

STRUCTURED INSTALLMENT SALES

Selling Real Estate or a Business? The Structured Installment Sale may be the answer.

An Installment Sale is a sale of qualified real estate with receipt of at least one payment after the tax year of the sale. Each installment received will consist of nontaxable recovery of the investment, taxable gain, and Interest.

INSTALLMENT SALE BENEFITS:

- + Receive future payments timed to meet the seller's financial goals
- + Potential to defer Federal and State capital gains taxes under IRC 453
- + Buyer is able to provide enhanced offer to seller without increasing overall sales costs

Risks with a Traditional Installment Sale:

- Risk of the buyer defaulting on the payments
- The seller must rely on receiving all future installments payments directly from the buyer

The Structured Installment Sale Solution:

- Receive guaranteed future payments
- Remove the risk of buyer default
- Tax-deferred interest growth
- Guaranteed investment options, treasury securities or annuity options

Structures, LLC and its affiliates (collectively, "Structures") does not provide advice or services related to the purchasing of, selling of, or investing in securities or other financial instruments. Any discussion of securities contained herein is not intended or written to be used, and cannot be used, as advice related to the purchasing of, selling of, or investing in securities or other financial instruments. Structures does not provide legal, tax, or accounting advice or services. Any discussion of legal or tax matters contained herein is for illustrative purposes only and is not intended or written to be used, and cannot be used, as legal advice or for avoiding any penalties that may be imposed under Federal tax laws.



Paul J. Lesti, CSSC, RSP, MSSC
President & CEO
Lesti Structured Settlements, Inc.

(650) 903-4100

paul@lesti.com www.lesti.com



STRUCTURES