

Afraid to Sell Your Home?

Legally Defer Capital Gains Tax

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Do you own a home or invest in real estate? Did you know that you could sell your property and defer the capital gains taxes without doing a 1031 exchange?

Did you know that you could sell your property and receive fixed income for as long as you want? Do you want to use your home equity to benefit your retirement?

Some homeowners bought their homes more than 30 or 40 years ago and some have increased more than 20 times in value. As baby boomers begin to retire, they want to benefit from the equity in their homes but they are concerned about the considerable capital gain taxes on such a sale.

A Deferred Sales Trust™, governed under the Internal Revenue code

section 453 (the same section that allows mortgages, installment sales and structured settlements), allows homeowners to sell their property for fixed income and deferral of capital gains taxes.

A 1031 exchange allows for deferral of capital gains taxes but you would continue to be invested in real estate, if you can find a property at all.

Whether you are an investor or a regular homeowner, there is an answer: the Deferred Sales Trust. Many people do not realize that such a trust vehicle exists and that it is totally tax code-compliant. 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.

With a Deferred Sales Trust, you can now sell your highly-appreciated property without having to pay the tax immediately. You can pay yourself instead of the IRS. 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.

To receive a free brochure about the DST contact us. Anita Gat, SRES®, at 650.906.0640 or anita@babyboomerlady.com. Joan Chintz, SRES®, CIPS®, at 650.533.5082 or jachintz@aol.com. Deferred Sales Trust and DST are trademarks of The Estate Planning Team, Inc. Publication of DST here is for informational purposes only and is deemed to be accurate but not guaranteed. Each case is individual. Contact your CPA or tax attorney to see if a DST is right for you.

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.

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