

— APRIL 2026 WEBINAR

Free Tax Planning Calculators for Your Next Client Call

Eight simple questions. Real answers in real time. A suite of free calculators built to turn "let me get back to you" into "let me show you right now."

EXCHANGE PLANNING
CORPORATION

Exchange Planning Corporation

Free Tax Planning Calculators

- **8 questions** — answers your client already knows
- **New:** High LTV, AI Chat, Address Lookup
- **~50 min** · Hosted by Lucas, Ray & Tracy

Nearly Half of Exchanges Contain Reporting Errors

Exchanges aren't complete until they're documented. Our specialized expertise ensures you capture every tax benefit.

WHAT WE DO

- ✓ 1099-EXCH, Basis & Tax Savings Reports
- ✓ Free Exchange Review
- ✓ Audit Assurance Program
- ✓ Complimentary Consultation



**Scan for Free Resources
& Consultation**

epc1031.com/next-steps

\$10K+
AVG. SAVINGS

\$1.5M+
RECOVERED ANNUALLY

100%
1031 FOCUSED

EXCHANGE PLANNING

CORPORATION

Real Stories, Real Consequences

These are scenarios Exchange Planning Corporation encounters regularly. Names are changed, but the numbers are real.

\$1.2 Million in Unnecessary Taxes

"You're Too Old to Exchange"

Carl sold his \$4M property. His advisor said he was too old to do a 1031 exchange. He paid \$1.2M to the IRS. A DST would have deferred everything.

\$130K in Phantom Boot

"Filed by One of the World's Largest Accounting Firms"

One of the "Big Four" accounting firms reported \$130K in boot that didn't exist. The depreciation was also wrong.

\$1M+ in Missed Depreciation

"The Deductions Nobody Claimed"

A property owner completed multiple exchanges over the years but was never given proper basis reports. Over \$1M in depreciation deductions were left on the table.

\$500K+ Saved With One Question

"The Cash-Out Refinance That Almost Happened"

Mike planned to pull \$1.15M out before exchanging. One 40-minute analysis showed the full exchange would generate over \$100K more per year from tax savings and cash flow.

~50%

of exchanges we review require
correction

Very few tax preparers know how to report 1031 exchanges correctly. Most errors go undetected—until an audit.

\$10K+

AVG. SAVINGS

\$1.5M+

RECOVERED ANNUALLY

100%

1031 FOCUSED



(424) 277-6011



epc1031.com

Let's Make Sure Every Exchange Is Documented Correctly

Whether you're an investor navigating your own exchange or an advisor guiding a client, no matter where you are in the process—our complimentary consultation can identify missed deductions, reporting errors, and tax-saving opportunities at no cost.

GET IN TOUCH



(424) 277-6011

Call for a complimentary consultation



epc1031.com

Visit our website for more information



exchangeservices@epc1031.com

Email us anytime

Exchange Planning Corporation specializes exclusively in 1031 exchange tax reporting, basis calculations, and audit assurance. We work alongside investors and their advisors to ensure every exchange is documented correctly.



Scan for Free Resources

Includes our free Taxable Equivalent Yield Calculator, educational resources, and a complimentary exchange review.

epc1031.com/next-steps

\$10K+

AVG. SAVINGS

\$1.5M+

RECOVERED ANNUALLY

100%

1031 FOCUSED

WHO WE ARE

We Make 1099s for 1031s

Exchange Planning Corporation fills the documentation gap between QI closing and CPA filing — the step that determines whether every dollar of an exchange actually stays tax-deferred.

The QI's job ends at closing. The CPA files what they're given.
Nobody is reviewing the documentation in between. That's EPC.

EPC BY THE NUMBERS

\$700M+

In exchanges documented

Post-closing documentation completed for 1031 exchanges across the country — every basis, every depreciation schedule, every 1099-EXCH.

\$140M+

In current tax savings

\$30M+

In future tax savings

TODAY'S WALKTHROUGH

What We're Covering

A quick recap of the calculators many of you have already seen — plus the brand-new tools we've added since our last session: High LTV Analysis, AI Chat scenario builder, and the property address lookup that pre-fills the calculator for you.

One important note: everything these calculators produce is an estimate — but enough for clients to make an intelligent decision. If they want harder numbers, we'll provide a detailed analysis.

AGENDA — 8 SECTIONS

1

What Happens If I Don't Exchange

New summary page: "The Cost of Not Exchanging"

RECAP+

2

Property & Debt Choices

New "Comparing Your Options at a Glance" page

RECAP+

3

Taxable Equivalent Yield

The free, no-login calculator

RECAP

4

Cash Out Calculator

Now supports up to 5 scenarios

UPDATED

5

High LTV Analysis

For clients with heavy debt on the relinquished property

NEW

6

AI Chat & Scenario Builder

Build a scenario through guided conversation

NEW

7

Property Address Lookup

Type an address — we pre-fill the calculator

NEW

8

How We Work Together

Bringing EPC in at day 45-46

PROCESS

THE INPUTS

Just 8 Questions

Things your clients already know. Ask them right on the phone — and the calculator does the rest.

No complex financial data. No digging through old records. **Eight inputs, comprehensive reports.**

1 **Current property value**
What's it worth today?

2 **Loan on the property**
Any debt?

3 **Original purchase price**
What did they pay for it?

4 **Year purchased**
Drives depreciation

5 **Sale year**
Selling this year?

6 **Filing status**
Single or married?

