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September 25, 2024

Jack Johnson, Esq.  
Johnson & Johnson, LLC  
P.O. Box 743  
Allentown, PA 18103

Re: Pamela Smith  
File No. 987571-24T-APR24

Dear Attorney Johnson,

Per your request we have calculated the growth on the pre-marital share of Ms. Smith's ABC Company International Savings Plan from the date of marriage of August 14, 2007 to November 10, 2021. We were provided with a combination of quarterly and annual statements from the third quarter of 2007 through 2021.

The growth on the August 14, 2007 extrapolated balance of \$46,177.60 has increased the pre-marital share to \$244,999.71 as of November 10, 2021. Subtracting this amount from the extrapolated balance for November 10, 2021 of \$346,962.08 provides us with the marital share of the account to be divided as of November 10, 2021 of \$101,962.37.

The calculations are detailed on the enclosed worksheets.

If you have any questions or need additional assistance please do not hesitate to contact me. Thank you for your consideration.

Sincerely,

Christine L. Houck  
Senior Pension Analyst

**PLAN PARTICIPANT:** Pamela Smith

**PLAN NAME:** ABC Company International Retirement Savings Plan

**FILE NUMBER:** 987571-24T-APR24

**MARRIAGE DATE:** August 14, 2007 **MARRIAGE END DATE:** November 10, 2021

### Step #1:

#### Calculation of the Rate of Return

STATEMENT PERIOD	BEGINNING BALANCE	DEPOSITS AFTER-TAX	DEPOSITS COMP. MATCH	LOANS/ LOAN REPAY	OTHER DEPOSITS	FEES/ EXPENSES	GAINS/ LOSSES	ENDING BALANCE	RATE OF RETURN
7/1/07-9/30/07	\$45,164.45	\$902.79	\$0.00	\$1,121.68	\$0.00	\$0.00	\$86.25	\$47,275.17	0.2%
10/1/07-12/31/07	\$47,275.17	\$773.82	\$0.00	\$1,041.56	\$0.00	\$0.00	(\$3,645.45)	\$45,445.10	-7.6%
1/1/08-3/31/08	\$45,445.10	\$907.31	\$2,490.00	\$1,121.68	\$0.00	\$0.00	(\$3,296.37)	\$46,667.72	-6.9%
4/1/08-6/30/08	\$46,667.72	\$800.94	\$0.00	\$1,754.22	\$0.00	\$0.00	(\$3,876.21)	\$45,346.67	-8.1%
7/1/08-9/30/08	\$45,346.67	\$934.43	\$0.00	\$0.00	\$0.00	\$0.00	(\$3,647.11)	\$42,633.99	-8.0%
10/1/-08-12/31/08	\$42,633.99	\$934.43	\$0.00	\$0.00	\$0.00	\$0.00	(\$9,900.09)	\$33,668.33	-23.0%
1/1/09-3/31/09	\$33,668.33	\$734.19	\$0.00	\$0.00	\$0.00	\$0.00	(\$4,193.05)	\$30,209.47	-12.3%
4/1/09-6/30/09	\$30,209.47	\$934.43	\$0.00	\$0.00	\$0.00	\$0.00	\$6,832.25	\$37,976.15	22.3%
7/1/09-9/30/09	\$37,976.15	\$800.94	\$2,682.82	\$0.00	\$0.00	\$0.00	\$7,650.84	\$49,110.75	19.7%
10/1/09-12/31/09	\$49,110.75	\$934.43	\$0.00	\$0.00	\$0.00	\$0.00	\$1,647.19	\$51,692.37	3.3%
1/1/10-3/31/10	\$51,692.37	\$800.94	\$0.00	\$0.00	\$0.00	\$0.00	\$4,350.55	\$56,843.86	8.3%
