
Other nontaxble income		0	0	Addons	% of saving over guideline 0% 0%
New spouse income		0	0	Guidelin CS	Total taxes 0 0
401(k) employee contrib		0	0	S.Clara SS	Dep. exemption value 0 0
Adjustments to income		0	0	Total	# withholding allowances 0 0
SS paid prev marriage		0	0	CS range: 0-0	Net wage paycheck 0 0
CS paid prev marriage		0	0		Mother
Health insurance		0	0		Payment cost/benefit 0 0
Other medical expense		0	0		Net spendable income 0 0
Property tax expense		0	0	Proposed	Change from guideline 0 0
Ded interest expense		0	0	Tactic 9	% of combined spendable 0% 0%
Contribution deduction		0	0	CS	% of saving over guideline 0% 0%
Misc tax deductions		0	0	SS	Total taxes 0 0
Qual bus income ded		0	0	Total	Dep. exemption value 0 0
Required union dues		0	0	Saving	# withholding allowances 0 0
Mandatory retirement		0	0	Releases	Net wage paycheck 0 0
Hardship deduction		0 *	0 *	Released to Father	
Other GDL deductions		0	0		
Child care expenses		0	0		

01 I presume that most, if not all of you, are either past or current DissoMaster users.

If that is the case, I expect that the main input screen in Xspouse looks a little familiar to you.

2024	Xspouse 2024-1.2-CA				Monthly Figures		
Fixed Shares	Father	Mother	Monthly Figures		Cash Flow		
Number of children	0	1	2024		Guideline Proposed		
Percent time with NCP	20.00%	0.00%	GUIDELINE		Combined net spendable	0	0
Filing status	SINGLE HH/MLA		Nets (adjusted)		Percent change	0%	0%
Number of exemptions	1	2			Father		
Wages and salary	0	0	Father	0	Payment cost/benefit	0	0
Self employed income	0	0	Mother	0	Net spendable income	0	0
Other taxable income	0	0	Total	0	Change from guideline	0	0
TANF CS received	0	0	Support		% of combined spendable	0%	0%
Other non-taxable income	0	0	Addons	0	% of saving over guideline	0%	0%
New spouse income	0	0	Guideln CS	0	Total taxes	0	0
Employee 401-k contribution	0	0	S Clara SS	0	Dep. exemption value	0	0
Adjustments to income	0	0	Total	0	# withholding allowances	0	0
SS paid prev marriage	0	0	CS range: 0-0		Net wage paycheck	0	0
CS paid prev marriage	0	0	Proposed		Mother		
Health insurance	0	0	Tactic 9		Payment cost/benefit	0	0
Other medical expenses	0	0	CS	0	Net spendable income	0	0
Property tax expenses	0	0	SS	0	Change from guideline	0	0
Ded interest expense	0	0	Total	0	% of combined spendable	0%	0%
Contribution deduction	0	0	Saving	0	% of saving over guideline	0%	0%
Misc tax deductions	0	0	Releases	1	Total taxes	0	0
Qualified business income deduction	0	0			Dep. exemption value	0	0
Required union dues	0	0			# withholding allowances	0	0
Mandatory retirement	0	0			Net wage paycheck	0	0
Hardship deduction	0	0					
Other GDL deductions	0	0					
Child care expenses	0	0					
FC 4055 checking: ON							
Per Child Information							
	DOB	Timeshare	cce(F)	cce(M)	Addons Payor	Basic CS Payor	Pres CS Payor
All children		20 - 80	0	0	0 Father	0 Father	0 Father
	0000-00-00	20 - 80	0	0	0 Father	0 Father	0 Father

02 If you have a look at the printout of the main screen in Xspouse, you will immediately see the similarity to DissoMaster Report layout

DISSOMASTER REPORT				CASE NUMBER		
2024, Monthly						
Input Data	Father	Mother	Guideline (2024)	Cash Flow Analysis	Father	Mother
Number of children	0	1	Nets (adjusted)	Guideline		
% time with Second Parent	20%	0%	Father	0	Payment (cost)/benefit	0 0
Filing status	Single	HHMLA	Mother	0	Net spendable income	0 0
# Federal exemptions	1*	2*	Total	0	% combined spendable	0% 0%
Wages + salary	0	0	Support	0	Total taxes	0 0
401(k) employee contrib	0	0	Presumed	0	Comb. net spendable	0
Self-employment income	0	0	Basic CS	0	Proposed	
Other taxable income	0	0	Add-ons	0	Payment (cost)/benefit	0 0
Short-term cap. gains	0	0	Presumed Per Kid	0	Net spendable income	0 0
Long-term cap. gains	0	0	Child 1	0	NSI change from gdt	0 0
Other gains (and losses)	0	0	Santa Clara	0	% combined spendable	0% 0%
Ordinary dividends	0	0	Total	0	% of saving over gdt	0% 0%
Tax. interest received	0	0	Proposed, tactic 9	0	Total taxes	0 0
Social Security received	0	0	Presumed	0	Comb. net spendable	0
Unemployment compensation	0	0	Basic CS	0	Percent change	0.0%
Operating losses	0	0	Add-ons	0	Default Case Settings	
Ca. operating loss adj.	0	0	Presumed Per Kid			
Roy. partnerships, S corp, trusts	0	0	Child 1	0		
Rental income	0	0	Santa Clara	0		
Misc ordinary tax. inc.	0	0	Total	0		
Other nontaxable income	0	0	Savings	0		
New-spouse income	0	0	Mother	0		
SS paid other marriage	0	0	Father	0		
CS paid other relationship	0	0	No releases			
Adj. to income (ATI)	0	0				
9.3% elective PTE payment	0	0				
Ptr Support Pd. other P'ships	0	0				
Health insurance	0	0				
Qual. Bus. Inc. Ded.	0	0				
Itemized deductions	0	0				
Other medical expenses	0	0				
Property tax expenses	0	0				
Ded. interest expense	0	0				
Charitable contribution	0	0				
Miscellaneous itemized	0	0				
State sales tax paid	0	0				
Required union dues	0	0				
Mandatory retirement	0	0				
Hardship deduction	0*	0*				
Other gdt. adjustments	0	0				
AMT info (IRS Form 6251)	0	0				
Child support add-ons	0	0				
TANF, SSI and CS received	0	0				

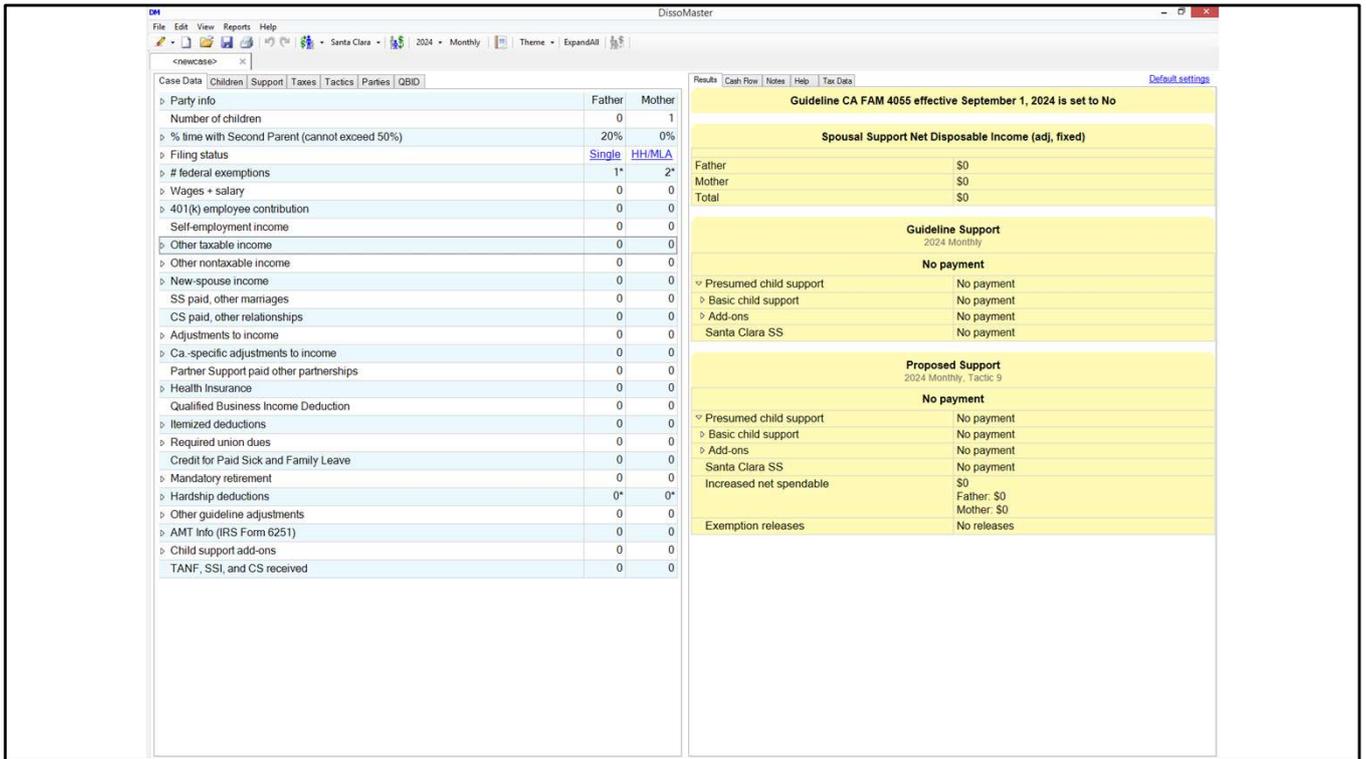
03 The DissoMaster Report layout is essentially the same as that of the Xspouse main screen printout.

The main difference being that because the “*Other taxable income*” field is expanded in the DissoMaster report, the per child information is set in the central column in order to reduce the number of rows.

In Xspouse the per child information is at the bottom of the printout.

This similarity is a reflection of the common heritage of both programs.

Today I will try to make your transition to using Xspouse easier by showing you where in Xspouse you will find corresponding DissoMaster features.



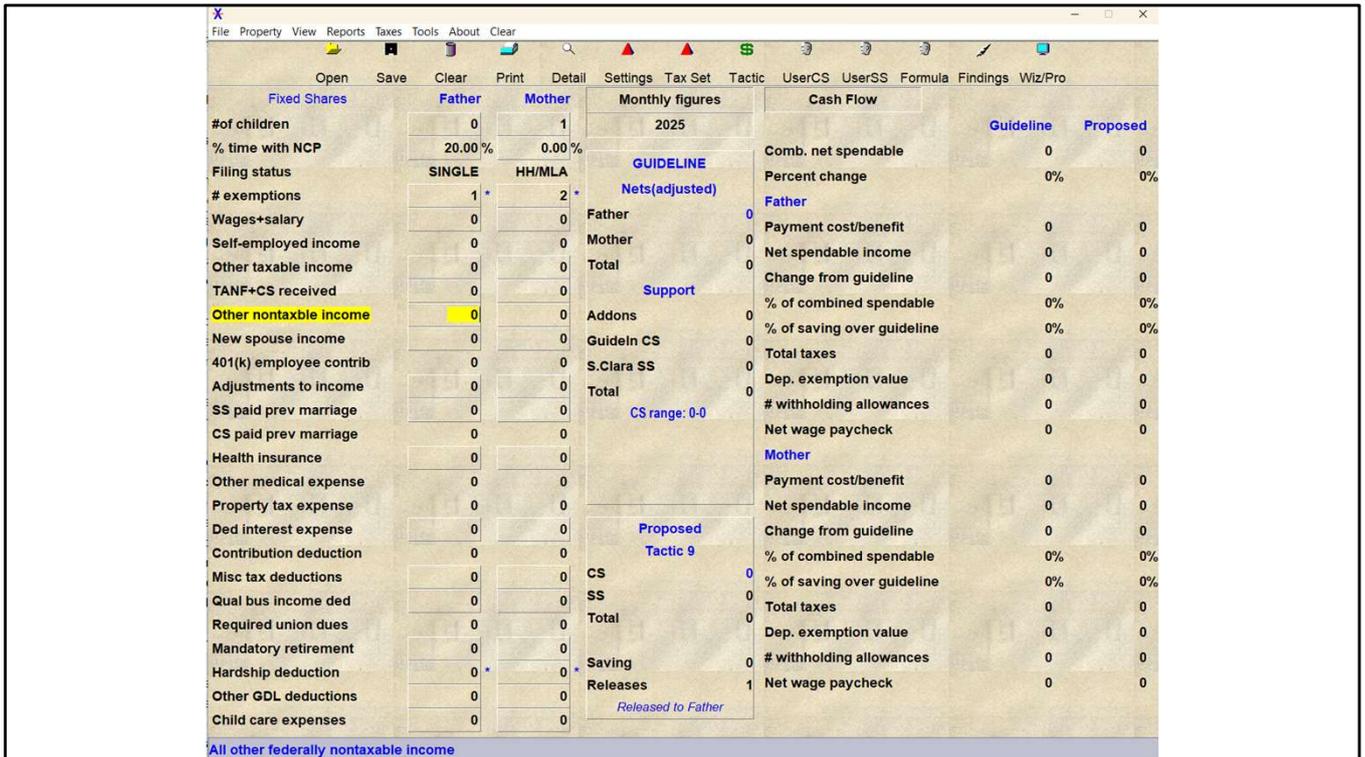
04 If we look at the main screen in DissoMaster, the main difference from Xspouse is that DissoMaster has moved to the use of Tabs and expandable input fields, whereas Xspouse uses Detail input windows and display option fields that I will describe In a moment.

The screenshot displays the DissoMaster software interface. The left pane shows a tree view of tax data for Father and Mother. The right pane shows a summary of support calculations.

	Father	Mother
Partly info		
Number of children	0	1
% time with Second Parent (cannot exceed 50%)	20%	0%
Filing status	Single	HH/MLA
# federal exemptions	1*	2*
Wages + salary	0	0
401(k) employee contribution	0	0
Self-employment income	0	0
Other taxable income	0	0
Short-term capital gains (Schedule D)	0	0
Long-term capital gains (Schedule D)	0	0
Other Gains (and losses) from Form 4797	0	0
Ordinary dividends	0	0
Taxable interest received	0	0
Social Security received	0	0
Unemployment compensation	0	0
Operating losses	0	0
Ca. operating loss adj.	0	0
Royalties, partnerships, S corporations, trusts, etc.	0	0
Rental income	0	0
Misc ordinary taxable income	0	0
Other nontaxable income	0	0
New-spouse income	0	0
SS paid, other marriages	0	0
CS paid, other relationships	0	0
Adjustments to income	0	0
Ca.-specific adjustments to income	0	0
Partner Support paid other partnerships	0	0
Health Insurance	0	0
Qualified Business Income Deduction	0	0
Itemized deductions	0	0
Required union dues	0	0
Credit for Paid Sick and Family Leave	0	0
Mandatory retirement	0	0
Hardship deductions	0*	0*
Other guideline adjustments	0	0
AMT Info (IRS Form 6251)	0	0