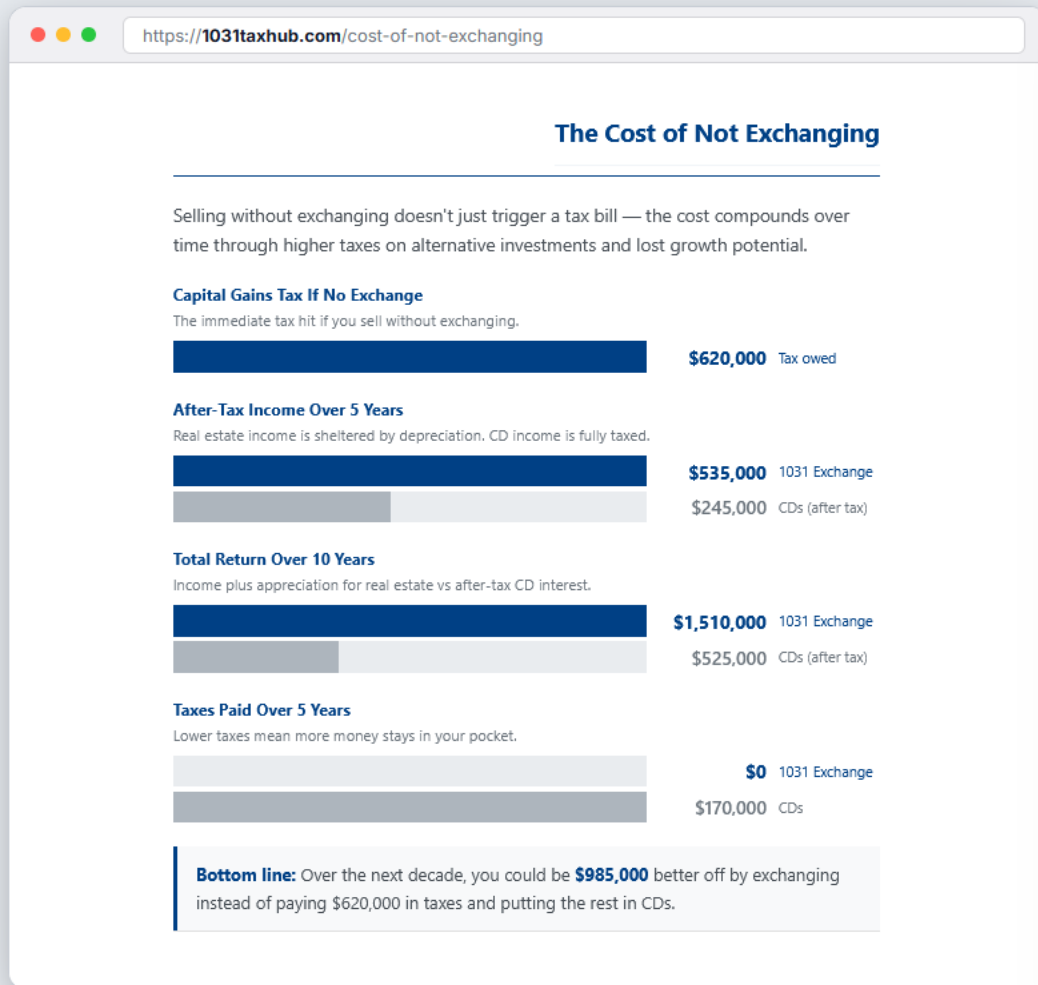
7 **Resident state**
Where do they live?

8 **Income range**
Drives tax brackets

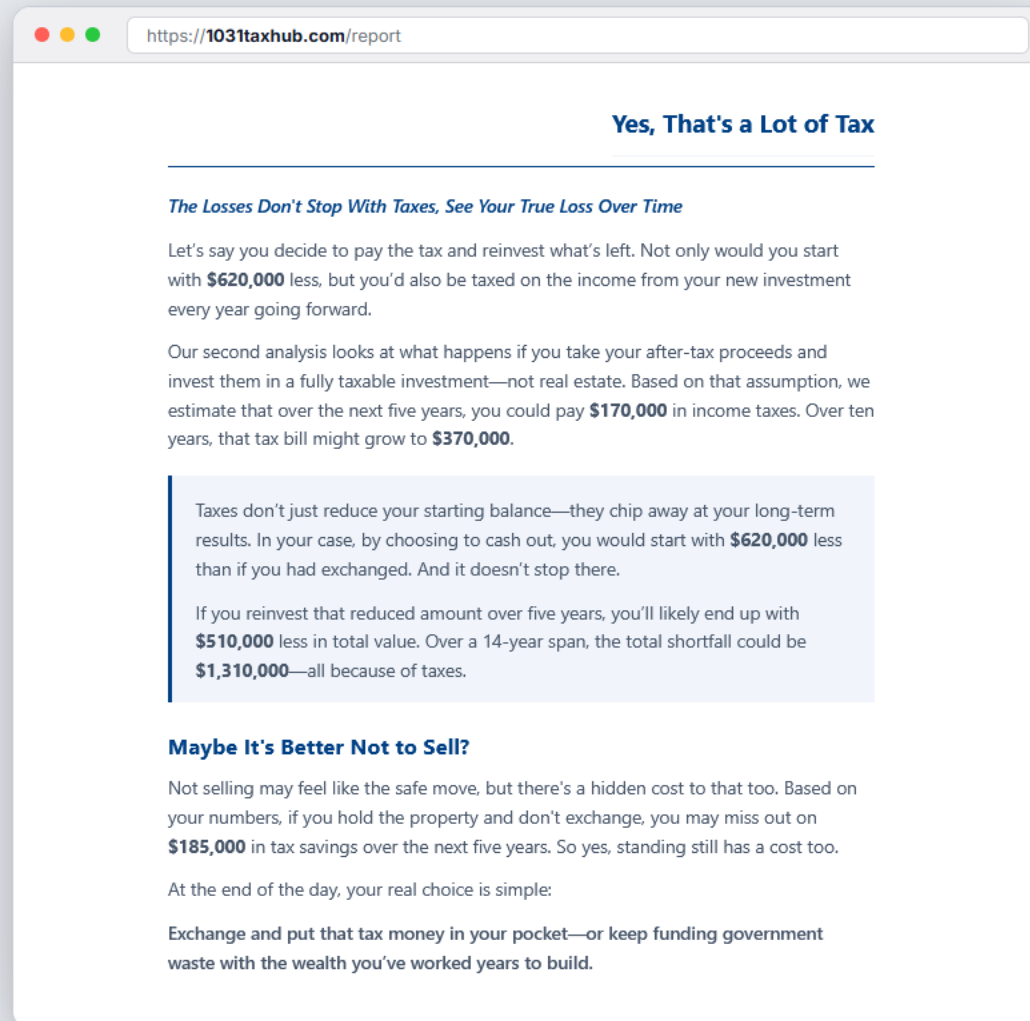
The Cost of Not Exchanging — One Page, Whole Story

