

## Installment Sales & A Rated Reinvesting

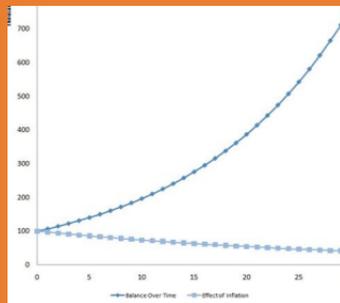
### Tax Deferred Income for Life & Less Investment Risk

#### EXAMPLE

**\$15M Sale =  
\$900K Annual  
Income for  
Life**

for 60 year old seller

30 Year Comparison



Our installment sale structure allows sellers of highly appreciated assets to enjoy tax deferral along with low investment risk while maintaining the liquidity needed to continue to fund ongoing business or personal needs.

We acquire appreciated assets via an 'installment sale' under IRC 453, allowing you to defer taxes until payments are made to you (for a deferral of up to 30 years).

We then resell the asset to the end buyer and reinvest the proceeds into A rated financial instruments that you and your advisors approve of, customized to your retirement and estate planning needs



## Benefits

This transaction allows you to defer the tax for up to thirty years under IRS installment sale rules while customizing a tax preferred income stream and minimizing investment risk and counter party risk. As a dealer, we resell the asset to an end buyer and re-invest the sales proceeds in A rated instruments under terms requiring that these instruments be used to satisfy our customized seller financing agreement that we have with you. .

### Customized Liquidity

Transactions are customized to accommodate ongoing income needs, as well as additional unplanned for drawdowns as needs arise.

### Reduced Investment Risk

Reinvesting the proceeds represents the biggest risk that sellers of appreciated assets face. And a high percentage of newly liquid investors lose substantial amounts in the process. To reduce this risk, we invest in annuities, life insurance and other high rated instruments designed to accommodate sellers' ongoing liquidity needs while avoiding the volatility typical of stock market or private equity investing.

### Additional Tax and Estate Planning Advantages

The unique structure has additional compounded tax benefits. In addition to reinvesting 100 cents on the dollar (vs. ~70% with no planning), thereby leaving a potential 8x benefit over the deferral period, additional tax advantage may be available through policy loans, etc., while ensuring that the ultimate tax is paid with the death benefit or residual values of the products.

In addition, these transactions can be designed in collaboration with existing advisors, and with estate planning goals in order to accommodate you and your family's overall needs.



603-785-2355