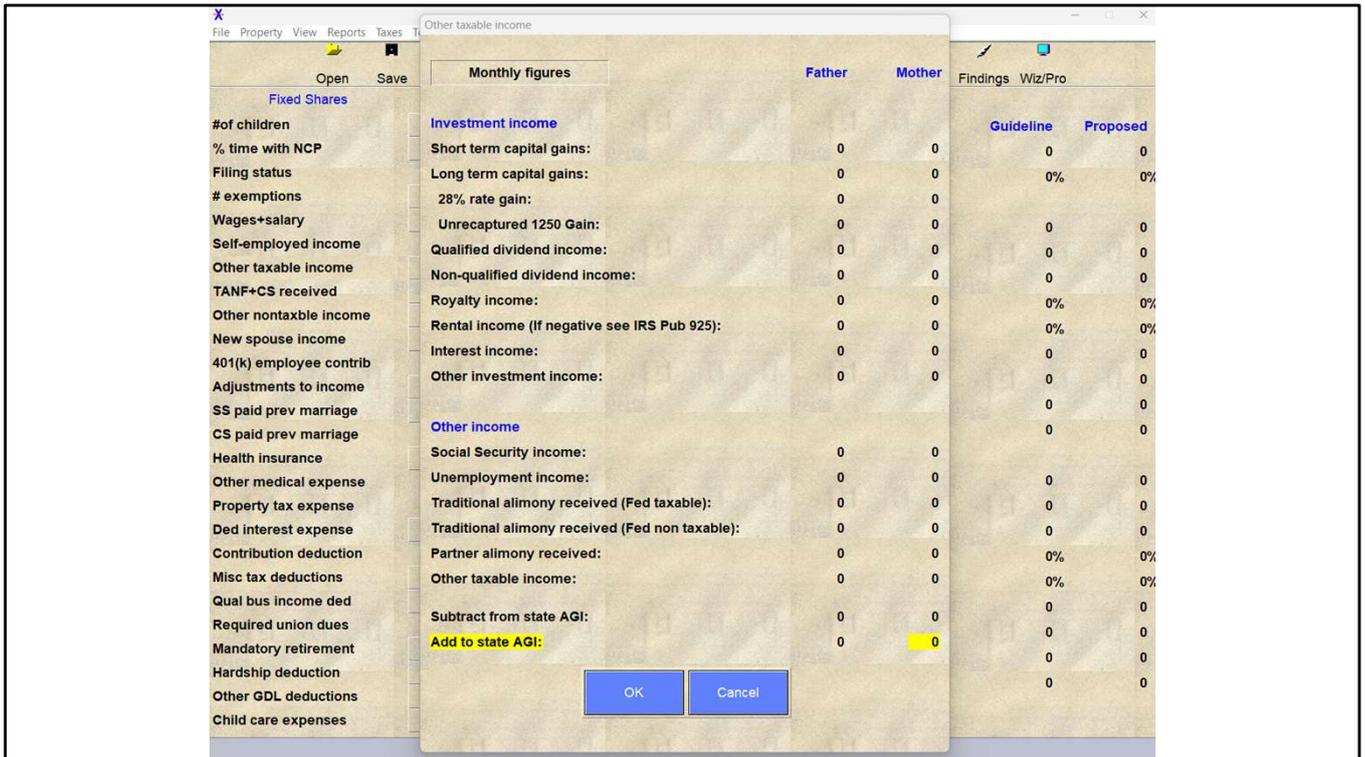
Guideline CA FAM 4055 effective September 1, 2024 is set to No	
Spousal Support Net Disposable Income (adj, fixed)	
Father	\$0
Mother	\$0
Total	\$0
Guideline Support	
2024 Monthly	
No payment	
Presumed child support	No payment
Basic child support	No payment
Add-ons	No payment
Santa Clara SS	No payment
Proposed Support	
2024 Monthly, Tactic 9	
No payment	
Presumed child support	No payment
Basic child support	No payment
Add-ons	No payment
Santa Clara SS	No payment
Increased net spendable	\$0
Father	\$0
Mother	\$0
Exemption releases	No releases

05 For example, in DissoMaster we expand the “Other taxable income” field by pressing the down arrow to access details of the other taxable income.



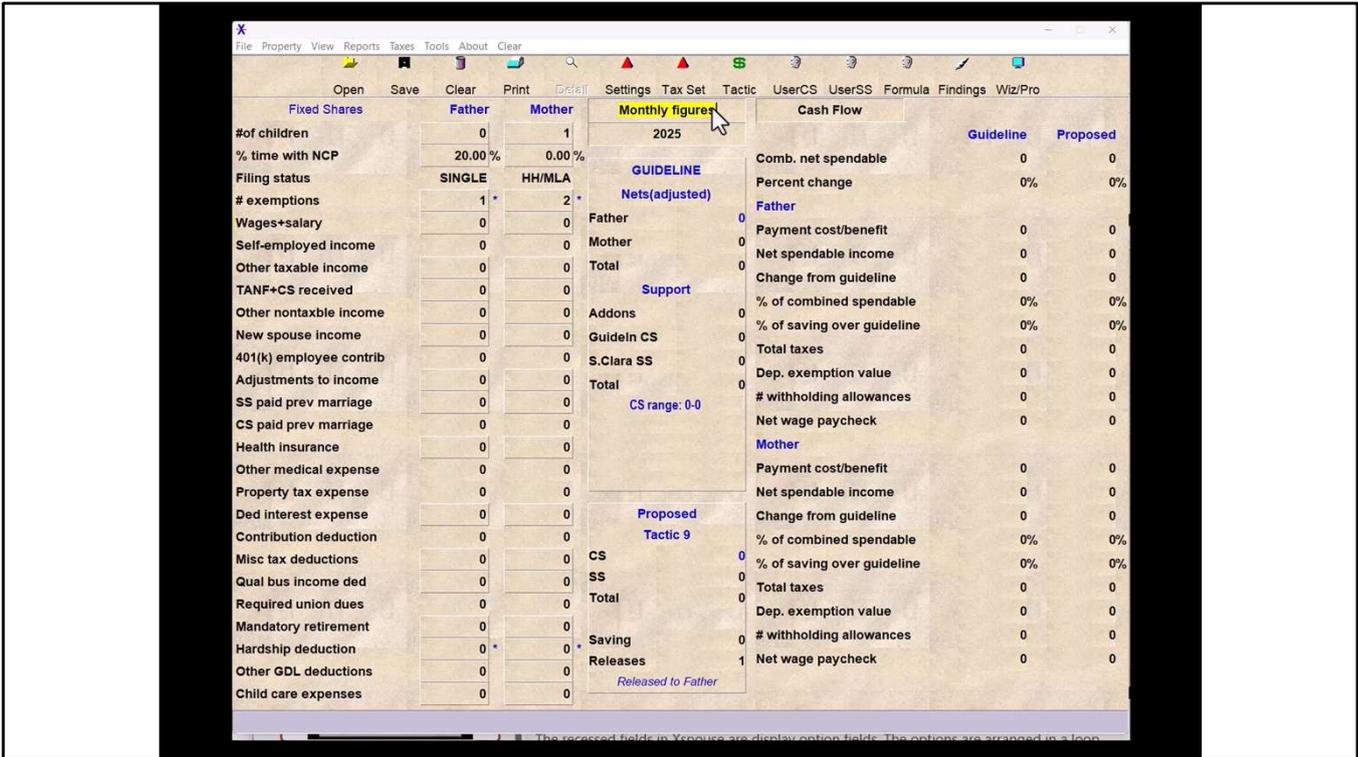
06 Xspouse on the other hand uses Detail input windows instead of expandable input fields.

In Xspouse all of the button like fields have a Detail input window associated with them. When the highlight is on one of these fields the Detail tool bar button becomes active. You can open the associated Detail input window for the highlighted field by pressing the Detail button, or you can press the “D” key on the keyboard or double left mouse button click on the highlighted field.

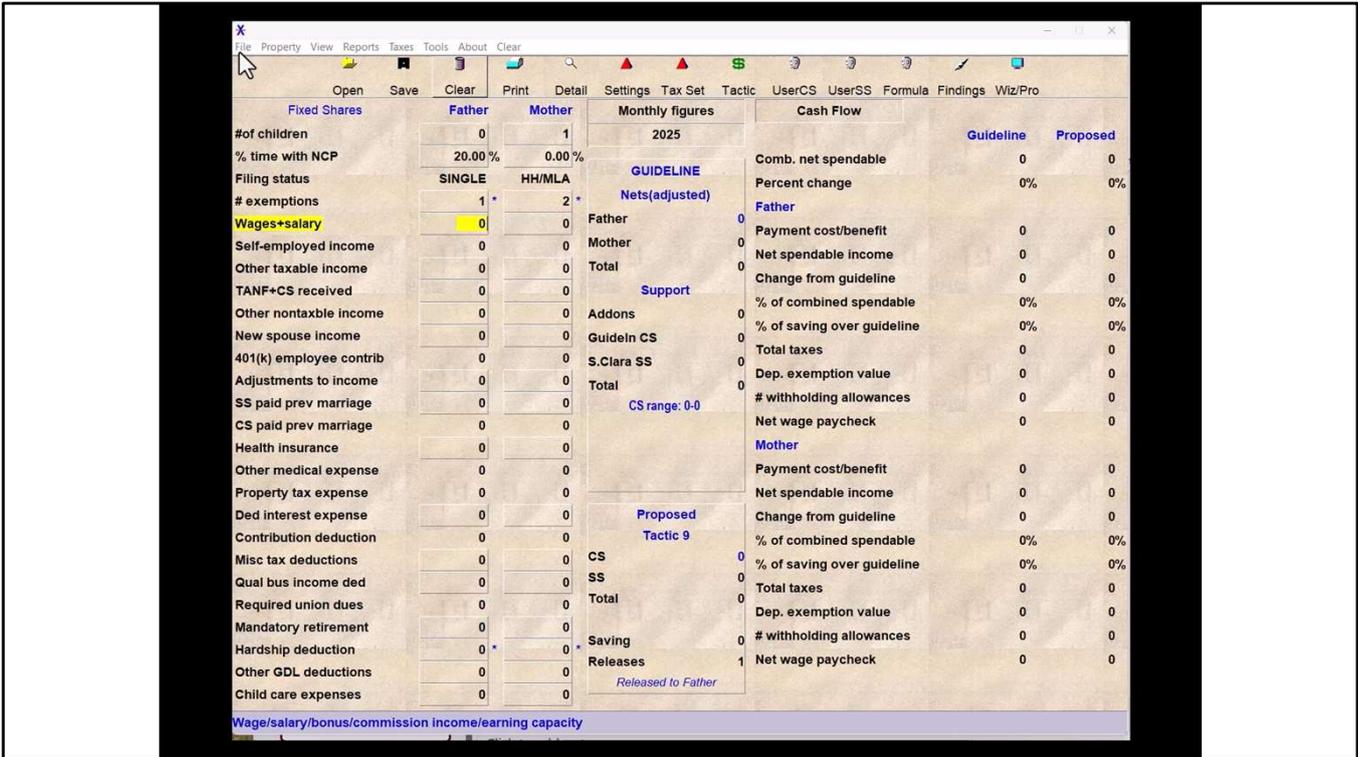


07 When we open the Detail input Window for the “Other taxable income” field, we see that the input option details are very similar to those for DissoMaster.

I don’t think that either the DissoMaster expandable fields or Xspouse’s Detail input windows is better than the other, it is simply a user preference and what you get used to.

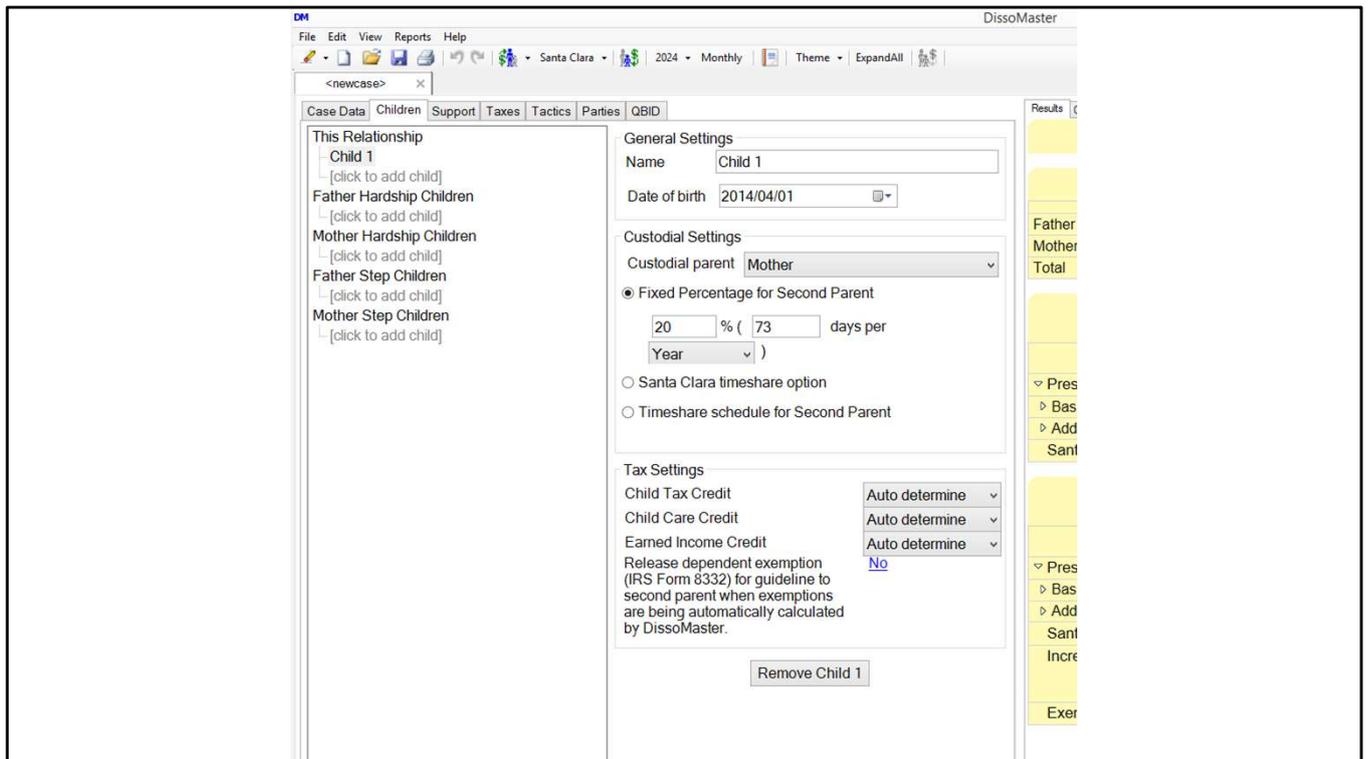


08 The recessed fields in Xspouse are display option fields. The options are arranged in a loop. To move forward through the loop press the space bar when highlighting the field or right mouse button click on the field. To move back through the loop press the back space key. When you loop through the display at right of screen and reach the Data detail view it will initially appear blank. As the label suggests, the Data detail view displays the contents of the Detail windows at left of screen when they are highlighted. It also allows users to edit the Detail windows via this view.



09 When you first download Xspouse, one of the first things that you may wish to do is to customize the appearance and layout. This is done via the File>Preferences menu item. The first item on my list of Preferences to change is to increase the Window size to the maximum display size. You can also change the color scheme and other display features.

Once you have selected what preferences you would like, press OK and close the program without saving the case file. On restart the new preferences will be active.



10 Now that we have set up Xspouse to our liking and have a basic understanding of how to navigate around the program, let's see where various DissoMaster equivalents are found in Xspouse starting with the Children tab in DissoMaster.

On this tab you can enter details for children of this relationship and that of other relationships. You can also manually set whether a particular child qualifies for a particular tax credit if ages are not set.

The screenshot displays the Xspouse software interface with a menu bar (File, Property, View, Reports, Taxes, Tools, About, Clear) and a toolbar. The main window is divided into several sections:

- Fixed Shares:** Husband (0), Wife (0)
- % time with NCP:** Husband (0.00%), Wife (0.00%)
- Filing status:** Husband (SINGLE), Wife (HH/MLA)
- # exemptions:** Husband (1 *), Wife (1 *)
- Wages+salary:** Husband (0), Wife (0)
- Self-employed income:** Husband (0), Wife (0)
- Other taxable income:** Husband (0), Wife (0)
- TANF+CS received:** Husband (0), Wife (0)
- Other nontaxable income:** Husband (0), Wife (0)
- New spouse income:** Husband (0), Wife (0)
- 401(k) employee contrib:** Husband (0), Wife (0)
- Adjustments to income:** Husband (0), Wife (0)
- SS paid prev marriage:** Husband (0), Wife (0)
- CS paid prev marriage:** Husband (0), Wife (0)
- Health insurance:** Husband (0), Wife (0)
- Other medical expense:** Husband (0), Wife (0)
- Property tax expense:** Husband (0), Wife (0)
- Ded interest expense:** Husband (0), Wife (0)
- Contribution deduction:** Husband (0), Wife (0)
- Misc tax deductions:** Husband (0), Wife (0)
- Qual bus income ded:** Husband (0), Wife (0)
- Required union dues:** Husband (0), Wife (0)
- Mandatory retirement:** Husband (0), Wife (0)
- Hardship deduction:** Husband (0 *), Wife (0 *)
- Other GDL deductions:** Husband (0), Wife (0)
- Child care expenses:** Husband (0), Wife (0)

The right side of the screen shows 'Monthly figures' for 2025, categorized by 'GUIDELINE' and 'Proposed' (Tactic 9). It includes sub-sections for 'Nets(adjusted)', 'Support', and 'Proposed' with various tax-related metrics like 'CS', 'SS', 'Total', 'Savings', and 'Releases'. The 'Cash Flow' section on the far right compares 'Guideline' and 'Proposed' values for items such as 'Comb. net spendable', 'Percent change', 'Payment cost/benefit', 'Net spendable income', 'Change from guideline', '% of combined spendable', '% of saving over guideline', 'Total taxes', 'Dep. exemption value', and '# withholding allowances'.

