**IN RE Vivian Struebel**

I, Nancy Hetrick, declare that I am a CDFA, Certified Divorce Financial Analyst, a MAFF Master Analyst in Financial Forensics, an AWMA, Accredited Wealth Management Specialist and an AAMS,Accredited Asset Management Specialist. My 18 years’ experience in the financial services industry is both broad and deep including employment as a Senior Financial Advisor for Better Money Decisions creating investment and liquidity strategies for high net worth clients. For the last 5 years, I have been providing specialized financial analysis and advice to divorcing individuals, their attorneys and/or mediators as they structure settlements. I have also testified in other marital dissolution trials in Arizona as a fact-based witness.

At the request of Edward Fuentes, I have reviewed account statements for Mr. Fuentes retirement plans from June of 1990 to current to estimate the separate property portion of said accounts.

**DOCUMENTS REVIEWED**

1. AMD Profit Sharing Statements, 12/31/1990, 06/30/1992,12/26/1993
2. AMD Retirement Savings Plan Statements, 06/30/1990, 12/31/1990, 12/31/1993, 12/31/1995, 12/31/1996, 12/31/1997, 12/31/1998, 12/31/1999, 12/31/2000, 12/31/2001, 12/31/2002, 12/31/2003, 12/31/2004, 12/31/2005, 12/31/2006, 12/31/2007, 12/31/2008, 12/31/2009, 12/31/2010, 12/31/2011, 12/31/2012, 12/31/2013, 09/30/2014, and 12/31/2015
3. Consent Decree for case FN2014-093098

**DISCUSSION**

At the time of marriage, Mr. Fuentes participated in 2 retirement plans with AMD, a 401(k) savings plan and a Profit Sharing plan. At the time of marriage, they were valued at a combined total of $52,186.46. The Profit Sharing plan was terminated and assets merged into the 401(k) in 1993.

I traced these assets from time of marriage forward attributed new contributions to the marital community and proportioning out gains and losses to the separate property vs. marital community. (see addendum A) However, it should be noted that not all statements were available for the 1990-1993 Profit Sharing portion so an estimate of contributions and growth based on beginning and ending values was necessary. During the marriage, the profit sharing portion experienced an increase in value of $21,182.61. Based on the 1992 and 1993 statements provided, the annual contribution rate was an average of $2517.50. Using this average, I estimated that the contributions during marriage were $8,811.25 with total appreciation of $12,371**. At the time of merging into the 401k in 1993, the profit sharing plan was then $27,579 Separate Property and $14,970 Marital.**

From 1993 forward, all statements on the 401(k) were provided with the exception of 1992 and 1994. While I can’t be certain of the contributions those years, I estimated based on the average contributions in 1991, 1993 and 1995. Attached is the detailed spreadsheet showing annual allocations of gains and losses and cumulative separate vs. marital balances for each year.

**SUMMARY – With a 12/31/15 balance of $347,448, approximately $78,366 is Separate Property and $254,781 is Marital Property.**

I declare under penalty of perjury under the laws of the state of Arizona, that to the best of my knowledge, the foregoing is true and correct.

Executed March 18, 2016 at Phoenix, AZ.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Nancy A. Hetrick, CDFA™, MAFF®, AWMA®, AAMS®

Smarter Divorce Solutions, LLC