

CPB	
Loan principal	\$50,000
Shares	\$50,000
FBT Statutory rate	7%
All in rate	5%
Benchmark interest rate	7.00%

Non-employer loan in Divison 247

CPB expense	\$2,500
Benchmark cap	\$3,500
Deductible interest	\$2,500
Cost of capital protection	\$0
Loan FBT	\$1,000

Employer loan outside Division 247

CPB expense	\$2,500
Benchmark cap	\$3,500
Deductible interest	\$2,500
Cost of capital protection	\$0
Loan FBT	\$1,000

CPB	
Loan principal	\$50,000
Shares	\$50,000
FBT Statutory rate	7%
All in rate	7%
Benchmark interest rate	7.00%

Non-employer loan in Division 247

CPB expense	\$3,500
Benchmark cap	\$3,500
Deductible interest	\$3,500
Cost of capital protection	\$0
Loan FBT	\$0

Employer loan outside Division 247

CPB expense	\$3,500
Benchmark cap	\$3,500
Deductible interest	\$3,500
Cost of capital protection	\$0
Loan FBT	\$0

CPB	
Loan principal	\$50,000
Shares	\$50,000
FBT Statutory rate	7%
All in rate	18%
Benchmark interest rate	7.00%

Non-employer loan inside Division 247

CPB expense	\$9,000
Benchmark cap	\$3,500
Deductible interest	\$3,500
Cost of capital protection	\$5,500
Loan FBT	\$0

Employer loan outside Division 247

CPB expense	\$9,000
Benchmark cap	\$9,000
Deductible interest	\$9,000
Cost of capital protection	\$0
Loan FBT	\$0