4/1/10-6/30/10	\$56,843.86	\$934.43	\$0.00	\$0.00	\$0.00	\$0.00	(\$5,857.44)	\$51,920.85	-10.2%
7/1/10-9/30/10	\$51,920.85	\$957.78	\$2,552.96	\$0.00	\$0.00	\$0.00	\$7,183.03	\$62,614.62	13.6%
10/1/10-12/31/10	\$62,614.62	\$820.98	\$0.00	(\$17,294.72)	\$0.00	\$0.00	\$5,806.67	\$51,947.55	11.8%
1/1/11-3/31/11	\$51,947.55	\$962.57	\$0.00	\$1,321.74	\$0.00	\$0.00	(\$292.10)	\$53,939.76	-0.6%
4/1/11-6/30/11	\$53,939.76	\$849.66	\$0.00	\$1,132.92	\$0.00	\$0.00	(\$84.61)	\$55,837.73	-0.2%
7/1/11-9/30/11	\$55,837.73	\$991.27	\$2,635.55	\$1,321.74	\$0.00	\$0.00	(\$10,811.52)	\$49,974.77	-18.8%
10/1/11-12/31/11	\$49,974.77	\$849.66	\$0.00	\$1,132.92	\$0.00	\$0.00	\$5,773.40	\$57,730.75	11.3%
1/1/12-3/31/12	\$57,730.75	\$995.52	\$0.00	\$1,321.74	\$0.00	\$0.00	\$10,016.54	\$70,064.55	17.0%
4/1/12-6/30/12	\$70,064.55	\$875.16	\$0.00	\$1,132.92	\$72.23	(\$15.93)	(\$1,543.91)	\$70,585.02	-2.1%
7/1/12-9/30/12	\$70,585.02	\$875.16	\$0.00	\$1,132.92	\$40.00	(\$10.00)	\$6,419.43	\$79,042.53	8.1%
10/1/12-12/31/12	\$79,042.53	\$875.16	\$0.00	\$1,132.92	\$200.30	(\$9.80)	\$659.42	\$81,900.53	1.1%
1/1/13-3/31/13	\$81,900.53	\$1,025.40	\$0.00	\$1,321.74	\$28.62	(\$14.87)	\$7,721.05	\$91,982.47	9.3%
4/1/13-6/30/13	\$91,982.47	\$1,016.00	\$0.00	\$1,132.92	\$37.04	(\$14.82)	\$1,536.31	\$95,689.92	1.7%
7/1/13 - 9/30/13	\$95,689.92	\$1,051.68	\$2,354.33	\$1,321.74	\$43.30	(\$11.51)	\$6,078.17	\$106,527.63	6.3%
10/1/13 - 12/31/13	\$106,527.63	\$901.44	\$0.00	\$1,132.92	\$226.98	(\$11.88)	\$9,621.68	\$118,398.77	9.1%
1/1/14 - 12/31/14	\$118,398.77	\$4,166.94	\$1,997.26	(\$5,953.11)	\$558.82	(\$41.70)	\$15,473.00	\$134,599.98	12.9%
1/1/15-12/31/15	\$134,599.98	\$4,140.86	\$2,083.42	(\$1,406.04)	\$172.84	(\$43.56)	(\$2,190.51)	\$137,356.99	-1.5%
1/1/16-12/31/16	\$137,356.99	\$4,200.00	\$2,000.00	\$784.00	\$0.00	(\$44.00)	\$14,591.39	\$158,888.38	9.2%
1/1/17-12/31/17	\$158,888.38	\$9,424.99	\$0.00	\$0.00	\$0.00	(\$44.12)	\$37,992.87	\$206,262.12	23.36%

## Step #2:

### (A) Determine the Percent (Extrapolated) of the Opening Statement that is Pre-Marital and the Pre-Martial amount.

Pre-Marriage Period: 7/1/07-8/14/0 44 Days 48% Pre-Marital 52% Marital  
Statement Period: 7/1/07-9/30/0 91 Days

		Pre-Marital Percentage	
Beginning balance	\$45,164.45		\$45,164.45
After-Tax Deposits	\$902.79	48%	\$433.34
Loan Repayment	\$1,121.68	48%	\$538.41
gains/losses	\$86.25	48%	\$41.40
Total Pre-Martial			\$46,177.60

### Step #3:

#### Growth of the Pre-Marital Extrapolated Account Balance from the Closest Available Statement to the Marriage Date to Closest Available Statement to the Marriage End Date.

