



Structured Sales Minimize Taxes, Maximize Proceeds Advanced Solutions

Look close at a structured sale if you are cashing out an appreciated asset (real estate, businesses, etc.) and want to preserve more of your wealth for retirement. By deferring capital gains taxes to a future date, you put more of your money to work earning interest now rather than paying it all to Uncle Sam at closing. Factor in other potential tax advantages, a guaranteed payment stream, and several other benefits, and a structured sale is smart financial planning.

Benefits in Detail

- **Tax Advantages**
Taxable gains in a structured sale are deferred to when payments are actually received, thus leaving more principal available to earn interest over several years. A structure can also protect you from additional taxes that might be triggered by changes to your adjusted gross income (AGI) if you take all the cash at once. The difference to your bottom line could be significant.
- **Guaranteed Income**
Payments with interest are guaranteed by a top-rated insurance company through an exclusive annuity purchased with proceeds from the sale. No need to worry that the seller will make future payments, which is often the case under a traditional installment sale.
- **You Control Payments**
You control when the payments begin, how much is paid and when, and for how long. That means maximum flexibility in planning for your future financial needs.
- **Inexpensive and Easy to Implement**
Setup costs for a structured sale are low, and there are no ongoing management fees or expenses. Implementation is as easy as signing a few documents at closing.

Protect Against a Failed 1031 Exchange

By including “fallback” language in a 1031 Exchange, you enjoy the same tax and planning benefits of a structured sale if the exchange should fail. Without the fallback, 100 percent of the capital gains tax is due within 90 days. The 1031 business exchange is a tax management strategy based on selling one business and using the proceeds to purchase another similar business.

Structured Sale Only Available Through a Certified Consultant

A structured sale, and the annuity that powers the agreement, must be handled by a certified consultant. In addition to the right qualifications, Moore Financial Services has the experience to help you and your advisers – sales agent, accountant, lawyer, etc. – understand all aspects of the transaction. We’ll show you several different earning and payment scenarios that fit your planning goals, while ensuring that all the paperwork is done properly.

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