

# Retirement Security Position — Mediation Brief

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## The Marriage as an Economic Partnership

This was a 20-year marriage, beginning in 2005, that functioned as an integrated economic partnership. It was not a marriage in which both spouses maintained independent financial lives on parallel tracks. Financial decisions — about income, labor, business investment, and lifestyle — were made jointly and in reliance on shared resources and shared expectations.

That structure was not accidental. It reflected a shared understanding, never seriously contested during the marriage, that our long-term financial security would be built around Lisa's inheritance and the income stream it would generate. That understanding shaped every major economic decision I made during the marriage.

## How the Marriage Actually Worked Financially

My last year of full independent employment was 2015 — the same year Lisa and I were both employed by Pikazo, a technology startup in which Lisa was a partial owner. Every professional decision I made after that point was made within the context of our shared economic partnership.

Pikazo failed in early 2016. From 2016 through 2018 I was underemployed, operating within the marital structure while we pivoted to a new venture. In 2018, Lisa and I co-founded Snow Day, a custom 3D snow globe business built on my professional background in computer graphics, visual effects, and software engineering. Lisa was again a partial owner.

Snow Day generated approximately \$1 million in revenue over five years. It was a real commercial enterprise, not a hobby. I took little or no meaningful salary from it. The economic benefit of my labor went into the marriage, not into my personal financial security.

During the marriage I also drew down personal financial reserves to support the household and Snow Day. Among those reserves: early in the marriage I purchased approximately 300 BTC with marital funds and ultimately liquidated that position to support the household and sustain the business. At today's market price of roughly \$74,000 per coin, those 300 BTC would be worth approximately \$22 million. I am not claiming that figure as a loss — I liquidated when I liquidated, and the value at that time was far lower. I raise it only to illustrate the magnitude of the personal financial resources I directed into the marriage in reliance on our shared understanding about the inheritance.

I was also the one who argued and negotiated to change the trust allowance from a dividends-only structure to a 4% total return unitrust structure. That matters because the usable income stream we ultimately lived on did not simply exist in the background. I actively helped create and secure

a more functional allowance stream for our long-term financial life.

In 2022, Lisa’s mother died and the inheritance arrived. At that point, we mutually decided to begin winding down Snow Day, with 2022 being the last fully active year. The full allowance payments did not begin until April 2023, which helps explain why the business still operated fully in 2022 even though the inheritance had already arrived. After that, sales contracted sharply and consistently from 2023 forward. That pattern is consistent with a deliberate wind-down once the inheritance had arrived and changed our situation. It is direct behavioral evidence of the shared retirement understanding I am describing: we restructured our economic life around the inheritance rather than continuing to operate Snow Day as an ongoing growth business.

## The Marital Standard of Living

The marital standard of living was built around a household funded substantially by Lisa’s trust distributions, which have been in the range of \$17,000–\$19,500 per month. That income funded the lifestyle we both lived — a lifestyle neither of us questioned or treated as temporary.

Since Lisa’s mother died in 2022, we have both effectively been retired, living on those distributions. The standard of living I am seeking to maintain in any settlement is not an aspirational figure — it is the standard we have been living, together, for the past several years.

A fair maintenance outcome is one that allows me to continue living at or near that standard, to the extent the law and our circumstances permit. I am not seeking to claim the trust principal. I am not seeking a punitive result. I am seeking a settlement that reflects what the marriage actually was — a long, integrated economic partnership — rather than one that treats me as though I had been building an independent financial life throughout, when both of us know I was not.

## What I Am Left With

### *Financial Position*

I am now 56 years old. I have no meaningful retirement savings. My last year of full independent employment was 2015 — eleven years ago. Since then my professional life has been consumed entirely by joint marital enterprises, underemployment between them, and ultimately a wind-down into effective shared retirement in reliance on the inheritance. I do not have a financial cushion. I do not have a retirement account. I have no assets that approach the support the marriage provided.

### *Employment Prospects*

My professional background sits at the intersection of visual effects, computer graphics, and software engineering. Re-entry into any of these fields is not a realistic path to financial self-sufficiency, for three compounding reasons:

- **Industry disruption across all three fields.** VFX and computer graphics have undergone

severe, documented disruption — driven by AI-based tools that have eliminated or dramatically reduced demand for the specialized work I spent my career doing. Major studios have shuttered VFX departments and wholesale eliminated roles. Software engineering has been similarly affected: AI coding tools have caused significant contraction in hiring across the industry, with widespread layoffs and freezes particularly hitting the kind of specialized, senior-level positions that would represent my realistic re-entry point. The fields I could plausibly return to have all been fundamentally reshaped by the same technological forces, in the same period I have been away.

- **Extended absence.** I have been out of all three areas for eleven years. Even in stable fields, an eleven-year gap presents serious re-entry barriers. In fields that have been transformed by AI during that same period, the gap is effectively insurmountable at a senior level. The tools, workflows, and hiring landscapes have changed fundamentally since 2015.
- **Career stage and industry culture.** My most prominent professional credits are more than 20 years old. Both VFX and technology skew heavily toward younger workers. Senior re-entry at 56 — with dated credits, an eleven-year absence, and in industries actively shedding headcount due to AI — is not a realistic path to anything approaching the marital standard of living. The roles realistically available to someone in my position would not come close to bridging that gap.

Even if income were imputed to me for purposes of this proceeding, any realistic figure falls far short of what the marriage provided. The gap between what I can earn and the marital standard of living is substantial and is not closeable through employment alone.

#### *How I Got Here*

I also want to be direct about how this ending has affected me. I pushed repeatedly for us to confront serious issues in therapy. I do not feel that I was given meaningful notice that the marriage was over or a genuine opportunity to address what needed to be addressed before that decision was made. I did not understand things to be ending in a way that would have allowed me to protect myself financially. That is an important part of why I now find myself financially exposed at 56 with no clear path forward.

## **The Legal Framework in Missouri**

Missouri is an equitable distribution state. Lisa's trust is separate property and I make no direct claim against the principal. However, Missouri maintenance law requires courts to consider the standard of living established during the marriage, the receiving spouse's ability to meet their needs independently, and the length of the marriage.

Each of those factors weighs in my direction. The marital standard of living was real, sustained, and documented. My ability to meet that standard independently is severely limited by age, eleven years away from full independent employment, the disruption of all three fields I could realistically re-enter, and the absence of any retirement savings — all of which are direct consequences of

decisions made jointly, in reliance on shared expectations, during the marriage.

A 20-year marriage with these specific facts — one spouse’s professional life entirely subsumed into joint enterprises, personal reserves drawn down in reliance on an inheritance that has now arrived, a mutually agreed wind-down of a functioning business once that inheritance came — is precisely the circumstance Missouri maintenance law is designed to address.

## **What I Am Asking For**

I am asking for a maintenance structure that allows me to continue living at or near the marital standard of living. The form of that structure is negotiable — ongoing spousal maintenance, a fixed-term arrangement, a hybrid of support and asset equalization, or another mediated design. I am open to creative solutions that work for both of us.

What I am not able to accept is an outcome that leaves me structurally unable to sustain the standard of living this marriage operated at — especially given the way the marriage was organized, the decisions I made within it, and the shared understanding under which those decisions were made.

*This document is a working position note prepared for mediation discussion. It is not a legal filing.*