STATEMENT PERIOD	BEGINNING BALANCE	RATE OF RETURN	ENDING BALANCE
8/14/07-9/30/07	\$46,177.60	0.1%	\$46,223.78
10/1/07-12/31/07	\$46,223.78	-7.6%	\$42,710.77
1/1/08-3/31/08	\$42,710.77	-6.9%	\$39,763.73
4/1/08-6/30/08	\$66,597.44	-8.1%	\$61,203.04
7/1/08-9/30/08	\$61,203.04	-8.0%	\$56,306.80
10/1/-08-12/31/08	\$56,306.80	-23.0%	\$43,356.24
1/1/09-3/31/09	\$43,356.24	-12.3%	\$38,023.42
4/1/09-6/30/09	\$38,023.42	22.3%	\$46,502.64
7/1/09-9/30/09	\$46,502.64	19.7%	\$55,663.66
10/1/09-12/31/09	\$55,663.66	3.3%	\$57,500.56
1/1/10-3/31/10	\$57,500.56	8.3%	\$62,273.11
4/1/10-6/30/10	\$62,273.11	-10.2%	\$55,921.25
7/1/10-9/30/10	\$55,921.25	13.6%	\$63,526.54
10/1/10-12/31/10	\$63,526.54	11.8%	\$71,022.68
1/1/11-3/31/11	\$71,022.68	-0.6%	\$70,596.54
4/1/11-6/30/11	\$70,596.54	-0.2%	\$70,455.35
7/1/11-9/30/11	\$70,455.35	-18.8%	\$57,209.74
10/1/11-12/31/11	\$57,209.74	11.3%	\$63,674.44
1/1/12-3/31/12	\$63,674.44	17.0%	\$74,499.10
4/1/12-6/30/12	\$74,499.10	-2.1%	\$72,934.62
7/1/12-9/30/12	\$72,934.62	8.1%	\$78,842.32
10/1/12-12/31/12	\$78,842.32	1.1%	\$79,709.59
1/1/13-3/31/13	\$79,709.59	9.3%	\$87,122.58
4/1/13-6/30/13	\$87,122.58	1.7%	\$88,603.66
7/1/13 - 9/30/13	\$88,603.66	6.3%	\$94,185.69
10/1/13 - 12/31/13	\$94,185.69	9.1%	\$102,756.59
1/1/14 - 12/31/14	\$102,756.59	12.9%	\$116,012.19
1/1/15-12/31/15	\$116,012.19	-1.5%	\$114,272.01
1/1/16-12/31/16	\$114,272.01	9.2%	\$124,785.03
1/1/17-12/31/17	\$124,785.03	23.36%	\$153,934.82
1/1/18-12/31/18	\$153,934.82	-7.14%	\$142,943.87
1/1/19-12/31/19	\$142,943.87	27.08%	\$181,653.07
1/1/20-12/31/20	\$181,653.07	15.81%	\$210,372.42
1/1/21-11/10/21	\$210,372.42	16.46%	\$244,999.72

## Step #4:

### Extrapolation of the Marital percentage and account balance at the Marriage End Date

Marital Period: 1/1/21-11/10/21  
Statement Period: 1/1/21-12/31/21

$$\frac{313 \text{ Days}}{365 \text{ Days}} \times 86\% \text{ Marital} = 19.14\% \times 86\% = 16.46\%$$

1/1/21 balance	\$307,203.12		\$307,203.12
After Tax Deposits	\$4,736.01	x 86%	\$4,072.97
Fees/Expenses	(\$44.68)	x 86%	(\$38.42)
Gains/Losses	\$41,540.02	x 86%	\$35,724.42
11/10/21 balance			\$346,962.08

## Step #5:

### Calculation of the Marital amount at the Marriage End Date

Extrapolated Account balance:	\$346,962.08
less pre-marital with growth:	\$244,999.71
Marital Share to be divided:	\$101,962.37