



Investment Loan

Input

Results

Comparatives

Preview

Summary

Personal Information		Loan Information		Investment Information	
Last name:	Client	Type:	100% loan without margin call	Total investment:	\$50,000.00
First name:	John	Amount:	\$50,000.00	Return:	8.00%
Marginal tax rate:	45.00%	Interest rate on loan:	7.25%	Percentage taxable annually:	40.00%
Capital outlay:	\$0.00	Amortization:	10	Financing ratio:	100.00%
		Repayment option:	Interest only		
		Monthly payment:	302.08 \$		

Investment Loan vs. No Investment Loan

	WITHOUT loan strategy	WITH loan strategy
Invested Capital	\$0.00	\$0.00
Loan amount	---	\$50,000.00
Total investment	\$0.00	\$50,000.00
Monthly investment	\$302.08	---
Monthly repayment	---	\$302.08
Value after 10 years		
Accumulated balance	\$27,782.57	\$107,946.25
Loan repayment	---	\$50,000.00
Net investment balance	\$27,782.57	\$57,946.25
Difference		+ \$30,163.68
Difference after 10 years		
Capital gains tax	\$1,623.93	\$7,822.74
Net investment value	\$26,158.64	\$50,123.51
Difference		+ \$23,964.87