At the bottom, a blue status bar reads: "Number of children of this relationship primarily with this parent; if SPLIT CUSTODY, use detail!"

11 In Xspouse the child details are entered via the Detail input Window for #children or % time with NCP, both of which open the same Child Detail input window.

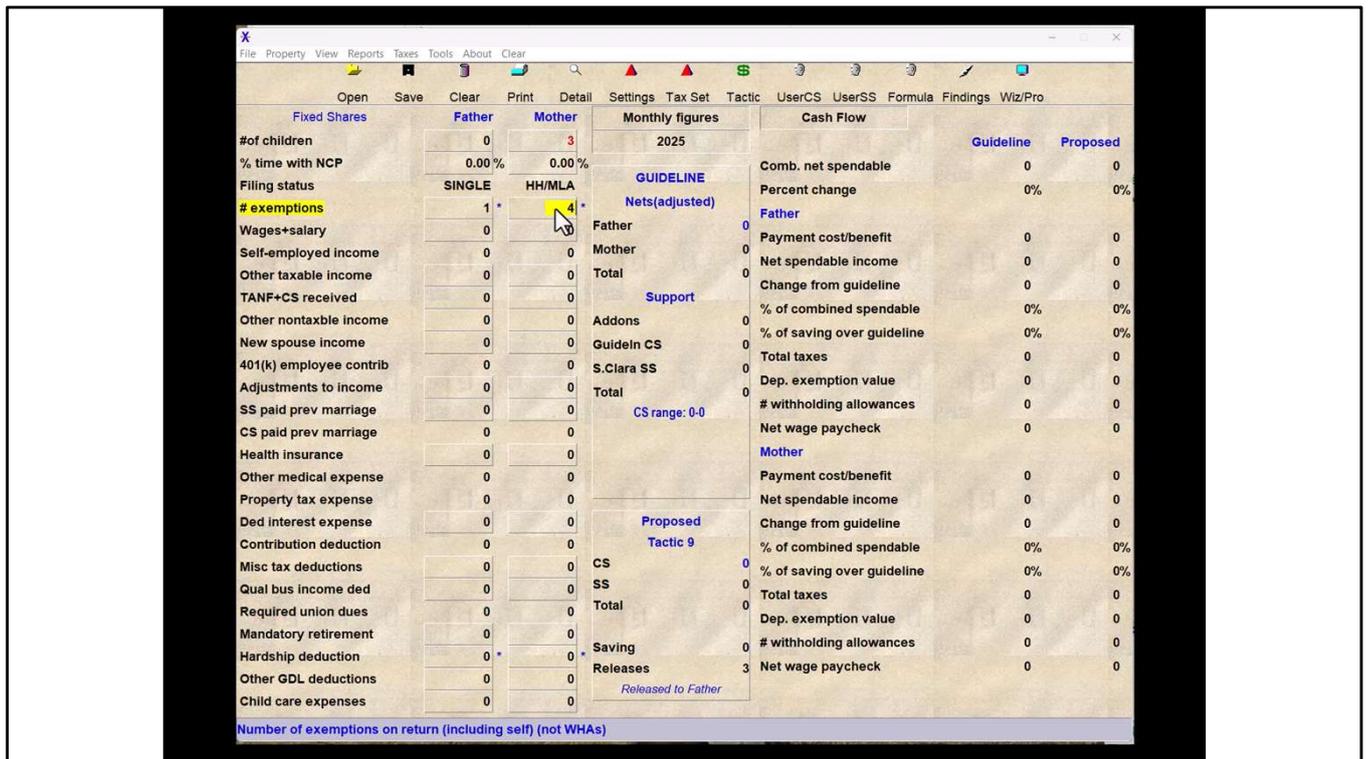
Before showing you the details in the Children detail window, I want to explain several related items on the main screen.

I draw your attention to the Asterisk beside the #exemptions fields and also lower down on the screen beside the Hardship deduction field.

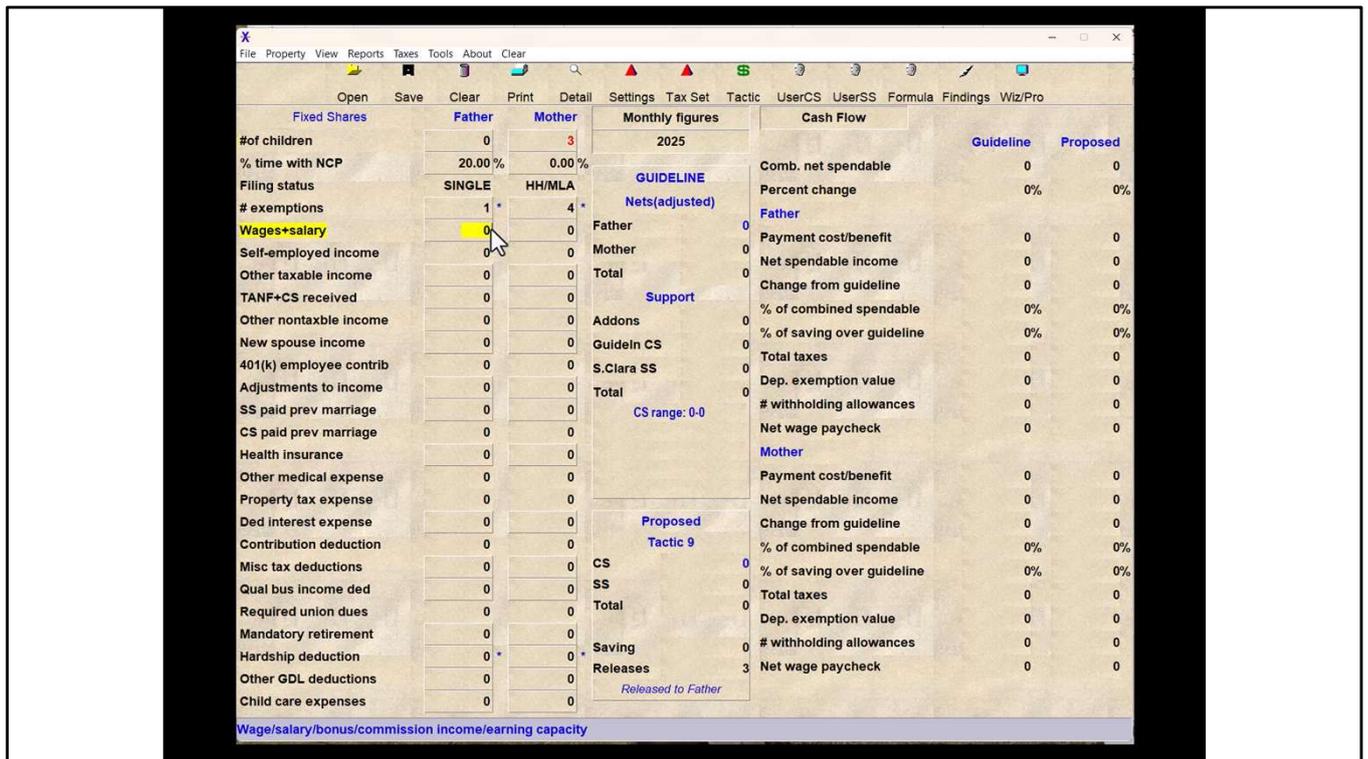
The Asterisk signifies that Xspouse is automatically calculating the details associated with these fields based on inputs elsewhere in the program that interact with these fields.

In the case of number of children if the child ages have not been entered via the Detail window this means that all of the children are assumed to qualify for all of the child tax credits.

This behaviour is exactly the same as in DissoMaster.



12 If all of the children don't qualify for all of the child tax credits and child ages have not been entered, then manual adjustment for which child qualifies for which tax credit needs to be made in the # exemptions Detail window. Once you make the change and return to the main screen, you will see that the Asterisk has disappeared for the parent in whose column the manual change was made. No asterisk means that automatic calculations have been switched off. If you wish to return to automatic calculation mode, you need to highlight the field and press the Asterisk key. Doing so undoes any manual changes that were made.



13 To avoid needing to manually input which child qualifies for what tax credit, age data needs to be entered in the Detail input window for number of children. I will demonstrate this with a simple scenario.

To correctly allocate the child tax credits it is sufficient to enter the birth year for each child.

Next let's have the oldest child being equally shared between the parents, but for tax purposes have the father as custodial parent.

To do so we need to toggle the custodial parent to father and to enter the time with NCP at 49.99% to indicate shared custody.

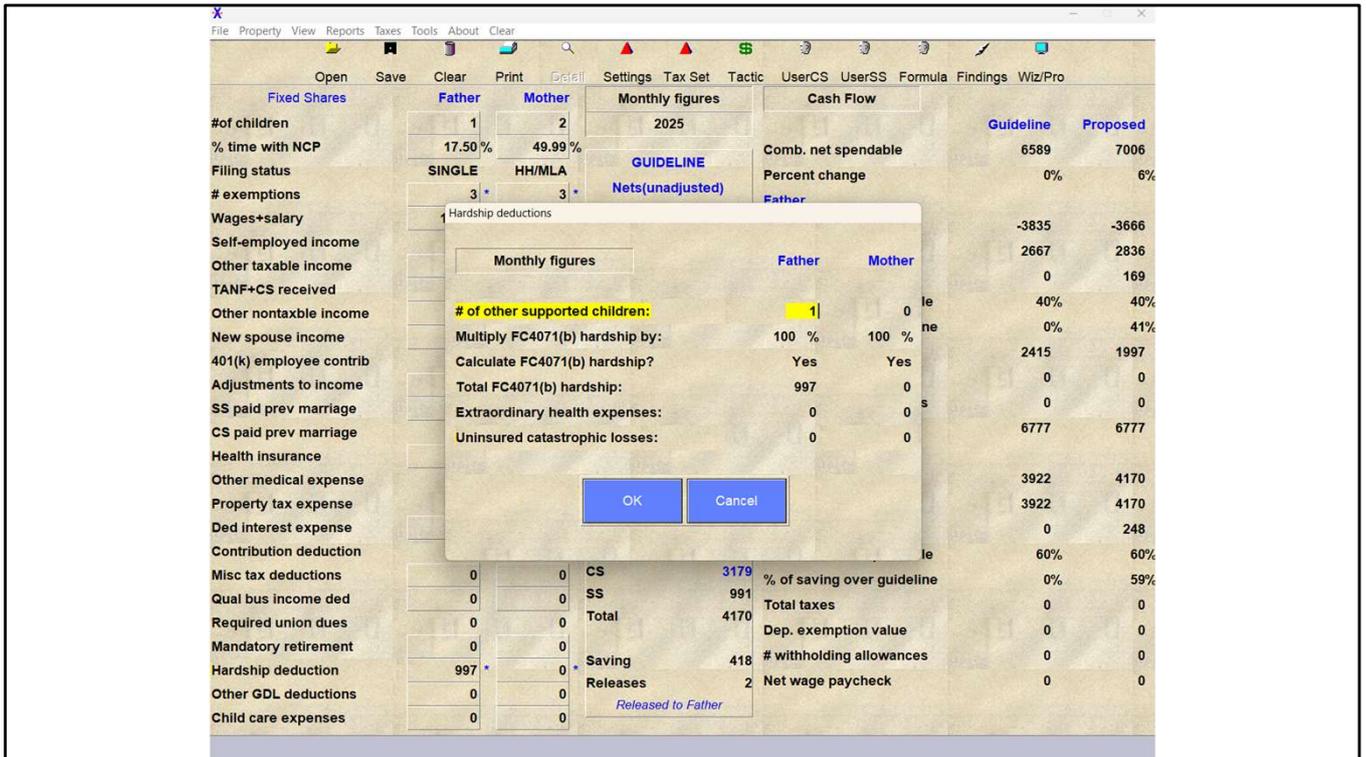
For the second and third children mother is the custodial parent, with the father having the second child for 35% of the time and no custodial time with the third child.

Once we have done this and return to the # exemptions Detail window we see that the children have been correctly allocated to the parents and correctly qualified for the child tax credits.

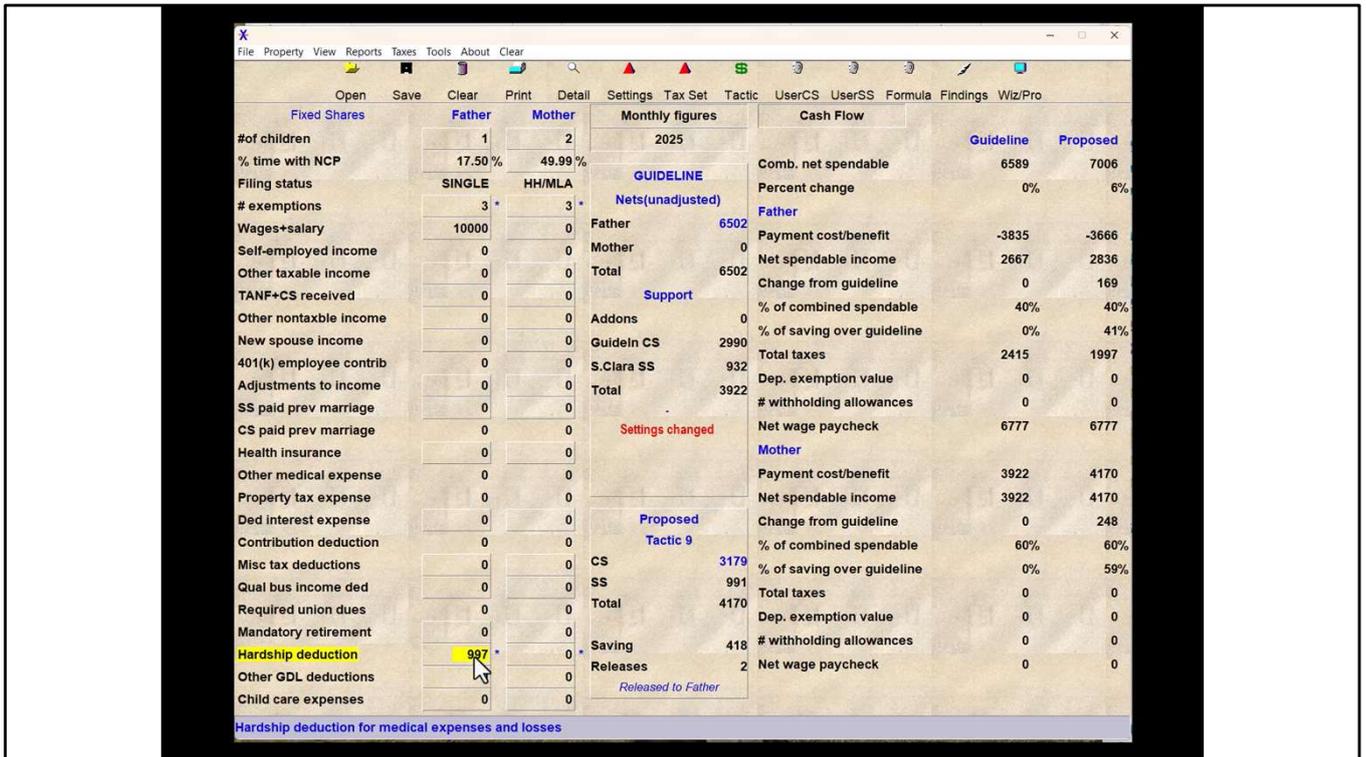


14 While in the child Detail window I want to show you several other features.

Firstly, this is the screen where you input dependent children from other relationships. Note that there is no input for ages of such children so you will need to make appropriate manual adjustments in the #exemptions detail window on the main screen for child tax credit qualification.

