

# Capital Gains.

## Pay the IRS or Pay Yourself

By Anita Gat and Joan Chintz,  
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### Do capital gains taxes keep you from selling your highly-appreciated property?

If you're reluctant to sell your home because of the capital gains taxes associated with the sale, the way out may lie with a powerful tax tool called the Deferred Sales Trust™ (DST™).

This tax code-compliant solution provides you with an income for a specific period of years or for life from the sale of your asset. With additional planning, you can transfer the balance due to you from the trust onto your heirs—without any current income tax, probate costs or delay and (in most cases) estate tax free.

Various types of trusts are used by millions of Americans to protect and preserve their wealth. The Deferred Sales Trust is a smart, fully-legal solution whereby you can defer capital gains upon sale of your assets and be repaid over time, based upon your specific needs and income requirements. The DST is neither a 1031 exchange nor a charitable trust.

It is a legal contract between you and an independent, third-party trust in which you sell real property, a business or other appreciated assets to the DST in exchange for the DST paying you a certain amount over a predetermined period of time in the form of a promissory note.

The tax code does not require payment of the capital gains taxes until you receive installment payments that include the principal repayment. If you want income but do not want to pay capital gains taxes, you can agree to installment



contract terms that pay interest-only payments for a period of years from the reinvested sales proceeds.

The DST can be used with the sale of primary homes, rental properties, vacation homes, commercial properties, hotels, retail developments, land, options to purchase real estate and more.

*To learn more about the Deferred Sales Trust, go online to [myDSTplan.com/](http://myDSTplan.com/) anita or contact us. Realtor® Anita Gat, SRES®, Keller Williams Realty, can be reached at 650-906-0640 or [anita@BabyBoomerLady.com](mailto:anita@BabyBoomerLady.com). Broker Associate Joan Chintz, SRES®, CIPS®, Keller Williams Realty, can be reached at 650-533-5082 or [jachintz@aol.com](mailto:jachintz@aol.com).*

Pay the IRS **OR** Pay Yourself

## DO CAPITAL GAINS KEEP YOU FROM SELLING YOUR HOME?



If capital gains tax prevents you from selling your home, consider a **Deferred Sales Trust.™** Let us show you how to sell your home, have an income for life and make money on the capital gains you'd normally pay the IRS.

FREE BROCHURE

**kw**

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