

A Structured Sale for the *Affluent Retiree*

Who is the Affluent Retiree?

This type of high net worth individual has worked most of his or her life to accumulate assets such as a second home and a successful business. Such assets may be sufficient to provide a good lifestyle for the retiree and leave a substantial estate for one's heirs. This type of retiree does not want the proceeds from the sale of their property diminished by subjecting it to capital gains taxes all at once. He or she is secure and enjoying their retirement but is reluctant to spend money unless it comes in the form of a check.

The Affluent Retiree is in a high tax bracket and while he won't need these assets for liquidity purposes, he remains a conservative investor. They and their spouses enjoy an active lifestyle and may live another 20-30 years. An additional regular source of income may grant this retiree a more fulfilling and comfortable retirement.

What Could You Recommend?

If they have assets that would qualify for Installment Sale treatment, consider combining it with a use of a Structured Sale.

Remember, the Affluent Retiree is just at the beginning of the life they have worked all of their adult life for and dreamed about for so long. They want to know that they will be able to comfortably afford the pursuit of their dreams without jeopardizing their retirement or the family's inheritance.

Key Selling Points:

A Structured Sale coupled with the benefits of an Installment Sale may:

- Provide your customer with access to a dependable periodic payment stream of income that may be greater than that generated by a laddered bond portfolio
- Provide an asset base upon which to draw income
- Provide a steady stream of income regardless of market performance
- Provide tax-deferred growth
- Create additional payout options to help protect "spendthrift heirs"
- Allow retiree to more effectively utilize their built-up equity in a low interest rate environment
- Provide for beneficiaries through periodic payments that will be paid to the Estate after the death of the retiree

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