



BUYER VALUE OPTION (BVO)

OFFER MORE — SPEND LESS

Are you currently reimbursing your employees the commission and closing costs on their home sale? If so, why?

Did you know that home sale expenses are the only remaining tax-protected relocation benefit when you utilize the GMS Buyer Value Option (BVO) program?

Example: *In order for an employee receiving a \$24,000 home sale reimbursement to net the actual amount of the reimbursement and not feel an impact on their take home pay, it will cost a company \$43,800. This cost can escalate even further if a company elects to take an individual's actual tax bracket into consideration.*

*By utilizing the GMS BVO program there is no tax gross up, and your company saves **\$19,800!***

Normal Sale & Gross Up	
Normal Price	\$300,000
Commissions/closing costs 8%	\$ 24,000
Gross up amt.	\$ 19,800
Total:	\$ 43,800
BVO Sale	
Normal Price	\$300,000
Commissions/closing costs 8%	\$ 24,000
BVO Administrative Charge*	*
Total:	\$ 24,000
Total Savings:	\$ 19,800

* Commissions and closing costs shown reflect a 6% commission and 2% closing costs; actual costs may vary. BVO fee may vary.

SAVE THE TAX GROSS UP ON THE REIMBURSEMENT...AND GAIN OTHER BENEFITS

Not only do you save the tax gross up on the reimbursement, there are other benefits to both you and your relocating employee:

- No need for your employee to be at the closing of their home sale
- No return trips necessary to attend the closing if your employee is already at the new destination
- The employee can more quickly adapt to their new role and become an effective member of the team
- Your employee saves time, your company saves money