~\$1M
Better off over 10 years

THE NEW SUMMARY PAGE



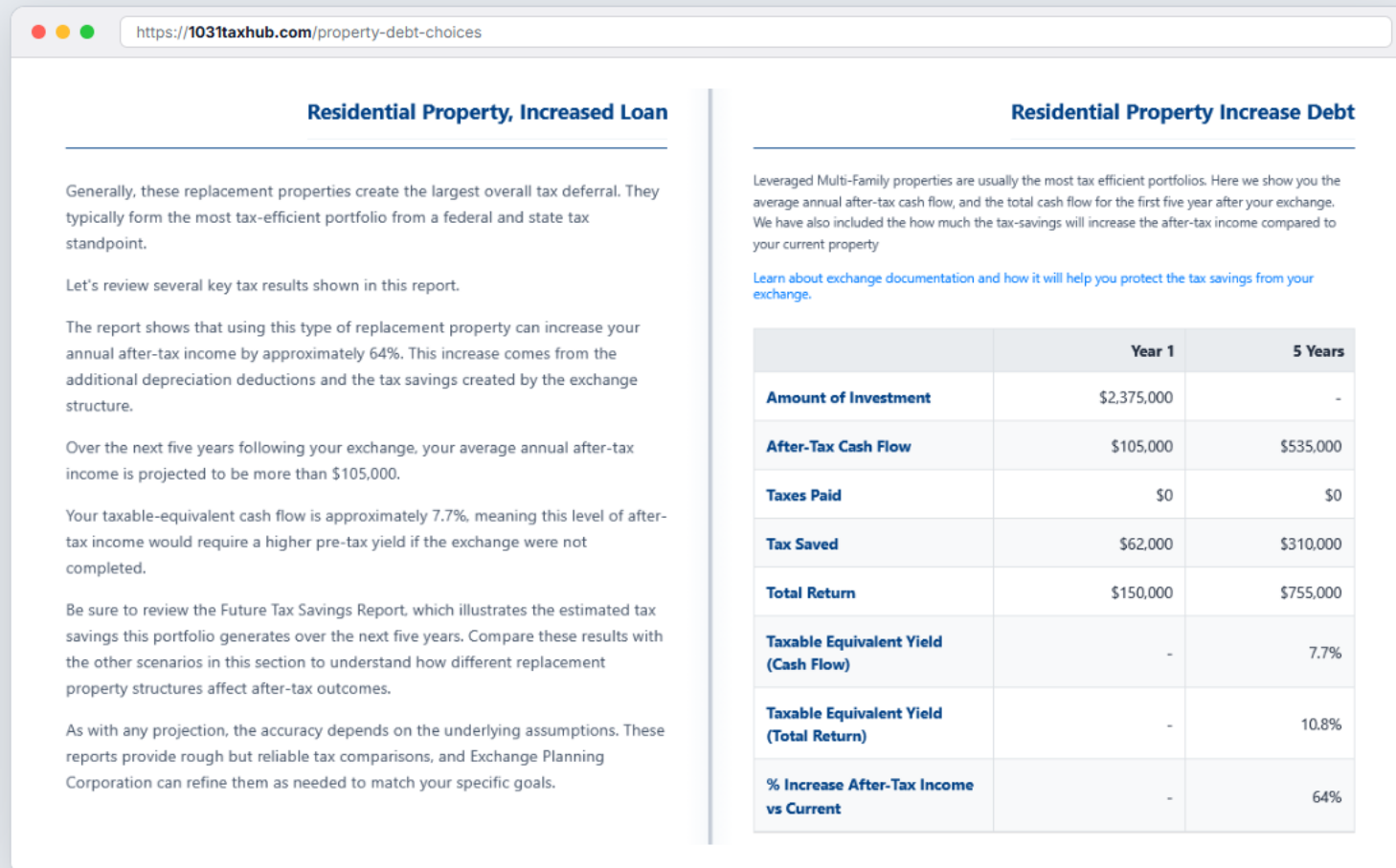
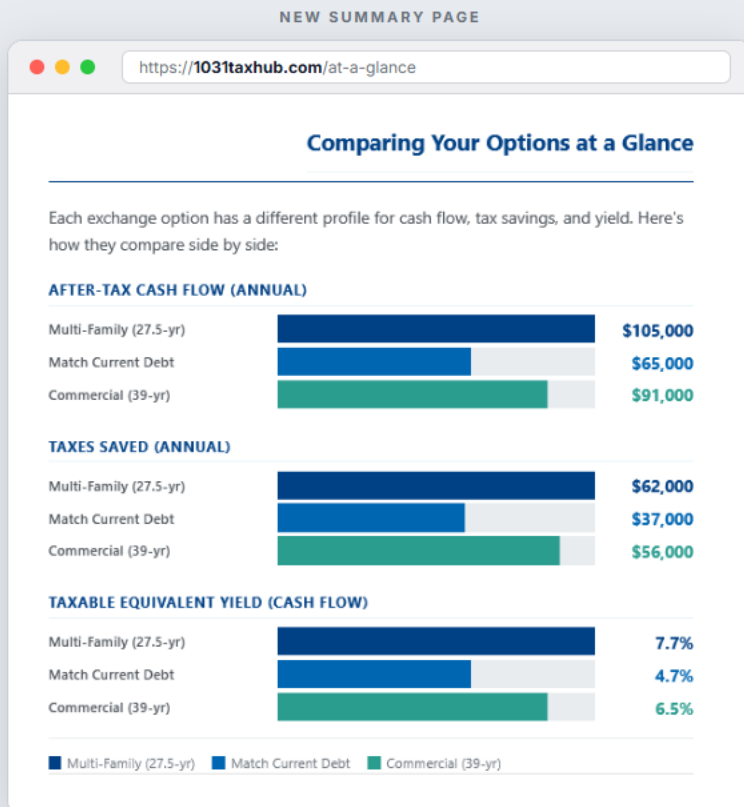
THE TAX BILL



