

Tax Analysis

REPORT

Prepared by: MTP Tax Advisors LLC

13 Eagle Ridge Drive
Troy, N.Y. 12180
madeline.paterniani@gmail.com
Phone: (518) 892-9856





Table of Contents

- 01 Tax Analysis Summary
- 02 Investment Terms
- 03 Single Tax Filer \$90K Gross
- 04 Single Tax Filer \$189K Gross
- 05 Married Tax Filing Joint \$90K Gross
- 06 Married Tax Filing Joint \$189K Gross
- 07 Conclusion

Tax Analysis Summary



The following Tax Analysis Report created for Stanhope Capital LLC is provided to give the investor an estimate on the real income tax burden that the investment income will present based on a specified investment amount, returns, and various tax filing situations. We will present a standard investment scenario with Stanhope Capital LLC and provide a corresponding analysis of the effect of the investment income on the increase in federal tax liability.

Investment Terms

- \$50,000.00 investment with an interest rate of 12% to be amortized monthly over a five year period

Year	Reportable Investment Income (Interest)	Principal Repayment	Ending Balance
1	\$5,582.16	\$7,764.51	\$42,235.49
2	\$4,597.42	\$8,749.25	\$33,486.24
3	\$3,487.80	\$9,858.87	\$23,627.37
4	\$2,237.45	\$11,109.22	\$12,518.15
5	\$828.52	\$12,518.15	-
Total	\$16,733.35	\$50,000.00	-



- The following Table will provide you with the increase in tax liability for a 'SINGLE' tax filer with an adjusted gross income of \$90,000.00, representing a 22% Marginal Tax Rate and 15% Effective Tax Rate:

Year	Reportable Investment Income (Interest)	Increase In Tax Liability
1	\$5,582.16	\$1,784.00
2	\$4,597.42	\$1,001.00
3	\$3,487.80	\$759.00
4	\$2,237.45	\$484.00
5	\$828.52	\$176.00
Total	\$16,733.35	\$4,204.00



- The following Table will provide you with the increase in tax liability for a 'SINGLE' tax filer with an adjusted gross income of \$189,000.00, representing a 24% Marginal Tax Rate and 20% Effective Tax Rate (Note: Income above \$160,200.00 is not subject to Social Security Tax):

Year	Reportable Investment Income (Interest)	Increase In Tax Liability
1	\$5,582.16	\$1,340.00
2	\$4,597.42	\$1,079.00
3	\$3,487.80	\$837.00
4	\$2,237.45	\$537.00
5	\$828.52	\$199.00
Total	\$16,733.35	\$3,992.00



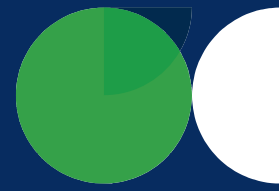
- The following Table will provide you with the increase in tax liability for a 'MARRIED FILING JOINT' tax filer with an adjusted gross income of \$90,000.00, representing a 12% Marginal Tax Rate and 11% Effective Tax Rate:

Year	Reportable Investment Income (Interest)	Increase In Tax Liability
1	\$5,582.16	\$666.00
2	\$4,597.42	\$546.00
3	\$3,487.80	\$414.00
4	\$2,237.45	\$264.00
5	\$828.52	\$96.00
Total	\$16,733.35	\$1,986.00



- The following Table will provide you with the increase in tax liability for a 'MARRIED FILING JOINT' tax filer with an adjusted gross income of \$189,000.00, representing a 22% Marginal Tax Rate and 16% Effective Tax Rate:

Year	Reportable Investment Income (Interest)	Increase In Tax Liability
1	\$5,582.16	\$1,228.00
2	\$4,597.42	\$1,011.00
3	\$3,487.80	\$767.00
4	\$2,237.45	\$492.00
5	\$828.52	\$182.00
Total	\$16,733.35	\$3,680.00



Conclusion

The Tax Analysis Report, completed by Madeline Paterniani, owner of MTP Tax Advisors, located in Troy, N.Y. was completed to be used as an estimate for investment purposes. Please note, all individual income tax situations will vary and this is only to be used as a guide.