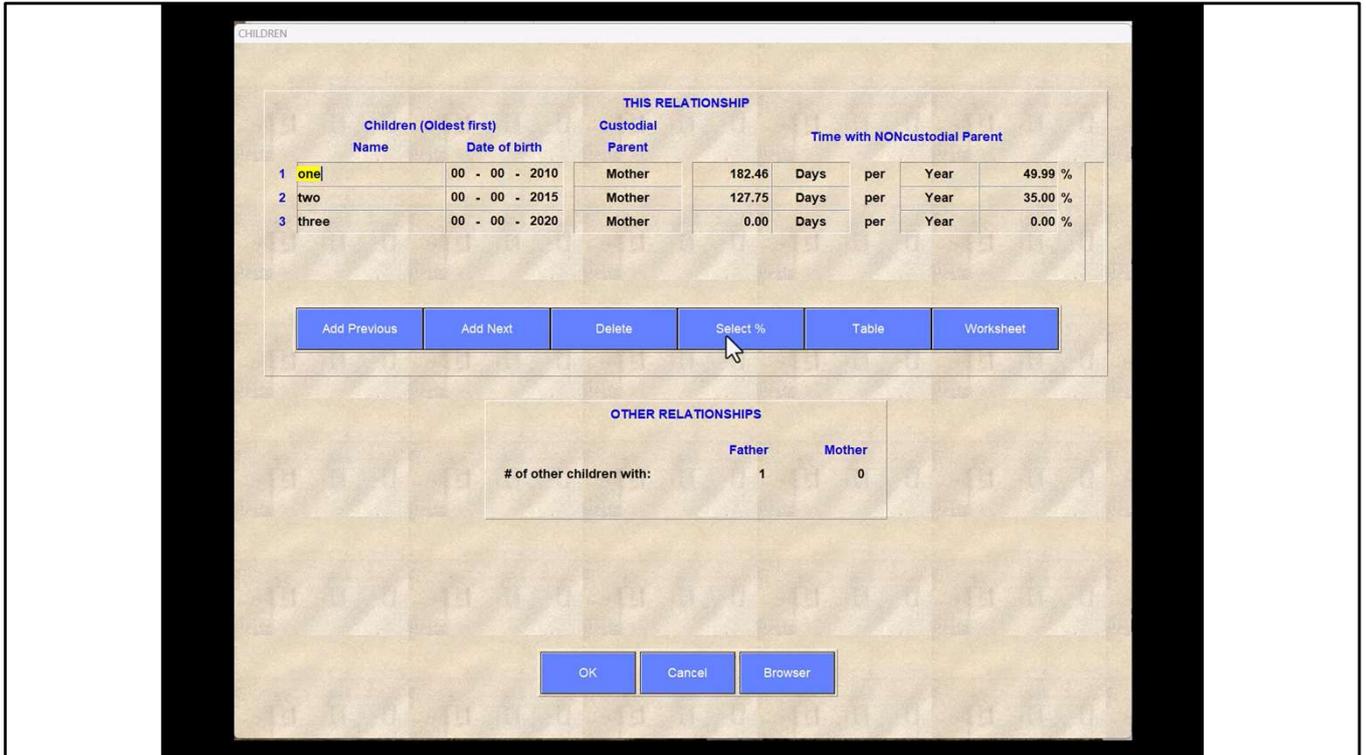


15 Secondly the **# children from other relationships** field is linked directly to the **Hardship deduction detail** window on the main screen. Entering a child here or on the Hardship field automatically enters the child in both fields.



16 If you don't want the **Hardship deduction** as part of the support calculations highlight the automatically calculated hardship deduction value on the main screen and press the **Delete** button. This resets the automatic **Calculate FC4071(b) hardship** to **No** and at the same time deletes the hardship value in the Detail window and hence the main screen.

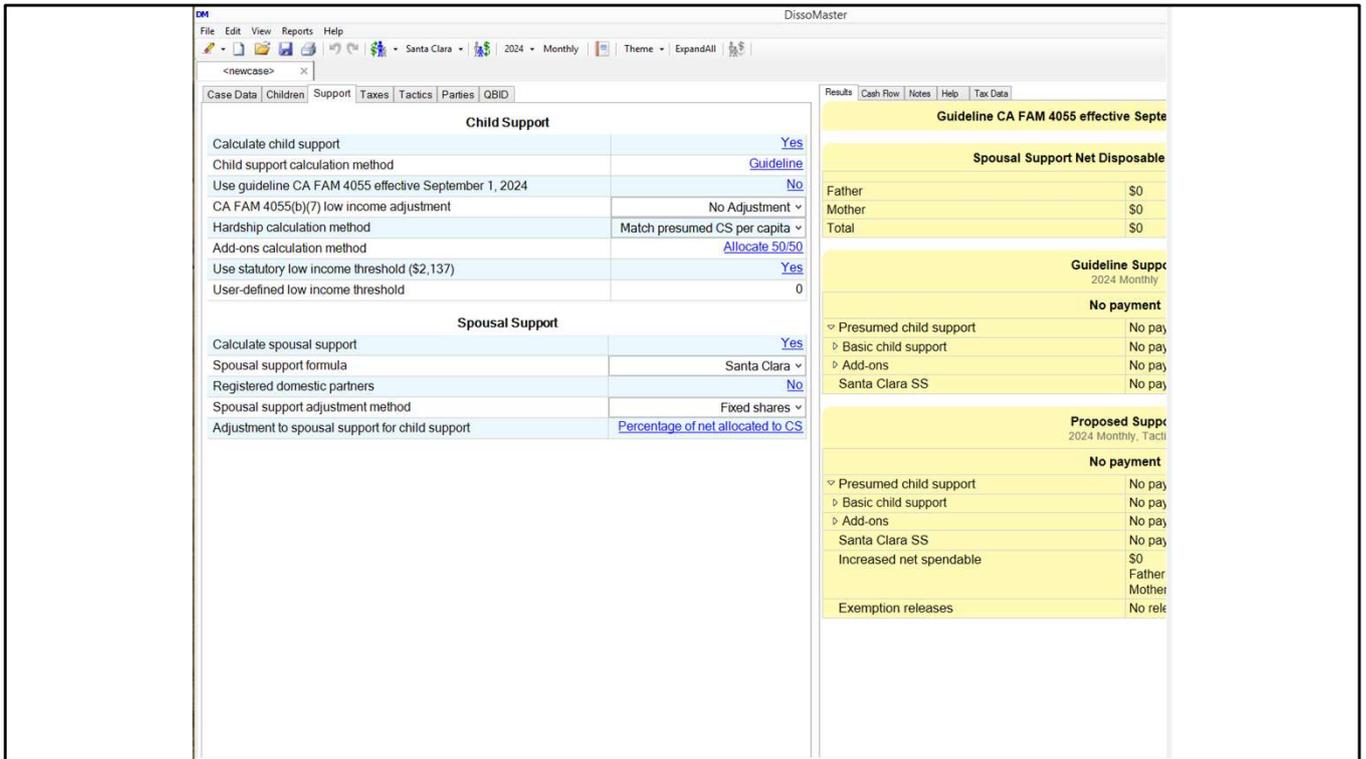
DO NOT zero the field by deleting the **# of other supporting children** in the Hardship deduction detail window as this will also delete the children from **Other Relationships** from the child Detail window which will result in incorrect tax calculations.



17 The child Detail window also provides several options for setting up the timeshare arrangements. I don't have the time to go through the details today, but will simply show you what is available.

- You can use the *Select %* for individual children or all of the children. As you change the slider to change the percentages, you can see how the timeshare arrangements changes the support payments.
- You can choose to use various common arrangements from a *Table* of various sharing arrangements and
- You can use a *Worksheet* to give you precise

timeshare percentages based on customized arrangements.



18 In DissMaster the next tab across is the Support tab. On this tab you can select various Family Code settings and spousal support guidelines.

PROGRAM SETTINGS

	Father	Mother
Tax state:	California	California
Guideline non-deductible (child) support:	Include	
Guideline deductible (spousal) support:	Include	
Include spousal support after 2018 in federal calculations?	YES	
Same-sex marriage?	NO	
Domestic partnership?	NO	
Computation method for child support:	Guideln CS	
Use pre-Sept 1 2024 FC rules?	NO	
Display FC 4055(b)(7) low-income CS adjustment range?	YES	
Apply annual CPI increase to low-income CS adjustment threshold?	YES	
Computation method for spousal support:	S.Clara SS	
Allocation method for child care expenses:	FC 4061(b)	
Base guideline child support on adjusted nets?	NO	
Base guideline spousal support on adjusted nets?	NO	
Method to adjust nets for tax consequence of guideline SS:	Fixed Shares	
Timeshare Worksheet mode:	Hours	
Limit hardship per child by:	Presumed CS	
Multiply the limit in the preceding line by:	100 %	100 %
Release exemptions via IRS 8332 for PROPOSAL?	YES	

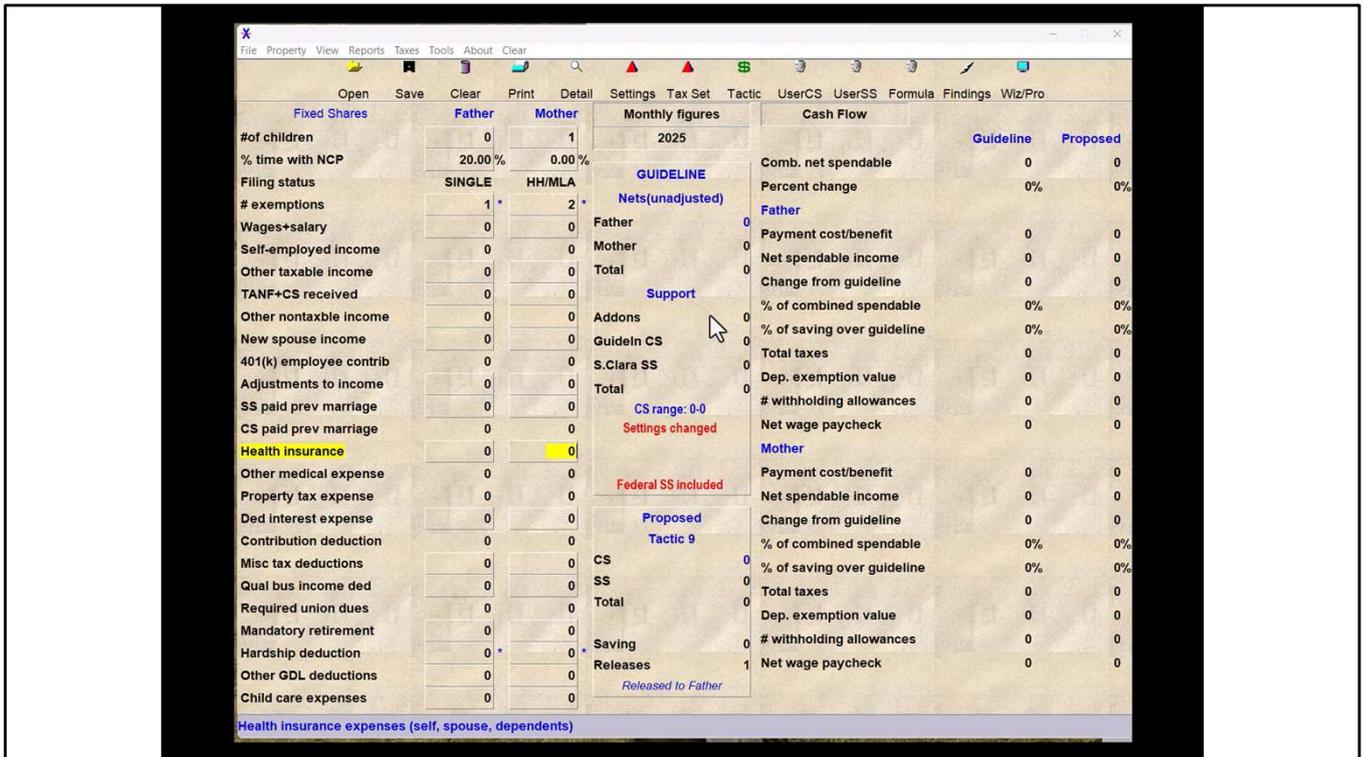
Use settings for this case only
 Use settings until program quit
 Save settings as new program defaults
 Restore default settings shipped with Xspouse

19 In Xspouse most of the support settings are to be found on the Settings screen.

If a setting is changed from the shipped default a warning indicating that it has been changed and is displayed on the main screen. In the Settings window the change is displayed in RED font to make it easier for users to see what has been changed.

Also note that case relationships such as same sex marriage or domestic partnership are found here.

Remember this as in the current version of Xspouse column labels are set by the type of relationship in the case.



20 When you return to the main screen you will notice red labels pointing out that the general settings have been changed and for federal spousal support a specific label is added.

Additionally, you can quickly change the support guideline by clicking the labels center screen to change them to option fields.

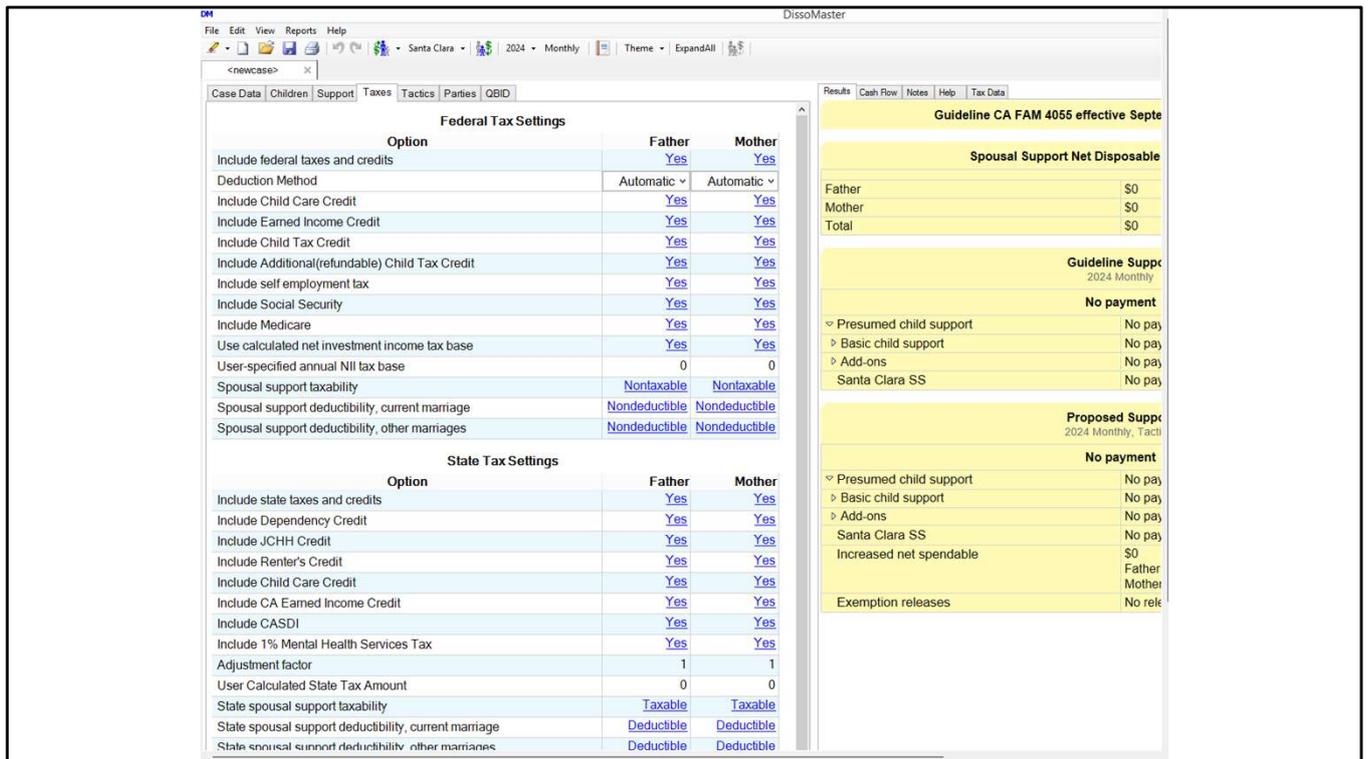
If one of the User guideline options or the Formula SS is selected, input windows for these are on the main tool bar.

The Formula SS option allows customizing the spousal support formula by changing the method of adjustment for child support and varying the percentages.

Shortcuts

B	[Bump] Toggles between adjusted (bumped) and unadjusted (unbumped) spousal support
D	[Detail] Opens a detail window when positioned on a data cell that has a detail associated with it.
E	[Exemptions] Toggles IRS 8332 releases on/off. This affects only the Proposed settlement. Choosing whether to release or not release exemptions generally has a major effect on Proposed spousal support and the tax savings associated with it.
F	[Findings] Displays the Findings and Rebuttals.
I	[Input] Toggles between monthly and annual figures.
P	[Print] Displays the Print menu
R	[Range] Toggles the display of the EC 4055 (f)(7) low-income range of child support at incomes when this is applicable. When this feature is active, pressing Ctrl+R in the Professional screen will toggle the Guideline child support between the high and low ends of the range. Note: Using R to switch off the display of the low-income support range will also switch the automatic CPI adjustment to YES (the default setting)
L	[Low] Toggles the automatic CPI adjustment of the low-income adjustment threshold. Switching the automatic CPI adjustment to NO automatically switches the child support range display to YES and the red <i>Settings changed</i> alert is displayed.
S	[Settings] Displays the Settings screen.
T	[Tactic] Displays the Tactic dialog.
U	User-specified Child Support.
V	User-specified Spousal Support
W	Formula SS
X	[Tax Settings] Displays the Tax Settings dialog. The yellow cursor must be positioned in either the husband's or wife's data input column.
Ctrl+C	Copy from an input cell.
Ctrl+V	Paste to an input cell.

