ACT TWO

Settlement scenarios for Sample case 014

Prepared by	Jordan Avery, Sample Advisory Co.
Prepared for	Party B
State	New York
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Basis	Pre-tax values

This report presents scenarios for discussion with your advisor or attorney. It is not legal advice. Based on New York statutes as of [date]. Local court decisions are not reflected. Apply your own judgment.

Summary

The marital assets in this case total $4,200,000. An equal split gives each party $2,100,000. That equal split is the baseline, and each scenario in this report is measured against it.

Your priorities were to keep the primary home (equity), to make no claim on the private company interest, and to hold at least $400,000 in liquid assets. The scenario that is optimal for these priorities gives you $2,100,000, which is the same as the baseline, and meets 3 of 3 priorities. 3 alternatives are included for comparison.

Comparison

What Party B receives in each scenario. Marked figures differ from the baseline.

Row	Baseline	Optimal for these priorities	Home and liquid assets to the client	Retirement savings to the client	Sell the homes, split the proceeds
Joint checking and savings	$90,000	$180,000	$180,000	$0	$180,000
Brokerage account	$210,000	$220,000	$420,000	$0	$420,000
401(k)	$450,000	$300,000	$400,000	$900,000	$0
IRA	$150,000	$300,000	$0	$300,000	$0
Primary home (equity)	$550,000	$1,100,000	$1,100,000	$1,100,000	$1,100,000
Second home (equity)	$300,000	$0	$0	$0	$300,000
Private company interest	$250,000	$0	$0	$0	$0
Deferred compensation	$100,000	$0	$0	$0	$0
Party B total	**$2,100,000**	**$2,100,000**	**$2,100,000**	**$2,300,000**	**$2,000,000**
Party B share	50.0%	50.0%	50.0%	54.8%	47.6%
Distance from baseline	$0	$0	$0	$200,000 above	$100,000 below
Liquid assets	$300,000	$400,000	$600,000	$0	$900,000
Suggested support	[Placeholder]	[Placeholder]	[Placeholder]	[Placeholder]	[Placeholder]
Priorities met	**1 of 3**	**3 of 3**	**3 of 3**	**2 of 3**	**3 of 3**

Baseline: equal split

Each asset is divided equally by value. This is the reference point, not a proposal. It meets 1 of your 3 priorities, with $300,000 in liquid assets.

Baseline allocation, pre-tax.

Asset	Party A	Party B
Joint checking and savings	$90,000	$90,000
Brokerage account	$210,000	$210,000
401(k)	$450,000	$450,000
IRA	$150,000	$150,000

Primary home (equity)	$550,000	$550,000
Second home (equity)	$300,000	$300,000
Private company interest	$250,000	$250,000
Deferred compensation	$100,000	$100,000
Total	**$2,100,000 (50.0%)**	**$2,100,000 (50.0%)**

Suggested support

Child support: [Placeholder: suggested monthly amount]. Spousal maintenance: [Placeholder: suggested monthly amount and duration].

Optimal for these priorities: Primary home (equity), IRA and more to Party B

Party B keeps the primary home (equity), the IRA and the joint checking and savings. Party A keeps the second home (equity), the private company interest and the deferred compensation. The 401(k) and the brokerage account are divided. You receive $2,100,000, or 50.0%, which is the same as the baseline. All three priorities are met, with $400,000 in liquid assets.

Allocation, pre-tax.

Asset	Party A	Party B
Joint checking and savings	$0	$180,000
Brokerage account	$200,000	$220,000
401(k)	$600,000	$300,000
IRA	$0	$300,000
Primary home (equity)	$0	$1,100,000
Second home (equity)	$600,000	$0
Private company interest	$500,000	$0
Deferred compensation	$200,000	$0
Total	**$2,100,000 (50.0%)**	**$2,100,000 (50.0%)**

What you gain and give up

For you. Keeps the primary home (equity) whole. Makes no claim on the private company interest. Holds $400,000 in liquid assets, $0 above the minimum. Total equals the baseline.

Against. Divides the 401(k), which needs a transfer order. More than half of the total is home equity.

Why Party A should consider it

Party A ends with $2,100,000, the same as an equal split. Party A keeps the second home (equity), the private company interest and the deferred compensation.

Suggested support

Child support: [Placeholder: suggested monthly amount]. Spousal maintenance: [Placeholder: suggested monthly amount and duration]. Based on incomes of $370,000 (Party A) and $100,000 (Party B) per year, and two children.