Comparing Your Options at a Glance

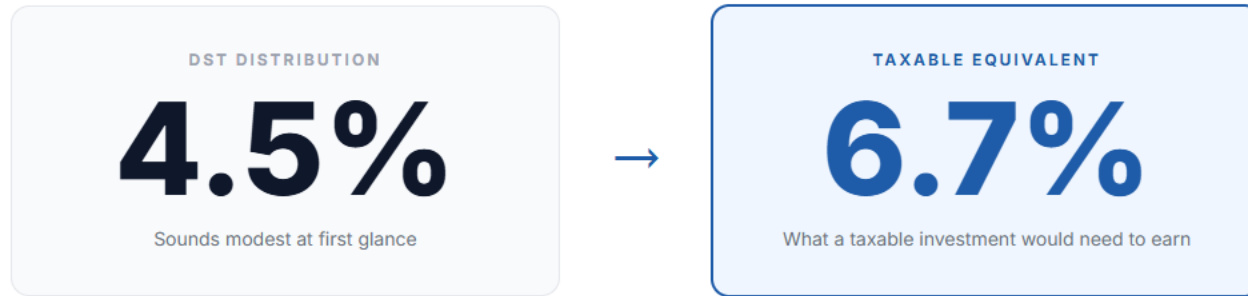
Three scenarios side-by-side. **DST debt isn't something to fear** — it's the source of the tax benefit.

THE FULL COMPARISON

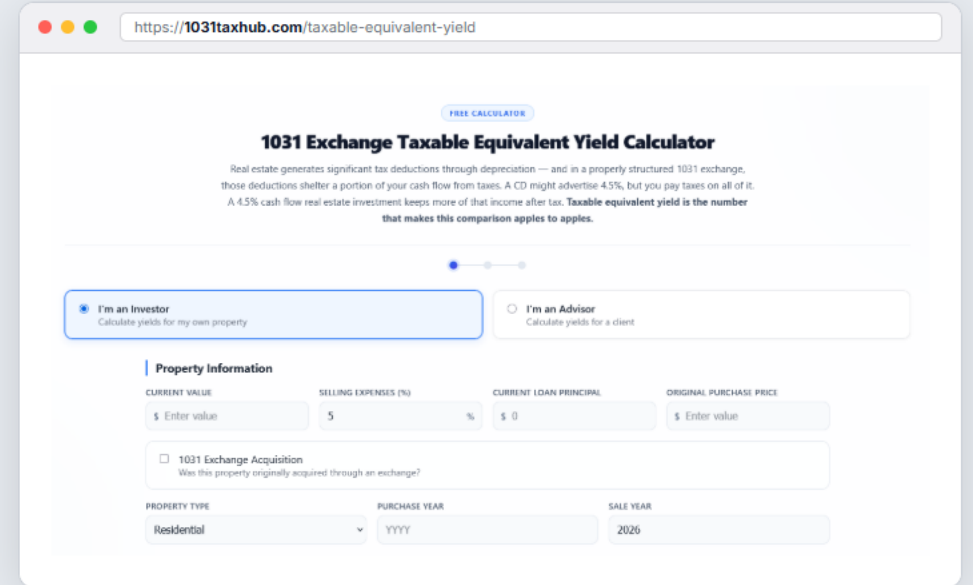


Taxable Equivalent Yield

Shows the yield a **taxable investment would need to earn** to match the after-tax cash flow of a 1031 into a DST. **No login — anyone can use it.**



It changes how clients think about DSTs entirely. 4.5% tax-advantaged versus 6.7% taxable — different conversation.



https://1031taxhub.com/cash-out

Tax on Cash Out

Let's start at looking at the taxes on the cash you take from the exchange. This cash is called boot and it is taxable as a long term capital gain. If boot is taken from the exchange the boot is taxable. You may have heard this before. We think the bigger question is how much tax will you pay on that boot?

While there are a few ways to mitigate the taxes on boot the way this calculator mitigates the boot is using what is called cost segregation. Cost segregation is a way to get your boot tax-free at least on the Federal return. A review of your tax return may change the conclusions of this report.

Getting enough bonus depreciation to shelter boot depends on how much property you buy. If you invest all of the money you get from the sale of your property you can buy more property and get more bonus depreciation.

The more cash you take the less bonus depreciation can "buy." In most cases you will see that as you plan to take more cash from your exchange the taxes increase at a faster rate than the cash you plan to take out.

This chart will help you understand how taking cash will impact your taxes.

Scenario	Cash Out Amount	Federal Capital Gains Tax	State Capital Gains Tax	Total Capital Gains Tax
No Cash Out	\$0	\$0	\$0	\$0
Scenario 1	\$100,000	\$0	\$2,000	\$2,000
Scenario 2	\$200,000	\$0	\$11,000	\$11,000
Scenario 3	\$250,000	\$0	\$16,000	\$16,000

Annual Income Comparison

When you take cash of your exchange this means you will have less to invest. This means less cash flow. You will also be buying less property. This results in less depreciation to shelter your income. Less depreciation means more taxes eating away at your cash flow.

In the first table you could see that your tax went up faster as you took more cash out. Here you will see that increasing the amount of boot you take will decrease your cash flow. Depending on your tax situation taking the cash will decrease your after-tax cash, the money you can spend even more.

