

Who We Are

CrailHuntly®

We are an independent insurance marketing company that provides insurance based solutions to the needs and concerns confronting individuals and businesses today.



We're located in
Overland Park,
Kansas

We operate nationally,
but our primary focus
is on serving the
Midwest market

- Tax Deferral Strategies
- Asset Protection Strategies
- Business Succession Solutions
- Income Protection Solutions
- Retirement & Estate Plans
- Basic Insurance Needs

CRAILHUNTLY™

Introducing.....

The Structured Sale



A **Simple Tax Deferral Strategy** to invest before tax sale proceeds vs. after tax sale proceeds and to manage the payment of taxable gain over time.

*Assets intended to utilize the structured sale program must qualify under the conditions stated in Section 453 IRC. The information contained herein is not intended or written to be used, and cannot be used, for the purpose of avoiding any tax penalties. Individuals should seek advice from an independent tax advisor.

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How it works

The Structured Sale enables the Seller to construct the transaction as an installment sale, but keep it a lump-sum cash transaction for the Buyer to protect Seller against potential future default.

Simplicity

The Structured Sale is easy to construct with no complicated legal requirements and no on-going management fees.



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How it works

Steps Involved

1. Buyer & Seller enter into an installment agreement
2. Buyer transfers payment obligation and 100% required cash to a third-party Assignment Company
3. The Assignment Company funds the payment obligation with an annuity that is custom-built to meet the specifications of the installment agreement
4. The Seller is designated as the beneficiary by the Assignment Company and receives guaranteed periodic payments equal to the terms of the installment sale

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How it works

Payment Flexibility

- A Seller can elect to only have a portion structured and the rest paid in cash or through seller financing*
- Seller can receive monthly, quarterly, semi-annual, or annual payments
- The start of payments can begin immediately or be deferred for any length of time, up to 20 years
- There must be a “period certain” (5, 10, 15, etc. years) to the payout – chosen by the Seller
- A Seller can select a Life Contingent option

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How it works

Taxation*

- The Structured Sale does not change the disposition of the property, thus it does not change the tax status
- Sale proceeds utilizing this program are not taxed at closing and earn tax deferred interest until received by the Seller
- Installment payments are taxed as received and will consist of: Basis, 1250 Gain, Capital Gain, and Ordinary Income (interest)
- The program may provide the ability, in any given year, to offset the capital gain with any capital losses

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Advantages for Sellers

- Defer Some or All of the Taxable Gain – *For as long as you want*
- Guarantee a Payment Stream of Income – *For as long as you want*
- Lock-In a Guaranteed Rate of Return – *For as long as you want*
- Invest Before Tax Proceeds – *As much as you want*
- Defer Taxes until You Receive the Proceeds – *Whenever you want*



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Advantages for Sellers

Plus...

- More Flexible than other Tax Deferral Strategies
- Creates the Opportunity to Offset Capital Gains with Future Capital Losses
- Provides Asset Protection
- Provides Spendthrift Protection
- Assists with Estate Planning



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Advantages for Buyers

- Releases Buyer from Payment Obligation
- Enables Clear Title at Closing vs. Normal Installment Sale
- May Prevent Loan Subordination Issues
- May Help “Bridge The Gap”
- May Improve LTV for Financing Arrangements
- May Mitigate Seller Financing Concerns



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Advantages for Advisors

A **Powerful New Tool** that is Proving Helpful Facilitating Certain M&A and Commercial Real Estate Transactions

- Can **Bridge the Price Gap** that may exist between Buyer and Seller
- Can Accommodate **Multiple Owners/Sellers** who may want different exit strategies
- Can Provide an **alternative tax deferral solution** for clients



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The Economic Advantage

Before Tax Investment **vs.** After Tax Investment
Tax Deferred ROI **vs.** Taxable ROI

4-5%

>

10%+

Guaranteed
Tax-Deferred
Pre-Tax Principal

Market Risk
Taxable
After-Tax Principal

See how this works by viewing a demo of CrailHuntly's Proprietary
Structured Sale Illustration System

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Contact Us

Thank You for taking the time to view this presentation. We hope you found the information beneficial and we would enjoy the opportunity to share more with you.



Contact us to learn more, see an example, get a quote, or give us your comments.

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