

Commercial Real Estate and Retirement

A Property Transition Planning Workbook for Owners

A guided workbook to help commercial property owners evaluate income, risk, taxes, and transition options approaching retirement.

Section 1 — Your Property’s Role in Retirement

This section helps clarify how your property currently fits — and may evolve — in retirement.

Exercise: Identify your property role, income dependence, and ownership intention.

Section 2 — Evaluating Keep vs Sell Fit

Evaluate how well your property aligns with retirement priorities including income, risk, and management.

Section 3 — Owner-Occupied Considerations

Understand how your business and property decisions may interact during retirement.

Section 4 — Taxes and Retirement Security

Reflect on how taxes and after-tax proceeds influence your perception of retirement security.

Section 5 — Transition Path Alignment

Identify which transition paths best align with your priorities and comfort level.

Section 6 — Reflection and Next Steps

Summarize key insights and prepare for future conversations and decisions.

Appendix — Key Terms

1031 Exchange, Capital Gains, Depreciation Recapture, Leaseback, NOI, CapEx, Liquidity, Diversification.