Annual Average First Five Years

Scenario	Annual Rental Income	Tax On Income	After-Tax Income
No Cash Out	\$105,000	\$0	\$105,000
Scenario 1	\$100,000	\$1,000	\$100,000
Scenario 2	\$98,000	\$7,000	\$91,000
Scenario 3	\$96,000	\$10,000	\$86,000

This report is for tax-analysis and informational purposes only. It does not provide investment, financial, legal, or real estate advice. All decisions should be made in consultation with appropriate professionals.

Confidential Report for Aaron Reed

www.epc1031.com ExchangeServices@epc1031.com 424-277-6011

SECTION 4 — CASH OUT UPDATED

Cash Out Calculator

THE COMMON STORY

A client wants to pull cash out of their exchange — sometimes it makes sense, often it doesn't. **Show them the boot tax versus the cash flow and tax savings they'd give up**, and the right answer becomes obvious.

- ~10% of equity can usually come out with little tax consequence for low-debt clients.
- Up to 5 scenarios side-by-side. LTV and cash flow rate are now shared globally.
- Match the client's need for cash with their need to **not pay taxes**.

Step 1 — The Setup

For clients with **50%+ LTV** on the relinquished property.

https://1031taxhub.com/high-ltv-analysis

High LTV detected. Because your relinquished property LTV is above 50%, we've narrowed the available calculators to **No Exchange Options** and **High LTV Analysis** — the calculators best suited for this scenario.

<p>High LTV — Replacement LTV (%)</p> <p>45 %</p> <p>Your target LTV for the replacement DST.</p>	<p>Zero Cash Flow LTV (%)</p> <p>76 %</p> <p>LTV for the zero cash flow DST used in the split exchange scenario (75%–86%).</p>
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https://1031taxhub.com/high-ltv-analysis

High LTV Analysis - Introduction

You've made a smart move by pursuing a 1031 exchange. Done correctly, an exchange defers taxes that could easily represent a third of your net proceeds, money that stays invested and compounding rather than going to the IRS.

What most exchange guides won't tell you is that not all exchanges follow the same playbook. The debt you're carrying out of the relinquished property is one of the most important variables in determining which options are actually open to you. With lower debt levels, say below 40% loan-to-value, the conversation is usually about growth: maximizing future cash flow, capturing depreciation, and using cost segregation to accelerate deductions. With higher debt, especially approaching or exceeding 60%, the focus shifts. At that level, the question becomes less about building new deductions and more about how to exit that debt position cleanly without triggering more tax than necessary.

This report walks through your specific situation with real numbers. It covers four approaches: paying the tax outright, completing a partial exchange, adding cash to buy up, and splitting your exchange across two properties. Not every option will fit your circumstances, but you deserve to see all of them before making a decision.

If anything in this report raises a question, reach out to your EPC at any time. We're here to work through it with you.

Option 1 — Pay the Boot Tax

Accept the taxable boot and move on.

The screenshot shows a web browser window with the URL <https://1031taxhub.com/high-ltv-analysis>. The page title is "Option 1 - Paying the Tax".

Option 1 - Paying the Tax

For some investors, paying the capital gains tax and simplifying their financial picture is genuinely the right choice. Circumstances change, and not every 1031 exchange makes sense for every seller. EPC isn't in the business of talking anyone out of a decision that fits their situation.

That said, before writing a check, it's worth making sure the number you're paying is accurate. EPC routinely identifies deductions, cost segregation catch-up, basis adjustments, and depreciation recapture nuances that reduce the actual tax liability significantly. The figures shown here are estimates; they are not a final tax calculation. If you're considering this option, let us run a more precise analysis before you finalize anything.

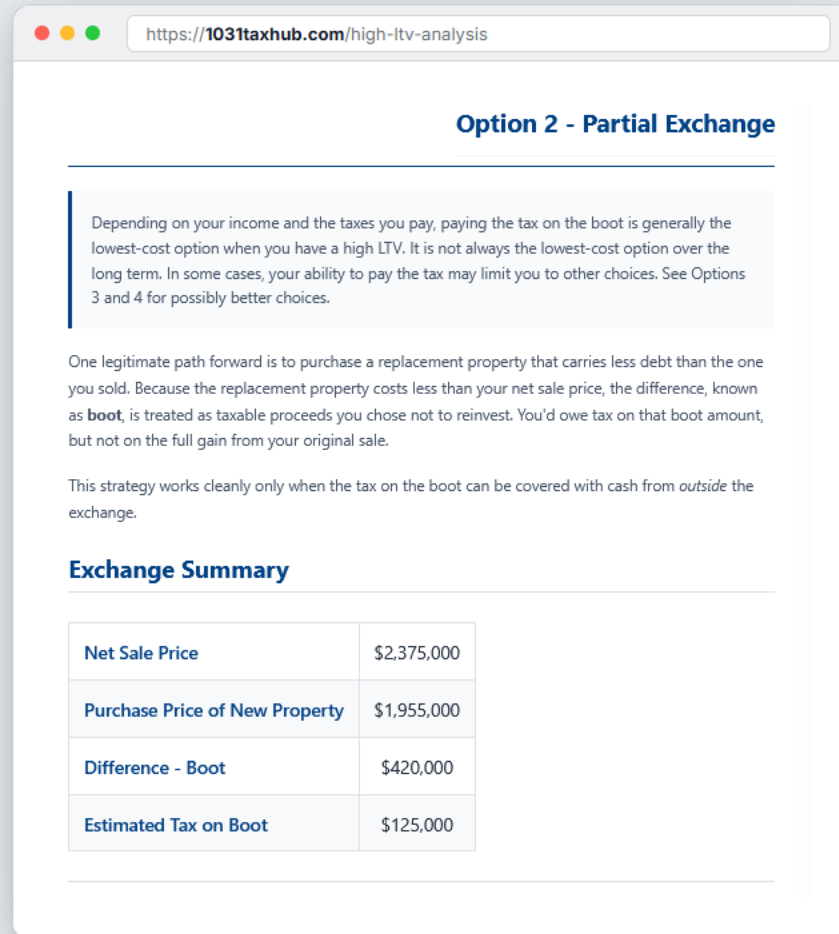
Sale Price	\$2,500,000
Selling Expenses	\$125,000
Net Sale Price	\$2,375,000
Estimated Basis	\$276,000
Gain	\$2,099,000

We often are asked how we know the tax is going to be this much. The answer is we don't. This is just a rough estimate. Let's assume that the tax is really only half this amount. Would you want to pay it?