21 Most of these settings can also be accessed via keyboard short cuts as can various other features in Xspouse.

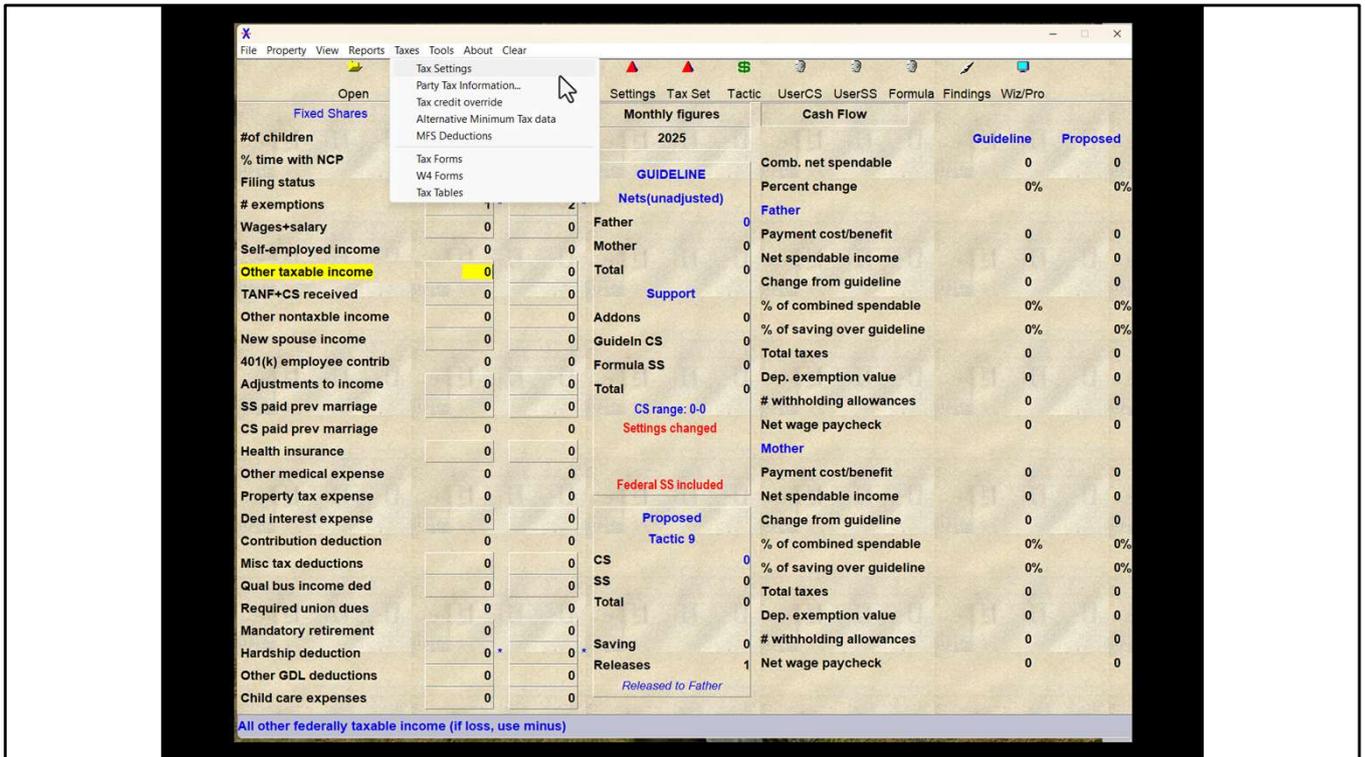


22 The next tab in DissoMaster is the taxes tab.

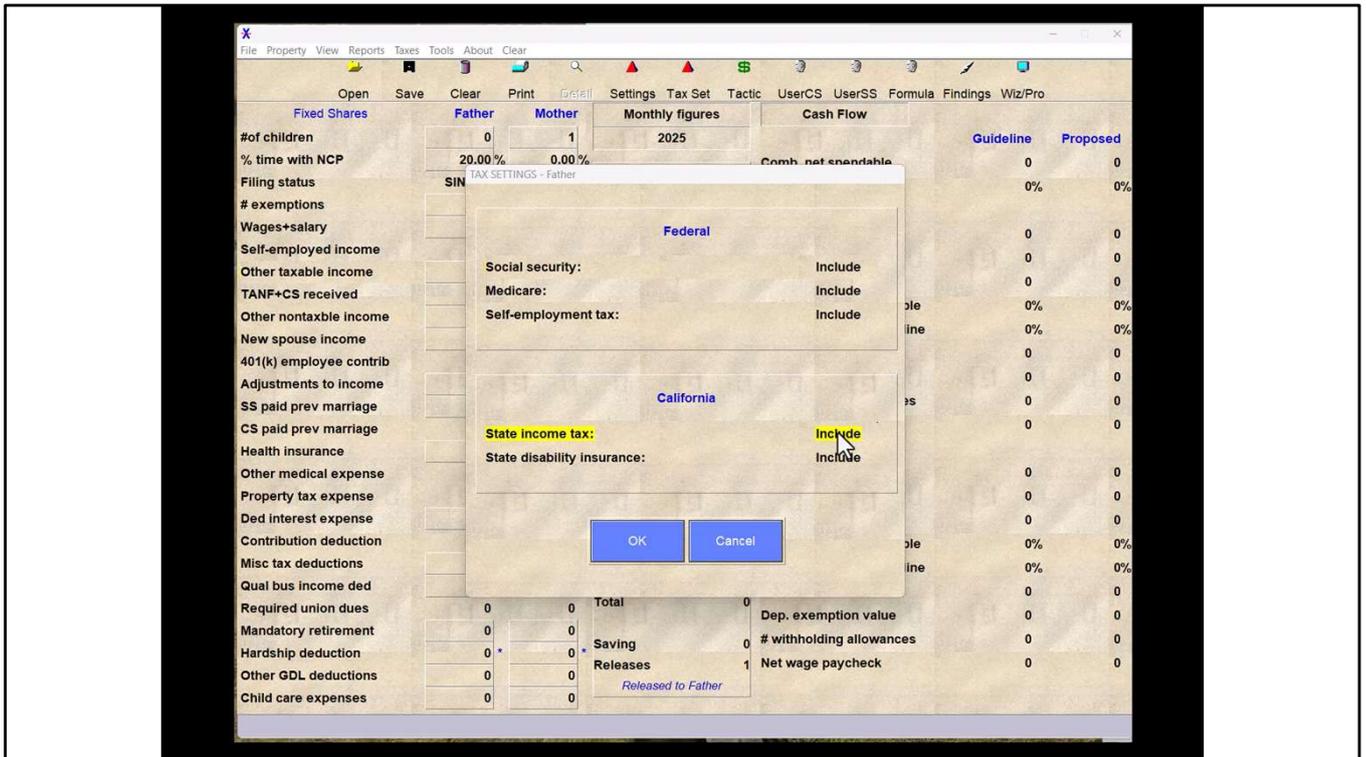
Here various federal and state taxes and credits are set as per the tax codes.

I draw your attention to the federal spousal support settings here which can be toggled on and off. This is slightly different to the way Xspouse handles these inputs, which I will describe in a moment.

The other item that I draw your attention to is the way in which DissoMaster handles other Jurisdictions by using an adjustment factor to multiply the state taxes. This is exactly the same as in Xspouse which I will describe in a moment. DissoMaster also permits entering a numerical value for the other state taxes. When this is done it is not possible to use adjusted nets.



23 In Xspouse the corresponding tax settings and credits are found under taxes on the main menu. The settings for federal treatment of spousal support is on the setting screen. Note that the cursor highlight is in the Father's input column in this slide. A number of the sub-menu items open up for the parent in whose input column the cursor is in. If you find that the menu item is not opening, the reason will be due to the cursor not being located in the input column for that parent.



24 Today I will only describe the tax settings menu item and leave you to explore the details of the other items on your own.

When you open the tax settings you will be presented with a list of federal and state taxes that can be toggled between INCLUDE/EXCLUDE.

These toggle fields are actually dual entry fields where you can enter a multiplier between 0.0000 and 10.0000.

The INCLUDE setting is equivalent to the multiplier being set to 1 (one) and the EXCLUDE setting is equivalent to the multiplier being set to 0 (zero).

To return to the INCLUDE/EXCLUDE toggle highlight the numerical value and press the space bar or right mouse button click on the field.

When dealing with out of state taxes the multiplier is simply the other state tax rate compared to that of the calculated California tax rate. Essentially the same as in DissoMaster.

PROGRAM SETTINGS

	Father	Mother
Tax state:	California	California
Guideline non-deductible (child) support:	Include	
Guideline deductible (spousal) support:	Include	
Include spousal support after 2018 in federal calculations?	YES	
Same-sex marriage?	NO	
Domestic partnership?	NO	
Computation method for child support:	Guideln CS	
Use pre-Sept 1 2024 FC rules?	NO	
Display FC 4055(b)(7) low-income CS adjustment range?	YES	
Apply annual CPI increase to low-income CS adjustment threshold?	YES	
Computation method for spousal support:	S.Clara SS	
Allocation method for child care expenses:	FC 4061(b)	
Base guideline child support on adjusted nets?	NO	
Base guideline spousal support on adjusted nets?	YES	
Method to adjust nets for tax consequence of guideline SS:	Fixed Shares	
Timeshare Worksheet mode:	Hours	
Limit hardship per child by:	Presumed CS	
Multiply the limit in the preceding line by:	100 %	100 %
Release exemptions via IRS 8332 for PROPOSAL?	YES	

Use settings for this case only
 Use settings until program quit
 Save settings as new program defaults
 Restore default settings shipped with Xspouse

25 If we now return to the main Settings screen to see how Xspouse handles spousal support under the federal tax code.

The default settings for all the tax calculations in Xspouse are as per the federal and state tax codes. This means that you don't need to take any action in setting up the program to comply with the tax codes. It is only when you want the program to carry out calculations that require different tax treatment to the current code that you need to change any settings.

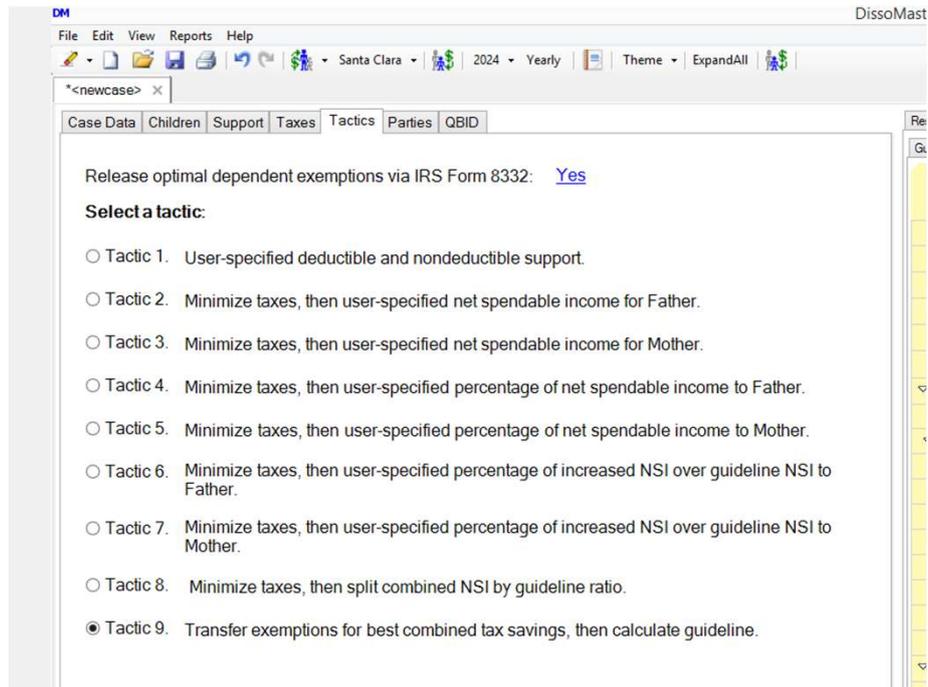
For example, if you have a need to revisit an old case from before the Tax Cuts and Jobs Act and wish to include spousal support as a tax item federally you need to set "Include spousal support after 2018 in federal calculations" to YES in the main Settings screen.

PROGRAM SETTINGS

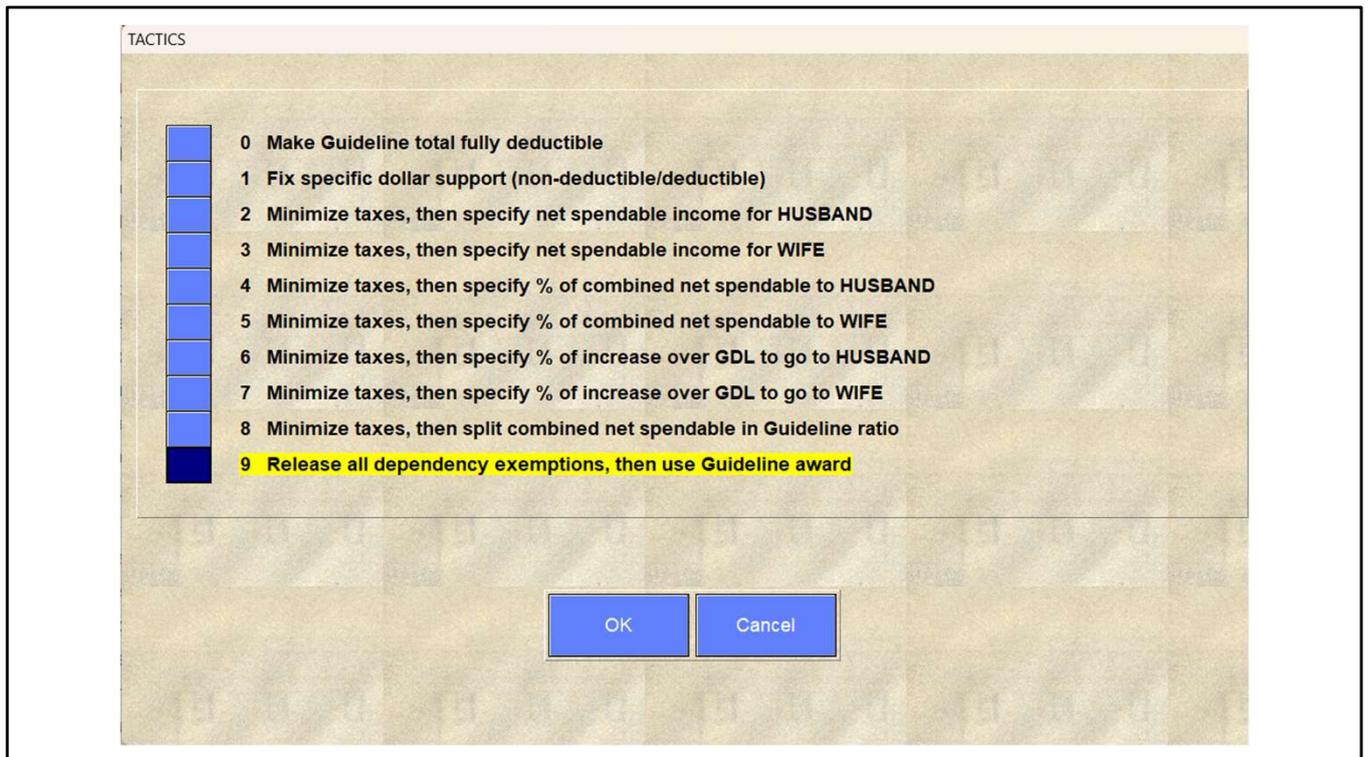
	Father	Mother
Tax state:	California	California
Guideline non-deductible (child) support:	Include	
Guideline deductible (spousal) support:	Exclude	
Include spousal support after 2018 in federal calculations?	NO	
Same-sex marriage?	NO	
Domestic partnership?	NO	
Computation method for child support:	Guideline CS	
Use pre-Sept 1 2024 FC rules?	NO	
Display FC 4055(b)(7) low-income CS adjustment range?	YES	
Apply annual CPI increase to low-income CS adjustment threshold?	YES	
Computation method for spousal support:	S.Clara SS	
Allocation method for child care expenses:	FC 4061(b)	
Base guideline child support on adjusted nets?	NO	
Base guideline spousal support on adjusted nets?	YES	
Method to adjust nets for tax consequence of guideline SS:	Fixed Shares	
Timeshare Worksheet mode:	Hours	
Limit hardship per child by:	Presumed CS	
Multiply the limit in the preceding line by:	100 %	100 %
Release exemptions via IRS 8332 for PROPOSAL?	YES	

Use settings for this case only
 Use settings until program quit
 Save settings as new program defaults
 Restore default settings shipped with Xspouse

26 If you want to Exclude spousal support from state tax calculations as well as federal tax calculations, you need to set “Guideline deductible (spousal) support” to EXCLUDE.



