

# DISCUSSION POINTS

## TOP REASONS TO CONSIDER OWNING:

- Your CPA tells you that you should
- High tax bracket/ good tax advantages
- Occupancy cost to own < leasing
- Desire to control your real estate
- Desire to lower and fix occupancy cost for 10-25 years
- Profitable and experiencing steady predictable growth
- Excess cash for down payment is readily available
- At least 7-10 years left in your business
- Specialized needs require a customized building
- You believe in Real Estate as good long-term wealth building strategy
- The percentage of assets you own in Real Estate is lower than desired
- Strong desire to later convert property to a passive income vehicle
- Most of the value of your business walks out the door when you retire (or if you get hit by a bus)
- You can amortize expensive improvements over 20+ years that you wouldn't want or be able to over a lease term
- The building you purchase allows your business to operate your business more efficiently and profitably
- You are in the "Sweet Spot"

## TOP REASONS TO NOT CONSIDER OWNING:

- Don't have cash down payment readily available
- Better opportunity to use excess cash (down payment) to grow business
- Occupancy cost to lease < than owning
- CPA doesn't advise you to
- You are growing too quickly (will outgrow)
- Business requires a lot of flexibility in space needs
- Short term investment time frame
- Uncertainty in your business/industry
- May sell your business or retire in < 5-7 years
- You don't own a house yet

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