Estimated Taxes

Federal Tax	\$420,000
State Tax	\$200,000
Total Tax	\$620,000

Option 2 — Partial Exchange



https://1031taxhub.com/high-ltv-analysis

Option 2 - Partial Exchange

Depending on your income and the taxes you pay, paying the tax on the boot is generally the lowest-cost option when you have a high LTV. It is not always the lowest-cost option over the long term. In some cases, your ability to pay the tax may limit you to other choices. See Options 3 and 4 for possibly better choices.

One legitimate path forward is to purchase a replacement property that carries less debt than the one you sold. Because the replacement property costs less than your net sale price, the difference, known as **boot**, is treated as taxable proceeds you chose not to reinvest. You'd owe tax on that boot amount, but not on the full gain from your original sale.

This strategy works cleanly only when the tax on the boot can be covered with cash from *outside* the exchange.

Exchange Summary

Net Sale Price	\$2,375,000
Purchase Price of New Property	\$1,955,000
Difference - Boot	\$420,000
Estimated Tax on Boot	\$125,000

Option 3 — Add Cash to Zero Out the Boot

<https://1031taxhub.com/high-ltv-analysis>

Option 3 - Add Cash, Buy More

Here's an option that surprises a lot of investors: rather than paying tax on the boot and walking away, you can add a relatively small amount of cash from outside the exchange and purchase a larger replacement property, one worth more than your net sale price, not less.

In most cases, the extra cash required is not dramatically higher than what you would have paid in tax on the boot anyway. The difference is that instead of that money going to the government, it becomes equity in a better asset, generating income and depreciation that works for you going forward.

Add Cash to Eliminate Boot

Net Sale Price	\$2,375,000
Purchase Price of New Property	\$1,955,000
Boot	\$420,000
Cash Need to Eliminate Boot	\$230,000

The cash need shown above is the outside cash required to eliminate the boot at your selected replacement LTV. Figures are estimates for planning purposes only and do not constitute tax advice.

Option 4 — Split the Exchange

Split the investment across two DSTs at different leverage levels.

Option 4 - Split the Exchange

Not every investor has extra cash available outside the exchange. The sale proceeds may represent the primary liquid asset, with nothing set aside to cover boot tax or fund an additional investment. If that's your situation, you're not out of options.

A 1031 exchange is more flexible than most people realize. One approach is to divide your proceeds across two replacement properties. The first property carries a higher debt load, which absorbs the equity and keeps the exchange fully compliant. The second property is selected specifically for cash flow, it puts money in your pocket in the near term, even while the larger strategy is working in the background.

The high-debt property may not generate meaningful income immediately, but it protects the principal that would otherwise be lost to taxes. The cash-flowing property provides some liquidity and income while the combined structure builds equity over time. This takes coordination, and EPC works with investors on exactly this kind of scenario regularly.

Zero Boot Split - Two DST Portfolio

Metric	DST 1 (45% LTV)	DST 2 (76% LTV)	Combined
Cash Invested	\$895,000	\$180,000	\$1,075,000
Purchase Price	\$1,630,000	\$745,000	\$2,375,000
Est. Annual Income	\$40,000	\$0	\$40,000
Boot	-	-	\$0

Step 1 — Enter the Inputs

You build the portfolio. **We do the tax math.** Mix multi-family, commercial, and royalty-based DSTs in one allocation.

Custom Portfolios

Build and save allocations for bespoke property groupings tailored to this scenario.

Select Portfolio

MF and Commercial + New Rename Delete

Include in Report

+ Add Row
Up to 20 rows

SCENARIO	CASH FLOW %	LTV %	AMOUNT ALLOCATED	ACTIONS
27.5 year ▼	4.5	45	\$1,275,000	Remove
39 year ▼	5	45	\$1,100,000	Remove

Cash Received:
\$2,375,000

Total Allocated:
\$2,375,000

Step 2 — The Base Scenario

After-tax cash flow, taxable equivalent yield, and projected total return —
based on the client's specific tax situation.

https://1031taxhub.com/custom-portfolios

Scenario 1

This scenario reflects illustrative real estate assumptions for cash flow, LTV, and allocation.

Scenario	Cash Flow %	LTV %	Amount Allocated
27.5 year	4.5%	45%	\$2,375,000

Let's review several key tax results shown in this report.

The report shows that using this type of replacement property can increase your annual after-tax income by approximately **64%**. This increase comes from the additional depreciation deductions and the tax savings created by the exchange structure.

Over the next five years following your exchange, your average annual after-tax income is projected to be more than **\$105,000**.

Your taxable-equivalent cash flow is approximately **7.7%**, meaning this level of after-tax income would require a higher pre-tax yield if the exchange were not completed.

As with any projection, the accuracy depends on the underlying assumptions. These reports provide rough but reliable tax comparisons, and Exchange Planning Corporation can refine them as needed to match your specific goals.

Note: These calculations do not account for any boot (taxable cash or other property received in the exchange).