27 The next tab in DissoMaster is the Tactics tab.

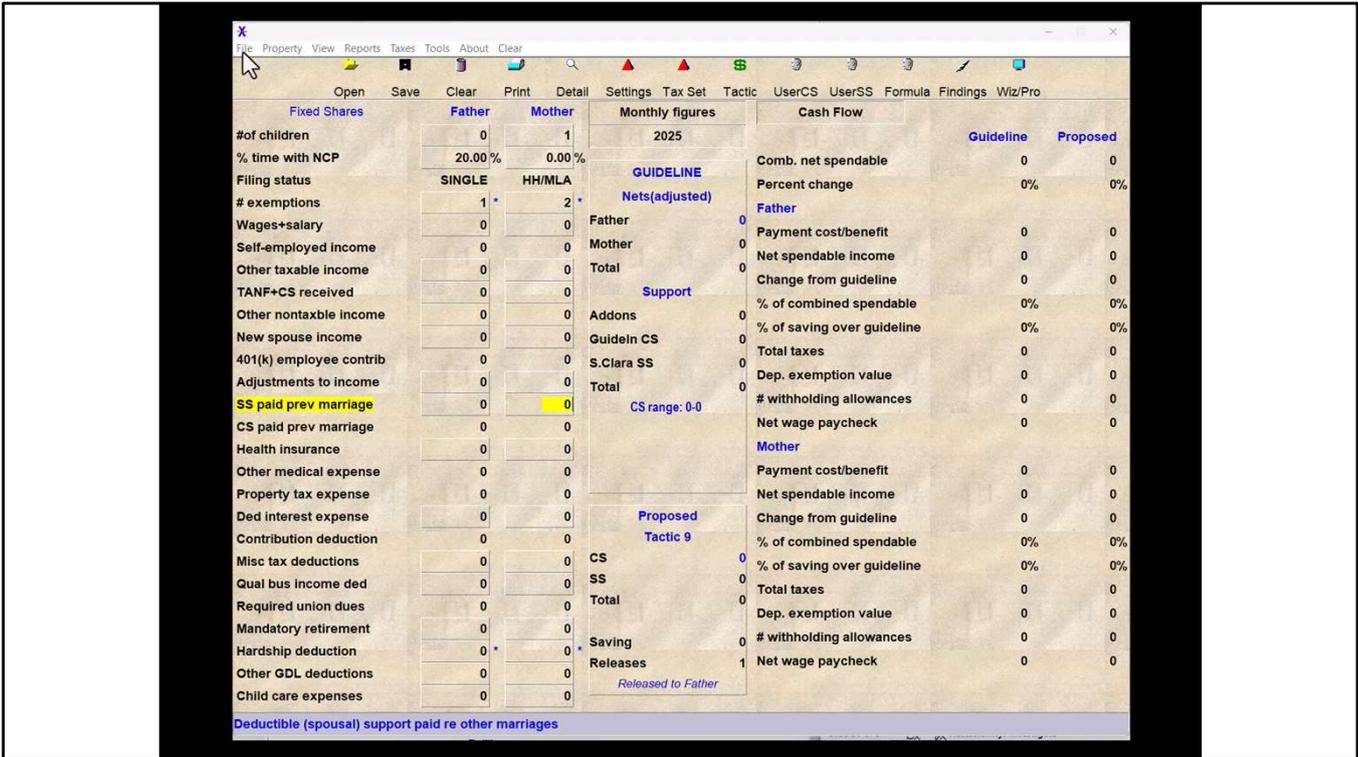


28 This is essentially identical to that in Xspouse. Both programs are set to Tactic 9, to release all dependency exemptions, then use the Guideline award.

With the passage of the Tax Cuts and Jobs Act, federally this is just a release of child tax credits and additional child tax credits.

	Father	Mother	Monthly figures	Cash Flow	Guideline	Proposed
#of children	0	2	2024			
% time with NCP	20.00%	0.00%				
Filing status	SINGLE	HH/MLA	GUIDELINE	Comb. net spendable	4047	4460
# exemptions	1	3	Nets(adjusted)	Percent change	0%	10%
Wages+salary	5000	0	Father	Father		
Self-employed income	0	0	4047	Payment cost/benefit	-2249	-2104
Other taxable income	0	0	Mother	Net spendable income	1737	1882
TANF+CS received	0	0	Total	Change from guideline	0	144
Other nontaxable income	0	0	Support	% of combined spendable	43%	42%
New spouse income	0	0	Addons	% of saving over guideline	0%	35%
401(k) employee contrib	0	0	Guideln CS	Total taxes	953	540
Adjustments to income	0	0	S.Clara SS	Dep. exemption value	0	0
SS paid prev marriage	0	0	Total	# withholding allowances	0	0
CS paid prev marriage	0	0	2309	Net wage paycheck	3809	3809
Health insurance	0	0		Mother		
Other medical expense	0	0		Payment cost/benefit	2309	2578
Property tax expense	0	0		Net spendable income	2309	2578
Ded interest expense	0	0	Proposed	Change from guideline	0	269
Contribution deduction	0	0	Tactic 9	% of combined spendable	57%	58%
Misc tax deductions	0	0	CS	% of saving over guideline	0%	65%
Qual bus income ded	0	0	SS	Total taxes	0	0
Required union dues	0	0	Total	Dep. exemption value	0	0
Mandatory retirement	0	0	2578	# withholding allowances	0	0
Hardship deduction	0	0	Saving	Net wage paycheck	0	0
Other GDL deductions	0	0	414			
Child care expenses	0	0	Releases			
			2			
			Released to Father			

29 The effect of releasing exemptions is easily seen in this simple example. If we view the Proposed field at the bottom of the center column and toggle the E shortcut key to block and unblock the exemption releases we can see the effect by comparing the guideline support values to the proposed values.



30 The DissoMaster Parties tab equivalent is found on the Xspouse File>Case information menu item. Beginning with Xspouse 2025 the names of the parties entered here will be used as column headings throughout Xspouse.

Fixed Shares	Father	Mother	Monthly figures	Cash Flow	Guideline	Proposed
# of children	0	1	2025			
% time with NCP	20.00%	0.00%		Comb. net spendable	0	0
Filing status	SINGLE	HH/MLA	GUIDELINE	Percent change	0%	0%
# exemptions	1 *	2 *	Nets(adjusted)	Father		
Wages+salary	0	0	Father	Payment cost/benefit	0	0
Self-employed income	0	0	Mother	Net spendable income	0	0
Other taxable income	0	0	Total	Change from guideline	0	0
TANF+CS received	0	0	Support	% of combined spendable	0%	0%
Other nontaxable income	0	0	Addons	% of saving over guideline	0%	0%
New spouse income	0	0	Guidelin CS	Total taxes	0	0
401(k) employee contrib	0	0	S.Clara SS	Dep. exemption value	0	0
Adjustments to income	0	0	Total	# withholding allowances	0	0
SS paid prev marriage	0	0	CS range: 0-0	Net wage paycheck	0	0
CS paid prev marriage	0	0		Mother		
Health insurance	0	0		Payment cost/benefit	0	0
Other medical expense	0	0		Net spendable income	0	0
Property tax expense	0	0		Change from guideline	0	0
Ded interest expense	0	0	Proposed	% of combined spendable	0%	0%
Contribution deduction	0	0	Tactic 9	% of saving over guideline	0%	0%
Misc tax deductions	0	0	CS	Total taxes	0	0
Qual bus income ded	0	0	SS	Dep. exemption value	0	0
Required union dues	0	0	Total	# withholding allowances	0	0
Mandatory retirement	0	0	Saving	Net wage paycheck	0	0
Hardship deduction	0 *	0 *	Releases			
Other GDL deductions	0	0	Released to Father			
Child care expenses	0	0				

31 Currently column headings in Xspouse are set by the case data.

In a heterosexual case involving children the column headings are Father/Mother

Fixed Shares		Husband	Wife	Monthly figures	Cash Flow	Guideline	Proposed
# of children	0	0	0	2025			
% time with NCP	0.00%	0.00%			Comb. net spendable	0	0
Filing status	SINGLE	HH/MLA		GUIDELINE	Percent change	0%	0%
# exemptions	1 *	1 *		Nets(adjusted)	Husband		
Wages+salary	0	0	Husband		Payment cost/benefit	0	0
Self-employed income	0	0	Wife		Net spendable income	0	0
Other taxable income	0	0	Total		Change from guideline	0	0
TANF+CS received	0	0	Support		% of combined spendable	0%	0%
Other nontaxable income	0	0	Addons		% of saving over guideline	0%	0%
New spouse income	0	0	Guideln CS		Total taxes	0	0
401(k) employee contrib	0	0	S.Clara SS		Dep. exemption value	0	0
Adjustments to income	0	0	Total		# withholding allowances	0	0
SS paid prev marriage	0	0	CS range: 0-0		Net wage paycheck	0	0
CS paid prev marriage	0	0			Wife		
Health insurance	0	0			Payment cost/benefit	0	0
Other medical expense	0	0			Net spendable income	0	0
Property tax expense	0	0			Change from guideline	0	0
Ded interest expense	0	0	Proposed		% of combined spendable	0%	0%
Contribution deduction	0	0	Tactic 9		% of saving over guideline	0%	0%
Misc tax deductions	0	0	CS		Total taxes	0	0
Qual bus income ded	0	0	SS		Dep. exemption value	0	0
Required union dues	0	0	Total		# withholding allowances	0	0
Mandatory retirement	0	0	Saving		Net wage paycheck	0	0
Hardship deduction	0 *	0 *	Releases				
Other GDL deductions	0	0					
Child care expenses	0	0					

Number of children of this relationship primarily with this parent; if SPLIT CUSTODY, use detail!

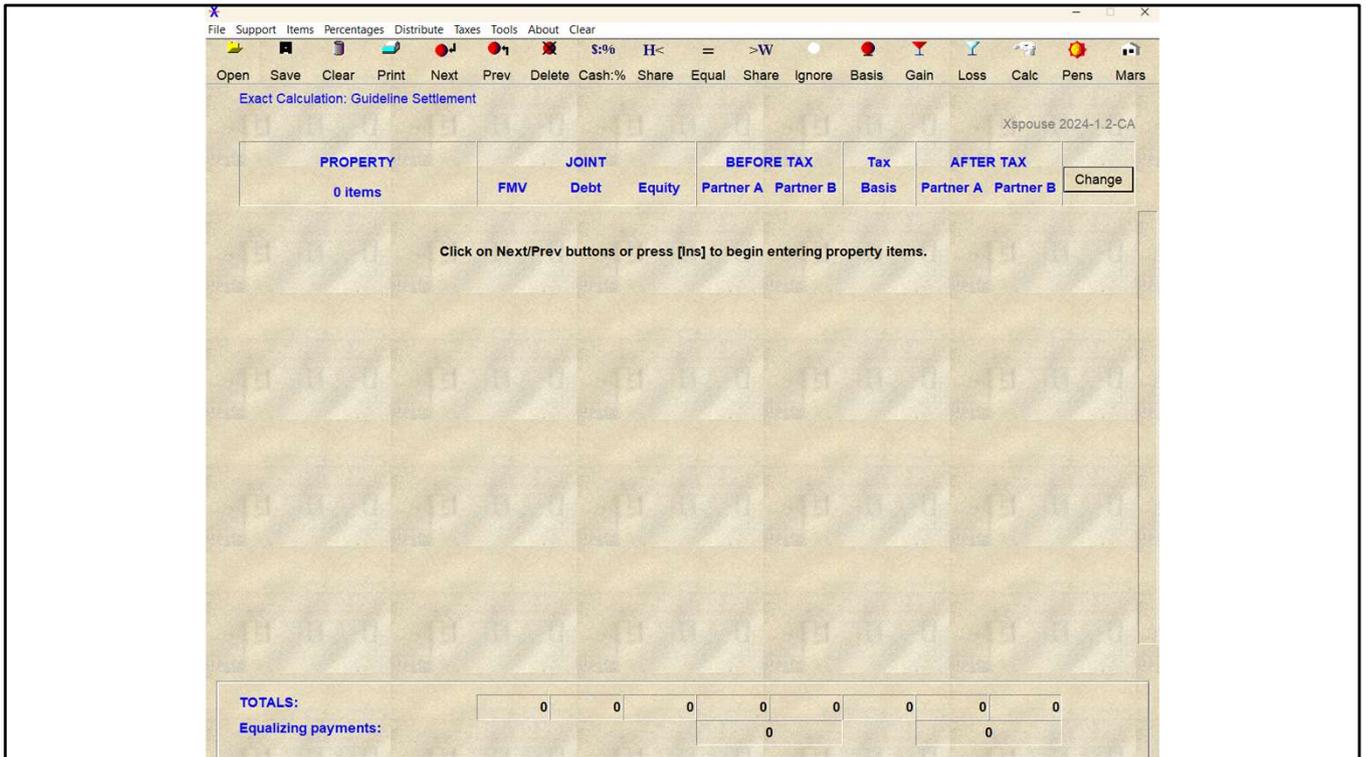
32 In a heterosexual case not involving children the column headings are Husband/Wife

Fixed Shares	Party A	Party B	Monthly figures	Cash Flow	Guideline	Proposed
#of children	0	1	2025			
% time with NCP	20.00%	0.00%	GUIDELINE	Comb. net spendable	0	0
Filing status	SINGLE	HH/MLA	Nets(adjusted)	Percent change	0%	0%
# exemptions	1 *	2 *	Party A	Party A		
Wages+salary	0	0	Party B	Payment cost/benefit	0	0
Self-employed income	0	0	Total	Net spendable income	0	0
Other taxable income	0	0	Support	Change from guideline	0	0
TANF+CS received	0	0	Addons	% of combined spendable	0%	0%
Other nontaxable income	0	0	Guidelin CS	% of saving over guideline	0%	0%
New spouse income	0	0	S.Clara SS	Total taxes	0	0
401(k) employee contrib	0	0	Total	Dep. exemption value	0	0
Adjustments to income	0	0	CS range: 0-0	# withholding allowances	0	0
SS paid prev marriage	0	0	Settings changed	Net wage paycheck	0	0
CS paid prev marriage	0	0	Proposed	Party B		
Health insurance	0	0	Tactic 9	Payment cost/benefit	0	0
Other medical expense	0	0	CS	Net spendable income	0	0
Property tax expense	0	0	SS	Change from guideline	0	0
Ded interest expense	0	0	Total	% of combined spendable	0%	0%
Contribution deduction	0	0	Saving	% of saving over guideline	0%	0%
Misc tax deductions	0	0	Releases	Total taxes	0	0
Qual bus income ded	0	0	Released to Party A	Dep. exemption value	0	0
Required union dues	0	0		# withholding allowances	0	0
Mandatory retirement	0	0		Net wage paycheck	0	0
Hardship deduction	0 *	0 *				
Other GDL deductions	0	0				
Child care expenses	0	0				

