

CRT Secondary Planning Testimonials

Clients

“I am a financial advisor and just completed the sale of the income interest in my personal CRT. It was a new concept to me, and I was amazed at the excellent communication and education I received and the efficient service and expediency of the transaction. I have been very impressed with the Sterling team and I feel fortunate to have found a unique new resource for my clients.”

- Marlo L. Stil

Rancho Mirage, CA

“Once I crunched the numbers, selling my CRT lead interest was an easy decision for me. Sterling found a buyer willing to pay more for my CRT interest than I could have gotten from keeping the CRT, and I am better off financially because of the transaction. Any person with a CRT should look hard at the sale option. Very satisfied client.”

- Josh T. Barnes

Charlevoix, MI

“After nearly 15 years of holding our CRT we determined that it was no longer as good a fit for our objectives as it once was. The Sterling team walked us through the process and provided us with the transparency we needed. Working with the people of Sterling was straightforward, with every step clearly laid out and executed. We were pleased with the financial results and their professionalism.”

- Ray & Andrea Kingman

Monterey, CA

"I recently sold my CRT income interest through Sterling Foundation Management. All my queries were answered accurately and in a timely manner. Sterling found us a buyer for the amount we wanted and the paperwork was handled smoothly after that. We closed the deal within weeks, without any glitches. I will highly recommend Sterling."

- Naveen Chanana

Torrance, CA

"My parents established a CRT in 2002. The trust gave them a meaningful up-front tax deduction and several years of income – so it had worked well – but in recent years we grew increasingly frustrated with the limited options available to utilize the value of the CRT. We visited with several professionals, including our CPA firm and our estate attorney. No one had any solution other than staying on the same path. When we received a letter from Sterling about the sale option, we were intrigued, but hesitant. We were further intrigued when we saw the numbers, which clearly favored a sale. After review and sign off from our attorney and our CPA on both the transaction and the credibility of the Sterling, we moved ahead with the sale. We were pleased with the entire process. Sterling was easy to work with and the final numbers were as they had communicated from the very beginning. We wanted the best value possible from the CRT, and the sale

got that for us. I give Sterling my full recommendation and highly encourage other CRT income beneficiaries to consider this option."

- Paul Cook
Heber City, UT

"For me, the decision to sell my income interest through Sterling was purely an economic one. I didn't need the money and was not displeased with how the trust had performed. But when I have the opportunity to sell something - in this case my CRT income interest - for more than it's worth to me to keep it, I do it. The capital gain tax treatment of the sale proceeds was also appealing, as was removing mortality risk (no longer do I have to outlive my table-driven life expectancy to achieve the anticipated value from the CRUT). The process itself was straightforward and Sterling easy to work with. Any CRT holder should consider this option."

- Hank O'Hara
San Jose, CA

"The process proceeded smoothly and precisely as Sterling advertised, and it was a pleasure to work with your associates. It's a relief to have simplified our finances as we age, and having money now for our grandchildren's college education is a much better use of the value of the CRT."

- Robert Rettig
Greenbrae, CA

"Within a two-week time frame, I had a lump sum of cash and no more costs/hassles with administering the trust. Sterling is knowledgeable about CRTs, took the time to guide me through the documentation requirements, and answered my questions in a timely manner. Very grateful. Thank you, Sterling Foundation Management."

- Regenia Clark
Griffin, GA