Scenario 1 - Detail

Here we show you the average annual after-tax cash flow, and the total cash flow for the first five year after your exchange. We have also included the how much the tax-savings will increase the after-tax income compared to your current property

[Learn about exchange documentation and how it will help you protect the tax savings from your exchange.](#)

	Year 1	5 Years
Amount of Investment	\$2,375,000	-
After-Tax Cash Flow	\$105,000	\$535,000
Taxes Paid	\$0	\$0
Tax Saved	\$62,000	\$310,000
Total Return	\$150,000	\$755,000
Taxable Equivalent Yield (Cash Flow)	-	7.7%
Taxable Equivalent Yield (Total Return)	-	10.8%
% Increase After-Tax Income vs Current	-	64%

Step 3 — Compare a Mixed Allocation

"Your after-tax cash flow at **\$44,000** on this allocation" — or "your taxable equivalent total return could be as high as **9%**."

https://1031taxhub.com/custom-portfolios

MF and Commercial

This scenario reflects illustrative real estate assumptions for cash flow, LTV, and allocation.

Scenario	Cash Flow %	LTV %	Amount Allocated
27.5 year	4.5%	45%	\$1,275,000
39 year	5%	45%	\$1,100,000

Let's review several key tax results shown in this report.

The report shows that using this type of replacement property can increase your annual after-tax income by approximately **53%**. This increase comes from the additional depreciation deductions and the tax savings created by the exchange structure.

Over the next five years following your exchange, your average annual after-tax income is projected to be more than **\$99,000**.

Your taxable-equivalent cash flow is approximately **7.1%**, meaning this level of after-tax income would require a higher pre-tax yield if the exchange were not completed.

As with any projection, the accuracy depends on the underlying assumptions. These reports provide rough but reliable tax comparisons, and Exchange Planning Corporation can refine them as needed to match your specific goals.

Note: These calculations do not account for any boot (taxable cash or other property received in the exchange).

MF and Commercial - Detail

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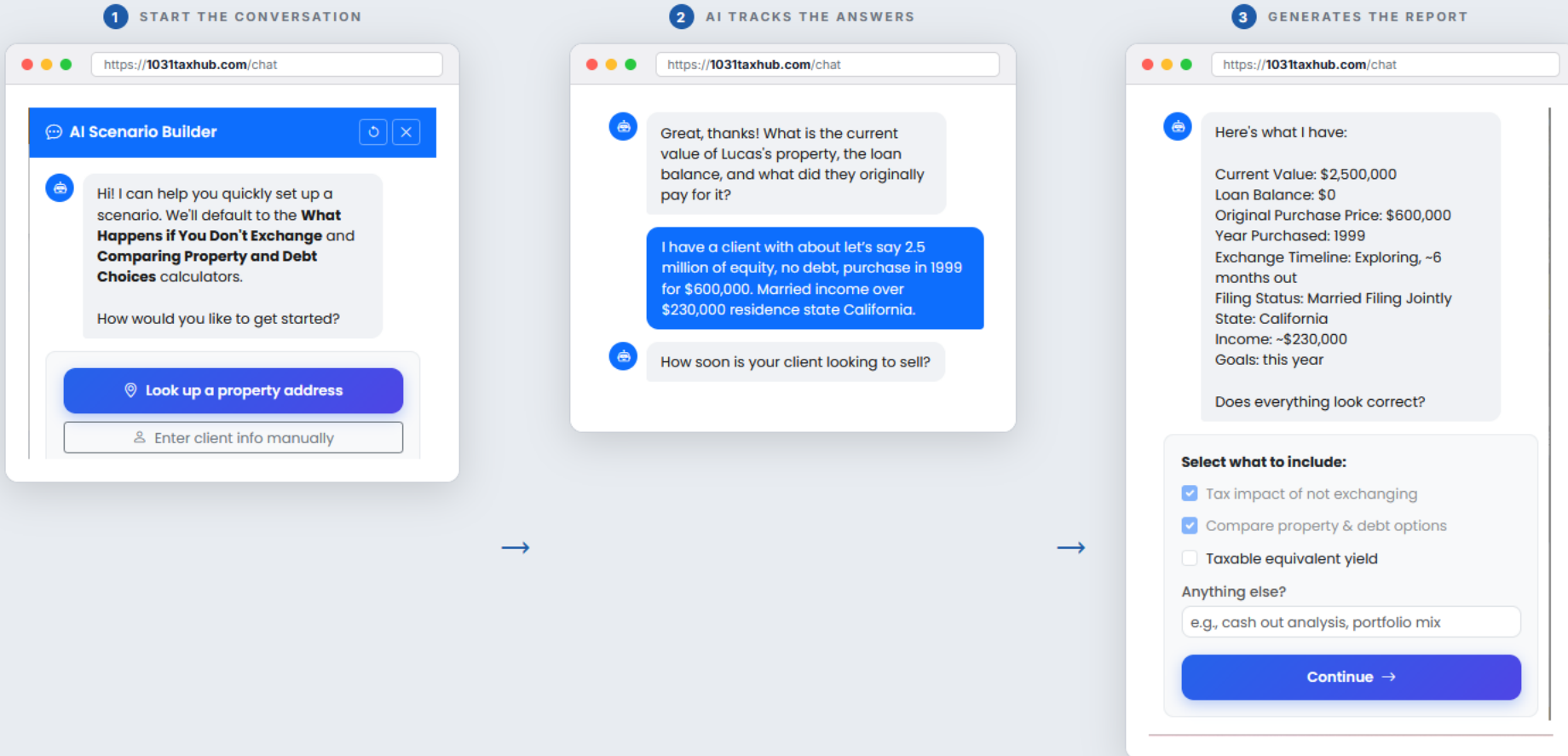
[Learn about exchange documentation and how it will help you protect the tax savings from your exchange.](#)

	Year 1	5 Years
Amount of Investment	\$2,375,000	-
After-Tax Cash Flow	\$99,000	\$495,000
Taxes Paid	\$13,000	\$65,000
Tax Saved	\$59,000	\$295,000
Total Return	\$145,000	\$715,000
Taxable Equivalent Yield (Cash Flow)	-	7.1%
Taxable Equivalent Yield (Total Return)	-	10.3%
% Increase After-Tax Income vs Current	-	53%

Build a Scenario by Talking

Instead of a form, the AI asks the eight questions in order — just like you'd ask a client on the phone. **Tracks what's been answered, never re-asks, builds the scenario automatically.**

For advisors who'd rather **have a conversation** than fill out a form.