33 In a same sex marriage, the column headings are Party A/Party B

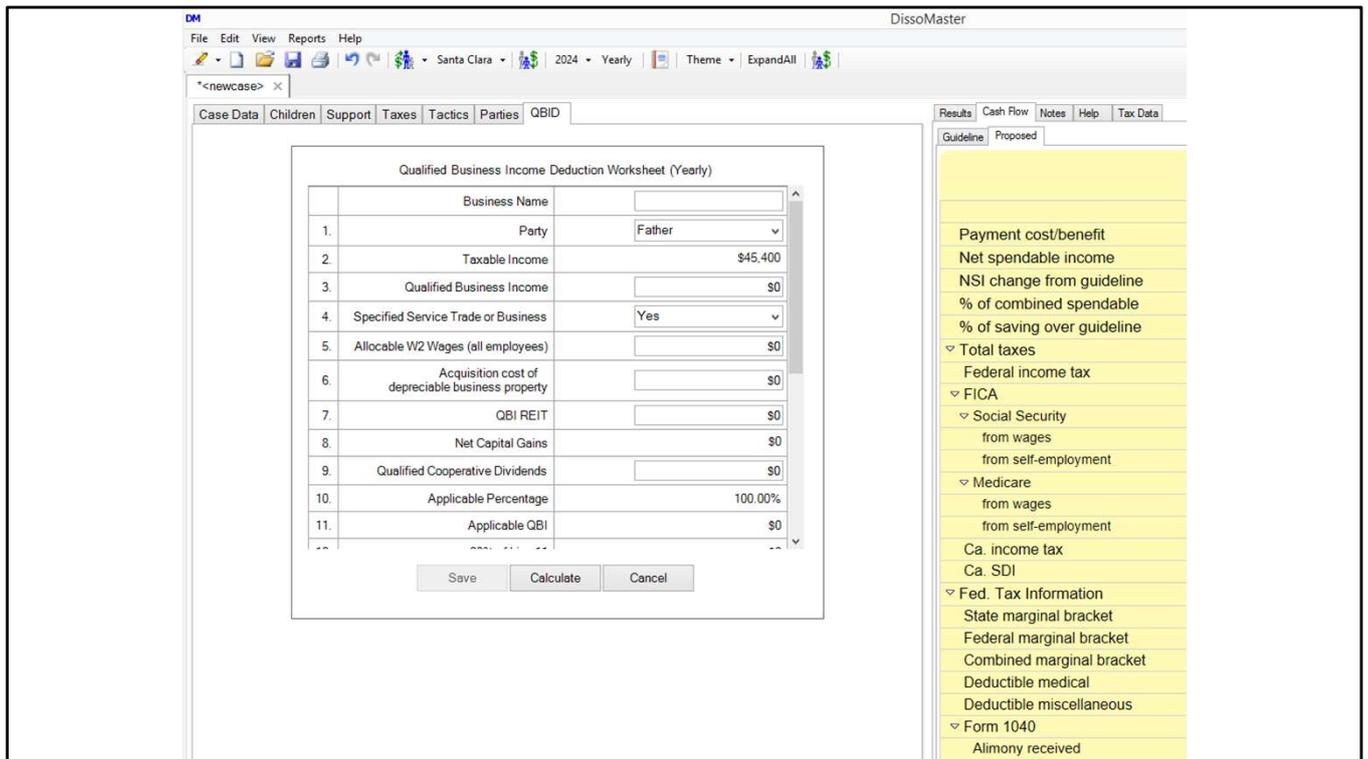
Fixed Shares	Partner A	Partner B	Monthly figures	Cash Flow	Guideline	Proposed
#of children	0	1	2025			
% time with NCP	20.00%	0.00%		Comb. net spendable	0	0
Filing status	SINGLE *	HH/MLA *	GUIDELINE	Percent change	0%	0%
# exemptions	1 *	2 *	Nets(adjusted)	Partner A		
Wages+salary	0	0	Partner A	Payment cost/benefit	0	0
Self-employed income	0	0	Partner B	Net spendable income	0	0
Other taxable income	0	0	Total	Change from guideline	0	0
TANF+CS received	0	0	Support	% of combined spendable	0%	0%
Other nontaxble income	0	0	Addons	% of saving over guideline	0%	0%
New spouse income	0	0	Guideln CS	Total taxes	0	0
401(k) employee contrib	0	0	S.Clara SS	Dep. exemption value	0	0
Adjustments to income	0	0	Total	# withholding allowances	0	0
SS paid prev marriage	0	0	CS range: 0-0	Net wage paycheck	0	0
CS paid prev marriage	0	0	Settings changed	Partner B		
Health insurance	0	0		Payment cost/benefit	0	0
Other medical expense	0	0		Net spendable income	0	0
Property tax expense	0	0		Change from guideline	0	0
Ded interest expense	0	0	Proposed	% of combined spendable	0%	0%
Contribution deduction	0	0	Tactic 9	% of saving over guideline	0%	0%
Misc tax deductions	0	0	CS	Total taxes	0	0
Qual bus income ded	0	0	SS	Dep. exemption value	0	0
Required union dues	0	0	Total	# withholding allowances	0	0
Mandatory retirement	0	0	Saving	Net wage paycheck	0	0
Hardship deduction	0 *	0 *	Releases			
Other GDL deductions	0	0	Released to Partner A			
Child care expenses	0	0				

34 In an RDP case the column headings are Partner A/Partner B

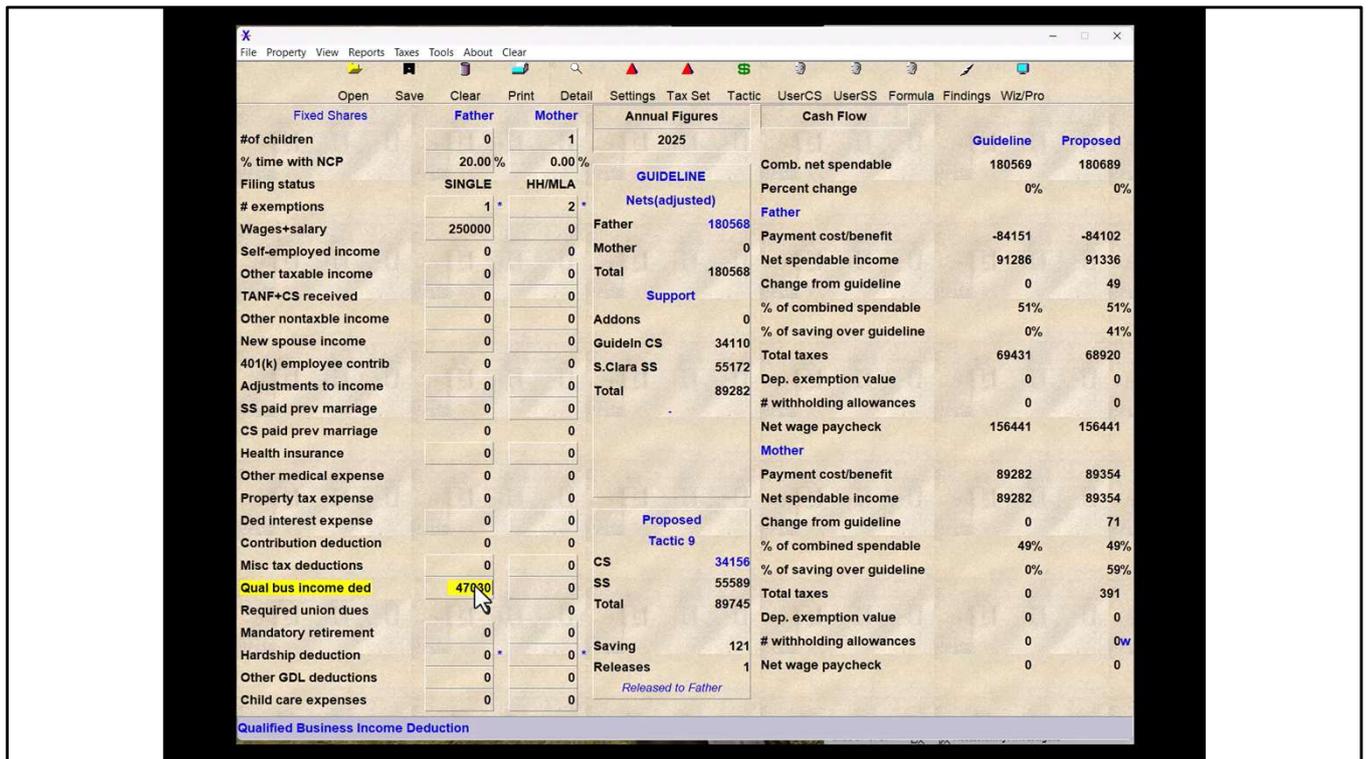


35 These labels propagate to the Property module that you access via the Property menu item.

To return to the Support calculator from the Property module press Support on the main menu.



36 The last tab on the DissoMaster new case information is the QBID calculator.



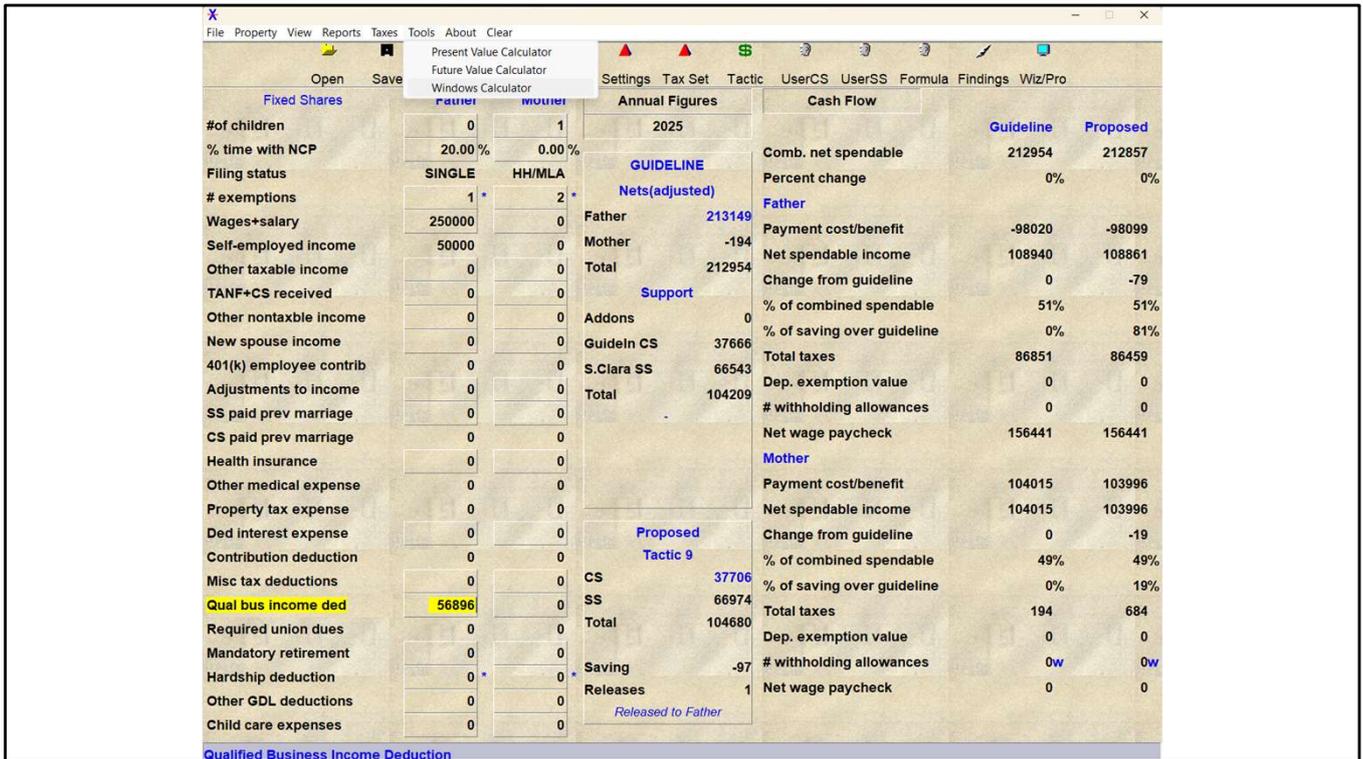
37 Xspouse has a powerful fully integrated QBID calculator on the Detail input window for Qualified Business Income Deduction on the main screen.

What I mean by fully integrated is that once the QBID data is entered, if there are any changes made to other income fields on the main screen, the QBID calculator automatically updates the relevant fields and recalculates the deduction amount.

You can also toggle the Monthly/Annual input settings from within the calculator if required.

You can add PTBs, aggregate PTBs and even disaggregate PTBs (if permitted).

There is also an input for patrons of agricultural coops.

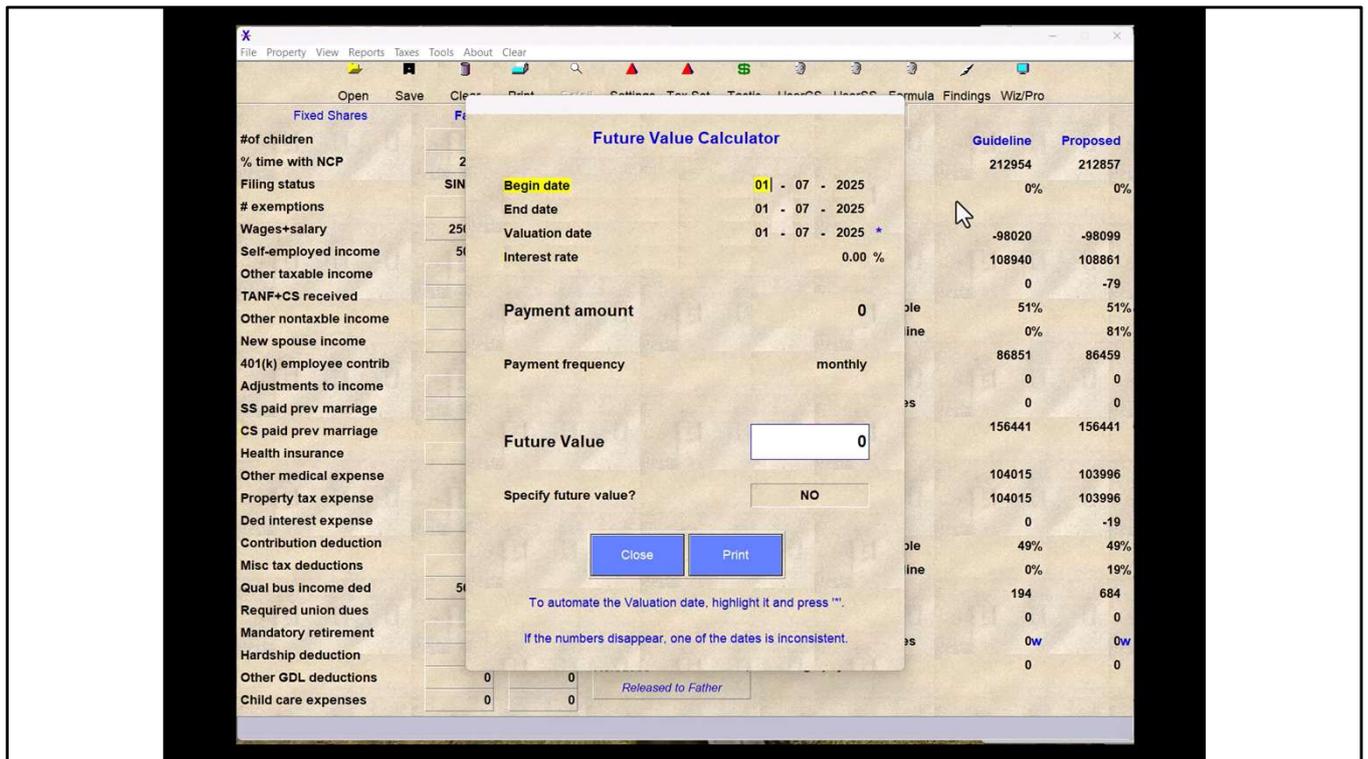


38 Having shown you the QBID calculator, I will also show you three other calculators that are found under the Tools Menu button.

These are :

- a Present value calculator
- a Future value calculator and
- the Windows calculator.

These calculators are also available on the Tools menu of Xarrears, the companion arrearage calculator that is part of the Xspouse package download.



39 With the FV and PV calculators you have the option to specify a FV or PV and the calculator will calculate the required stream of payments.

Alternatively, you can specify the annuity due value, and the calculator will calculate the Present or Future value. When you open the calculator, all of the row labels on the right-hand side are either options or input fields.

First set up the end date.

Note that the valuation date is set automatically if we have an asterisk displayed by the date, just like on the main screen in Xspouse.

