



## Structured Installment Sale Reduce Capital Gains Taxes

You can now sell your property, private stock or a business, defer the capital gains and get guaranteed future payments to fund your lifelong dreams.

An installment sale is when sellers get future payments when selling an asset under Internal Revenue Code Section 453. Now MetLife or a trust company will guarantee the future payments. This is called a Structured Installment Sale.

**Taxes.** Sellers can avoid the highest marginal tax rates and some taxes altogether. Tax savings up to 36% are possible and Medicare penalties may also be avoided.

**Secure Payments.** The payments are safe and secure. There is a guaranteed rate of return, no investment or reinvestment risks, and long-term security is assured.

**Uses.** You may use the payments to pay for your long deferred passion in life, a lifetime of vacations, a secure retirement, an investment fund, college funds for your kids or grandkids, estate planning, or any other use.

**Private Stock.** Sell your eligible private stock now and on your own terms. You don't have to wait for the IPO, if it happens at all. The buyer may be an accredited investor, an institutional investor or another suitable buyer. A Structured Installment Sale may also be used in a merger or acquisition deal.

**Real Estate.** You may sell your home, commercial, or rental property and transform that equity into a secure cash flow. You don't have to buy another property to defer the capital gains. Also, instead of staying in a house that no longer meets your needs, you can move to a home or a living situation that suits your current requirements.

**Business Owners.** You may sell your business, retire or move onto another venture, because you will receive guaranteed future buyout payments. Compare that to a sale that depends on the future of a company and it fails. A Structured Installment Sale eliminates this risk as the future payments don't depend on the business and you don't have to come out of retirement, take over the firm, rebuild it and resell it.

**Estate Planning.** The Structured Installment Sale resolves many potential family disputes. For example, it prevents a family member to "temporarily" move into the family home. This creates many complicated financial and legal issues, and worse yet, lots of potential sibling acrimony. Alternatively, if a Structured Installment Sale is used, tax-deferred payments from the sale are paid into a trust, allowing the parents' wishes to be precisely carried out.

*(This is not tax or legal advice and appropriate advice should be sought)*