Ways Ledyard Can Help

From a significant gain to a coordinated strategy

We help connect significant tax events to the broader financial decisions that follow, ensuring that investment strategies, banking needs, income planning, liquidity management, and legacy goals are considered together. By taking a coordinated approach, we help you **navigate complex financial transitions, evaluate opportunities, and make informed decisions** that support both your immediate priorities and long-term financial objectives.

1031 — 1031 EXCHANGE SERVICES

- Investment or business real estate
- Ledyard banking relationship for exchange funds
- Through our partnership with JTC, we provide access to Qualified Intermediary (QI) services
- Coordinate with tax, legal, lending, and closing teams

DST — DELAWARE STATUTORY TRUSTS

- Potential replacement property in a 1031 exchange
- Passive, fractional real estate ownership
- Evaluate income, tenant, location, sponsor, and risks
- Consider liquidity and expected holding period

QOF — OPPORTUNITY ZONE FUNDS

- Eligible gains from real estate, stock, or a business sale
- Long-term, growth-oriented investment strategy
- Assess sponsor, assets, leverage, reporting, and exit plan
- Compare after-tax outcomes and liquidity needs

STOCK — CONCENTRATED STOCK STRATEGIES

- 351 exchanges for tax-deferred diversification
- Collars and other option strategy overlays
- Manage downside risk while retaining appreciated shares
- Consider direct indexing, charitable, and exchange-fund options

What's Right for You?

Scan the QR code to schedule a consultation or visit ledyard.bank

LEDYARD
Wealth Management

Different aspects of a 1031 Exchange may involve Ledyard Bank, JTC, Osaic Institutions, Inc. licensed professionals located at Ledyard Bank and the client's legal and tax advisors. Each party is responsible for the services it provides. Ledyard Bank does not provide legal or tax advice. Securities and investment products are offered through Osaic Institutions, Inc. and are not deposits, not FDIC insured, not guaranteed by the bank, and may lose value.

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