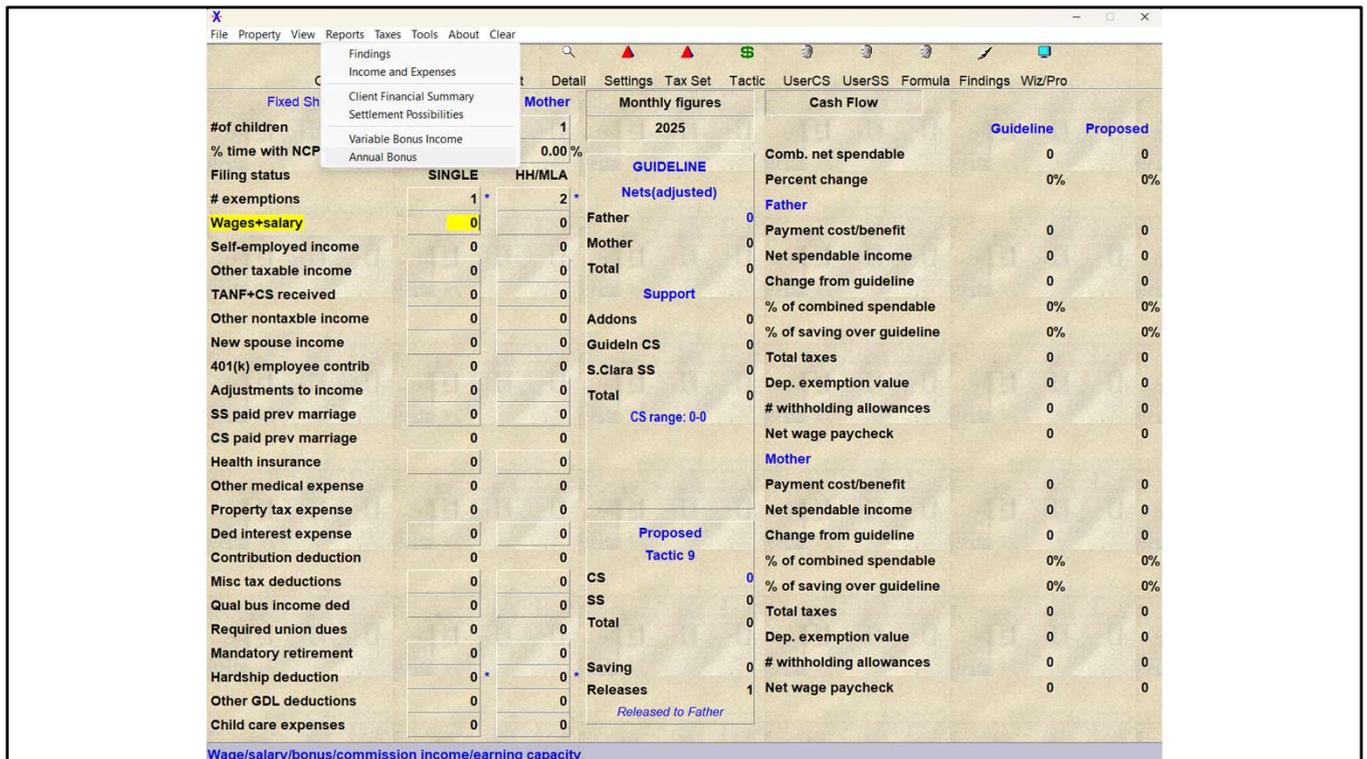
I have left the valuation date the same as the end date in this example.

I will specify an interest rate of 10%

You can now choose:

- the payment frequency by toggling the Payment frequency options
- Specify a payment amount and have the FV calculated or
- Specify a FV and have the payment stream calculated.

Note that the calculations update as you type so there is no

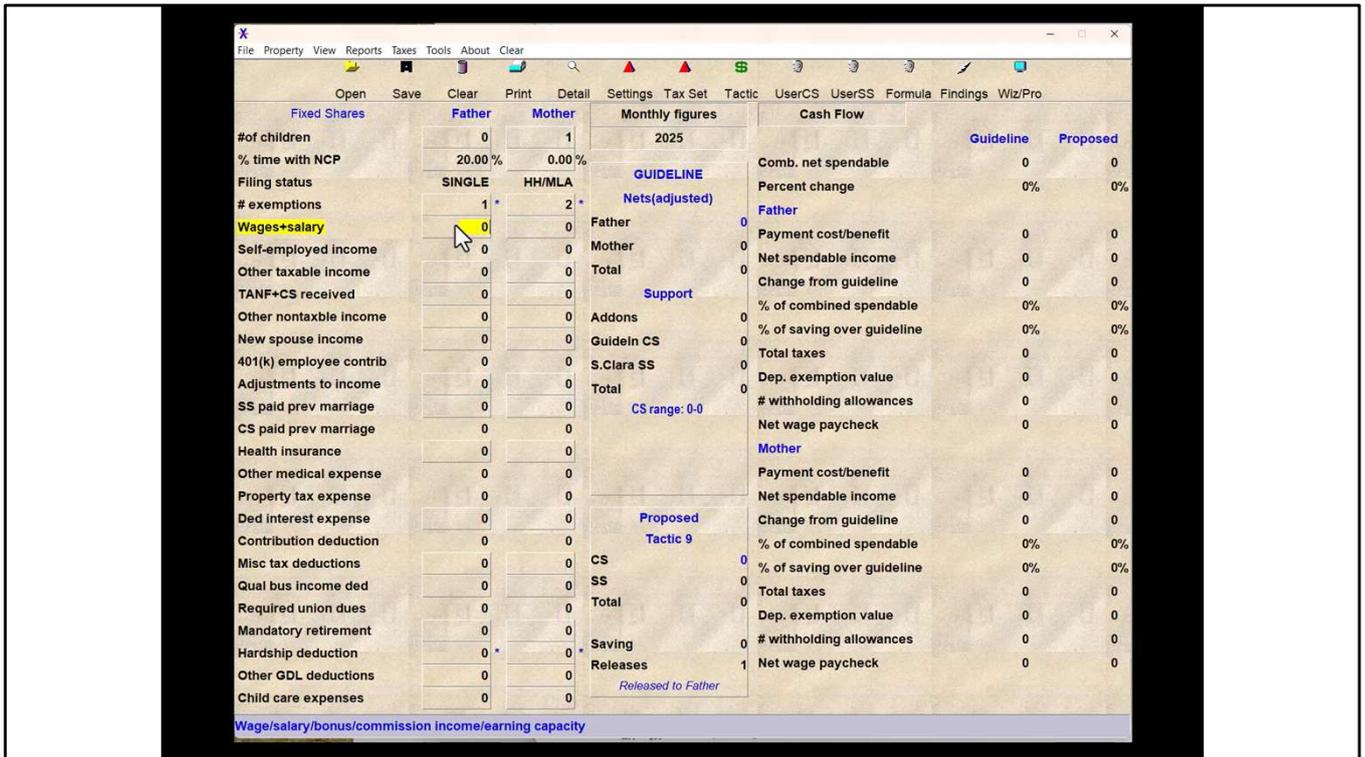


41 Now that we have a quick overview of how to navigate around the program I would like to spend a little time dicussing the bonus income reports. We frequently get questions about how they work and the values generated. The quick answer to that is that they are no more than lookup tables for full guideline recalculation of support when the additional bonus income is added to the base income displayed on the main screen.

Xspouse has two bonus income reports that are found on the Reports menu option:

- a Variable bonus income report and
- an Annual bonus income report

the Variable bonus income report allows for monthly bonuses and to look forward using anticipated bonuses, whereas the annual bonus report is more of a look back report.



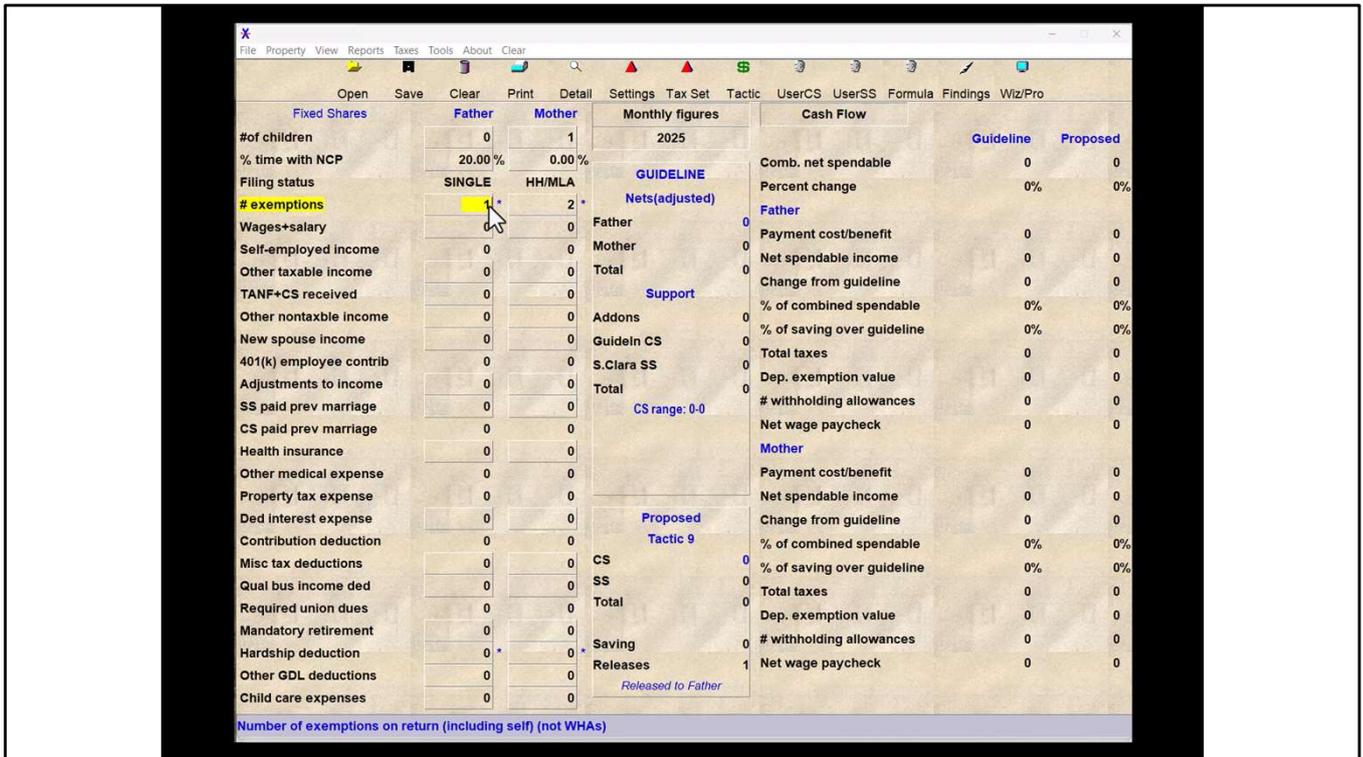
42 Let's give Father a base monthly wage/salary income of \$10,000.

- Next we open up the Variable bonus income report and enter a \$5,000 bonus for any month and press the replicate button
- Then press the browser button to open the bonus income report.
- Although you can view the report details within the Xspouse table, in the browser the Variable bonus income report opens with the bonus row already highlighted and you can also select the viewing range.
- In Xspouse the viewing range is selected in the report rather than setting the range before generating the report as in DissoMaster.

Fixed Shares	Father	Mother	Monthly figures	Cash Flow	Guideline	Proposed
#of children	0	1	2025			
% time with NCP	20.00%	0.00%				
Filing status	SINGLE	HH/MLA	GUIDELINE	Comb. net spendable	10244	10457
# exemptions	1 *	2 *	Nets(adjusted)	Percent change	0%	2%
Wages+salary	15000	0	Father	10244		
Self-employed income	0	0	Mother	0		
Other taxable income	0	0	Total	10244		
TANF+CS received	0	0	Support			
Other nontaxble income	0	0	Addons	0		
New spouse income	0	0	Guideln CS	2394		
401(k) employee contrib	0	0	S.Clara SS	2901		
Adjustments to income	0	0	Total	5295		
SS paid prev marriage	0	0				
CS paid prev marriage	0	0				
Health insurance	0	0				
Other medical expense	0	0				
Property tax expense	0	0				
Ded interest expense	0	0	Proposed			
Contribution deduction	0	0	Tactic 9			
Misc tax deductions	0	0	CS	2416		
Qual bus income ded	0	0	SS	2975		
Required union dues	0	0	Total	5391		
Mandatory retirement	0	0	Saving	213		
Hardship deduction	0 *	0 *	Releases	1		
Other GDL deductions	0	0	Released to Father			
Child care expenses	0	0				

43 As I mentioned, previously the calculations in the bonus tables are simply a full guideline calculation of the total income.

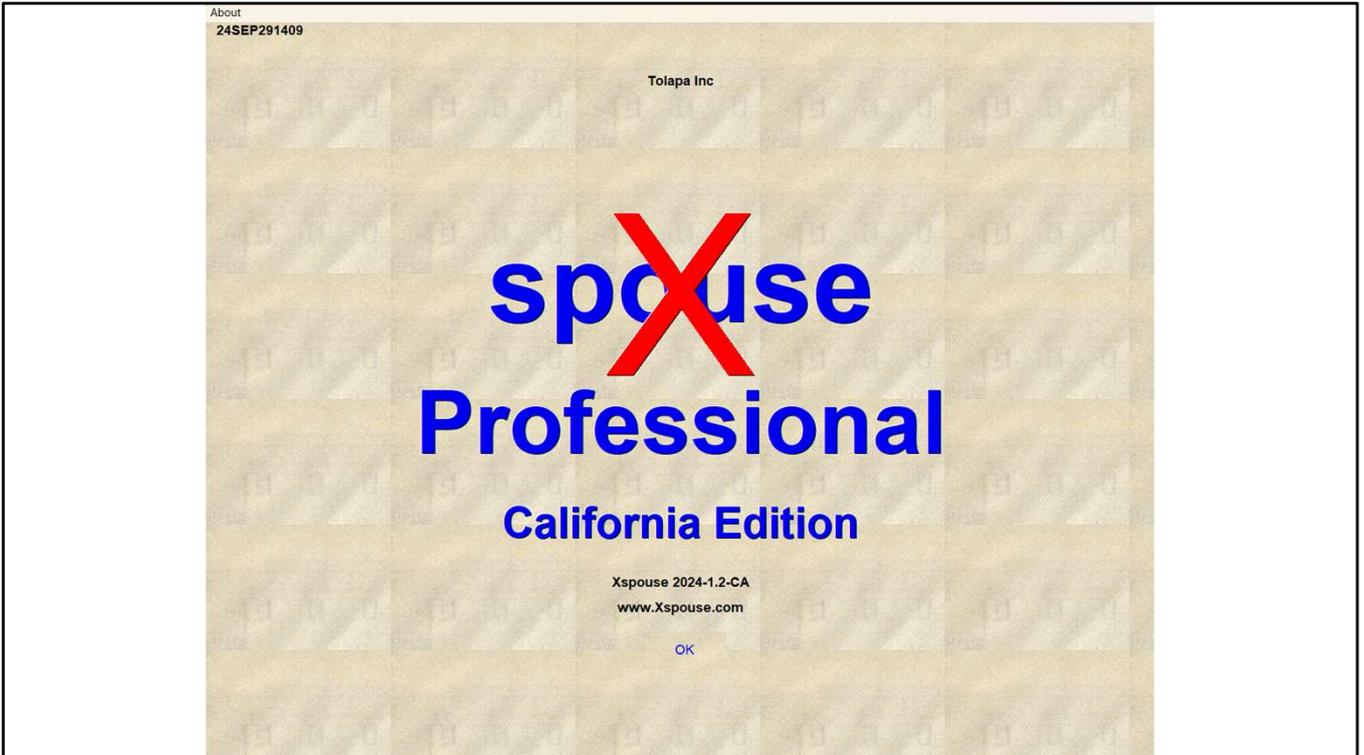
In our example if we add \$5,000 to the father's base income on the main screen to simulate the bonus we see the new support values which are exactly the same as we saw in the Bonus table.



44(49) Note that like with the Taxes menu items, the Bonus income reports open for the party in whose input column the cursor highlight is in.

This is more important in relation to the annual bonus report as the annual bonus only shows the table for the one party. The other party's bonus can be entered entered at top right of the report for two way bonus calculations, but no table is displayed for the second party.

With the Variable bonus report this is not an issue as it is possible to toggle between both parties' reports and to display tables for both.



45 I have skipped over a lot of ground today and don't expect that you will remember all of it. I believe that the slide notes from this talk are being made available to all participants, so hopefully they can provide a bit of a memory jogger.

There is a lot that I have not touched on today, but I hope that from what you have heard today you will feel a little more comfortable in embracing Xspouse.

We are always interested in hearing from users regarding what features they would like included in the program. So if you find something that you miss when using Xspouse let us know and we will try to incorporate it in to an update. For example we have already been asked for an income variation bonus report similar to what DissoMaster has. It is something that we will be looking into as an update.

Any other requests, please send them to support@xspouse.com

Thank you for having me here today.