



Side-By-Side Comparison



| | Example 1 NO HBB | Example 2 HBB | Example 3 NO HBB | Example 4 HBB |
|-------------------|---------------------|------------------|---------------------|------------------|
| Business Inc/Loss | 0 | (\$15,000) | 0 | \$15,000 |
| Taxable Income | \$49,900 | \$34,900 | \$89,900 | \$35,552 |
| Withholding | \$7,500 | \$7,500 | \$17,250 | \$7,500 |
| Tax Liability | \$2,593 | \$793 | \$8,281 | \$2,791 |
| REFUNDS\$ | \$4,907 | \$6,707 | \$8,969 | \$4,709 |