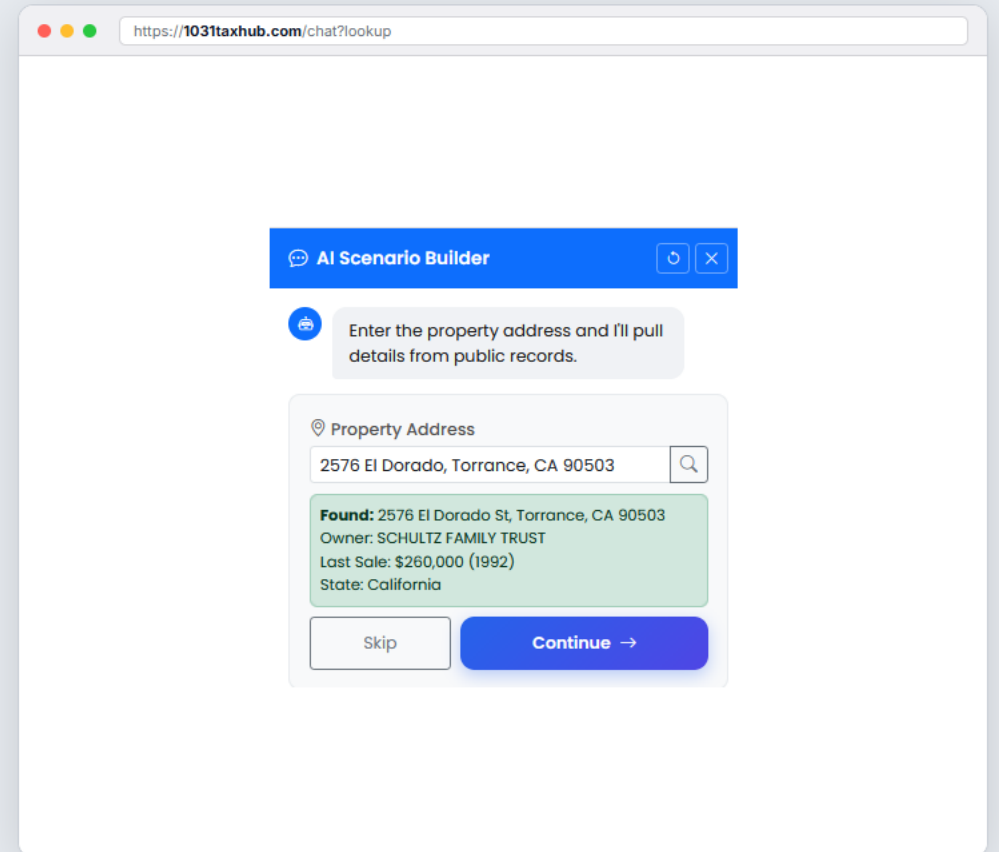
Property Address Lookup

Type a property address and the system pulls value, owner, and property details automatically — and pre-fills the calculator for you. **Less back and forth with the client.**

- Override any pre-filled value if you have better info — **it's a starting point, not locked in.**
- Show the client a tax projection **before they've decided to list the property.**

EARLY ACCESS

Limited monthly lookups right now. Email exchangeservices@epc1031.com if you'd like to be set up.



THE PARTNERSHIP

How We Work Together

Some advisors hesitate to refer us because they don't want us involved during the sale itself. We **completely understand** — and we've never had an issue.

We're simply asking you to bring us in **after** the replacement properties are purchased. We coordinate with you and reach out to the client.

10% off

Sign up within 60 days of sale

Substantial savings — and faster turnaround. Don't wait until March: tax season doubles processing time.

FOUR-STEP WORKFLOW

1

Use the calculators on the call

Ask the eight questions. Generate the reports. Walk through the results **with the client, in real time.**

2

Complete the exchange

45-day identification, close on replacement property. **You run the show.**

3

Bring us in after closing

Once replacement properties are purchased and the exchange is mostly done. **We coordinate with you and reach out to the client.**

4

We produce the 1099-EXCH

Documentation done correctly, reported correctly to the IRS. **Nobody else in the country does this.**

5

KEY TAKEAWAYS

From Today's Calculator Walkthrough

CLOSING SUMMARY

1

FREE & EASY

Free calculators. Eight questions your client already knows.

No barrier to getting started. With **address lookup** in early access, you don't even need all eight — the system fills in several for you.

2

SHOW THE COST

Show clients the **real cost** of not exchanging.

The new summary pages make this easier than ever. **One page, one bottom-line number, conversation over.**

3

DEBT CHOICES

Help clients understand their **debt choices**.

Property & Debt Choices lays out the options. **High LTV handles the trickier cases** where heavy debt complicates things.

4

ESTIMATES

All reports are **estimates** — by design.

Built for decision-making, not tax filing. **If a client wants a precise calculation, we'll provide one.**

5

DAY 45-46

Bring us in at **day 45-46**.

We handle the documentation and make sure everything is reported correctly. **Nobody else in the country does this.**

EXCHANGE PLANNING
CORPORATION

Schedule a Complimentary Consultation

Refer us your clients. Let us make the 1099s.



PHONE

(424) 277-6011



SCHEDULE

epc1031.com/next-steps



FEEDBACK

ray@epc1031.com

MOST OF WHAT WE DO

Most of What We Do Is Free

We're trying to help you and your clients navigate one of the most confusing parts of the 1031 process. **But we need your help too — when you have no competition, it's hard for people to know you exist.**

Exchange Reviews

FREE

Pre-Exchange Planning

FREE

Calculator Numbers for Your Clients

FREE



Questions & Answers

What worked? What didn't? What calculators should we build next? **Send your real thoughts.**