OZ Insiders

The OZ Investor Readiness Checklist

The following checklist can help you determine if you're prepared to make your first (or next) Opportunity Zone investment with confidence.

Note: This list is not exhaustive, and this is not meant to be investment advice or tax advice. Please consult with your attorney, CPA, and/or financial adviser before making any investment decisions.

- [ ] Have I generated an eligible gain of at least $50,000? Or, am I about to generate such a gain?
- [ ] Am I within my 180-day window since triggering the gain?
- [ ] Have I considered how my Opportunity Zone investment(s) will fit into my overall investment portfolio, and how it will affect my overall asset allocation and risk-return profile?
- [ ] Have I considered a strategy for my Opportunity Zone investment?
  - [ ] Asset Class Concentration / Diversification?
  - [ ] Geographic Concentration / Diversification?
- [ ] Have I conducted due diligence on one or more multi-asset Qualified Opportunity Funds and/or single-asset Opportunity Zone deals?
- [ ] Am I comfortable with the operator that I'm going to be investing with for the next 10+ years?
- [ ] Am I comfortable with my reinvested gain being illiquid for 10+ years?
- [ ] Am I comfortable receiving no cash flow for at least the first few years of the investment?
- [ ] All investment carries risk. Can my portfolio withstand a loss of principal?
- [ ] Do I understand the tax filing implications of investing in Opportunity Zones? And, is my CPA aware of my investment? Can he/she handle the additional tax preparation each year that I am invested in one or more QOFs?
- [ ] Will I have enough liquidity in 2027 to pay my deferred tax bill?
- [ ] Am I ready to pay zero dollars in capital gains taxes when I sell my investment in 10+ years? 😃