

## MONTHLY PAYMENT EQUIVALENT TO A LUMP SUM AMOUNT

First Name: John  
Last Name: Does

Annual Interest Rate for Discounting 5%  
Lump Sum Amount \$100,000  
Number of Monthly Payments 60

### Marginal Tax Rates

	Husband	Wife
Federal:	36%	25%
State:	3%	3%

### Monthly Payment

If Property Settlement, a Nontaxable Payment Equivalent to Lump Sum	<b>\$1,887</b>	<b>\$1,887</b>
If Alimony, Reflects Taxes and is Equivalent to the Nontaxable Payment	<b>\$3,040</b>	<b>\$2,594</b>