Alternative 1A: Home and liquid assets to the client

Party B keeps the home and the liquid assets. You receive $2,100,000, or 50.0%, which is the same as the baseline. All three priorities are met, with $600,000 in liquid assets.

Allocation, pre-tax.

Asset	Party A	Party B
Joint checking and savings	$0	$180,000
Brokerage account	$0	$420,000
401(k)	$500,000	$400,000
IRA	$300,000	$0
Primary home (equity)	$0	$1,100,000
Second home (equity)	$600,000	$0
Private company interest	$500,000	$0
Deferred compensation	$200,000	$0
Total	**$2,100,000 (50.0%)**	**$2,100,000 (50.0%)**

What you gain and give up

For you. Keeps the primary home (equity) whole. Makes no claim on the private company interest. Holds $600,000 in liquid assets, $200,000 above the minimum. Total equals the baseline.

Against. Divides the 401(k), which needs a transfer order. More than half of the total is home equity.

Why Party A should consider it

Party A ends with $2,100,000, the same as an equal split. Party A keeps the second home (equity), the private company interest and the IRA. Nothing is sold, so the settlement can close without a sale.

Suggested support

Child support: [Placeholder: suggested monthly amount]. Spousal maintenance: [Placeholder: suggested monthly amount and duration].

Alternative 1B: Retirement savings to the client

Party B takes the retirement savings in place of the home. You receive $2,300,000, or 54.8%, which is $200,000 above the baseline. 2 of 3 priorities are met, with $0 in liquid assets.

Allocation, pre-tax.

Asset	Party A	Party B
Joint checking and savings	$180,000	$0
Brokerage account	$420,000	$0
401(k)	$0	$900,000
IRA	$0	$300,000
Primary home (equity)	$0	$1,100,000
Second home (equity)	$600,000	$0
Private company interest	$500,000	$0
Deferred compensation	$200,000	$0
Total	**$1,900,000 (45.2%)**	**$2,300,000 (54.8%)**

What you gain and give up

For you. Keeps the primary home (equity) whole. Makes no claim on the private company interest. Receives $200,000 more than the baseline.

Against. Holds $0 in liquid assets, $400,000 below the minimum. Holds no liquid assets.

Why Party A should consider it

Party A ends with $1,900,000, $200,000 less than an equal split. Party A keeps the second home (equity), the private company interest and the brokerage account. The home stays on this side, with no sale and no move.

Suggested support

Child support: [Placeholder: suggested monthly amount]. Spousal maintenance: [Placeholder: suggested monthly amount and duration].

Alternative 1C: Sell the homes, split the proceeds

Close to equal totals, but depends on a sale. Sale costs are not modeled. You receive $2,000,000, or 47.6%, which is $100,000 below the baseline. All three priorities are met, with $900,000 in liquid assets.

Allocation, pre-tax.

Asset	Party A	Party B
Joint checking and savings	$0	$180,000
Brokerage account	$0	$420,000
401(k)	$900,000	$0
IRA	$300,000	$0
Primary home (equity)	$0	$1,100,000
Second home (equity)	$300,000	$300,000
Private company interest	$500,000	$0
Deferred compensation	$200,000	$0
Total	**$2,200,000 (52.4%)**	**$2,000,000 (47.6%)**

What you gain and give up

For you. Keeps the primary home (equity) whole. Makes no claim on the private company interest. Holds $900,000 in liquid assets, $500,000 above the minimum.

Against. Receives $100,000 less than the baseline. Depends on selling the second home (equity). Sale costs are not modeled. More than half of the total is home equity.

Why Party A should consider it

Party A ends with $2,200,000, $100,000 more than an equal split. Party A keeps the 401(k), the private company interest and the IRA. Neither party has to carry a home after the settlement.

Suggested support

Child support: [Placeholder: suggested monthly amount]. Spousal maintenance: [Placeholder: suggested monthly amount and duration].

Assumptions

1. All values are pre-tax, as entered on November 14, 2026.
2. All 8 assets are treated as marital. There are no debts.
3. Home values are equity. No sale costs or taxes are applied.
4. The private company interest and deferred compensation cannot leave Party A.
5. Liquid assets are cash accounts and sale proceeds.
6. Support follows New York rules. [Placeholder: rule version and date]

Disclaimer

This report is not legal advice. The scenarios were generated by AI and every figure was recomputed by a rules-based calculation layer. A professional reviewed the report before it reached you. The figures depend on the values and assumptions listed above. [Placeholder: firm disclaimer text]