



## Many business owners miss \$20k–\$100k/year in tax optimization

### 5-MINUTE TAX STRATEGY ASSESSMENT FOR BUSINESS OWNERS

#### 1 RETIREMENT CONTRIBUTIONS

Are you fully maximizing your personal retirement contributions as the owner?

Most business owners contribute to a 401(k), but many don't structure compensation or plan design to fully maximize what's available.

Yes  No  Not Sure

#### 2 CASH BALANCE PLAN

Do you have a Cash Balance Plan layered on top of your 401(k)?

For the right business owner, this can allow for six-figure+ annual tax deferrals with proper planning.

Yes  No  Not Sure

#### 3 HIGH-INCOME YEAR STRATEGY

Do you have a strategy to manage high-income years or large financial events?

Strong years, bonuses, or liquidity events can create significant tax exposure if not planned for in advance.

Yes  No  Not Sure

#### 4 TAX-EFFICIENT PORTFOLIO

Is your investment portfolio structured to minimize taxes—not just maximize returns?

Many portfolios create avoidable tax drag through short-term gains, turnover, or poor asset location.

Yes  No  Not Sure

#### 5 CHARITABLE GIVING

Are you using charitable giving strategies in a tax-efficient way?

Donating appreciated assets or using donor-advised funds can significantly improve outcomes—but require planning.

Yes  No  Not Sure

#### 6 ENTITY STRUCTURE

Is your entity structure, compensation, and overall business structure optimized for taxes?

Decisions around entity type, salary, and distributions can materially impact your tax outcome each year.

Yes  No  Not Sure

#### 7 LIQUIDITY EVENT PLANNING

Do you have a plan for managing taxes after a major liquidity event?

If you sold your business tomorrow, would you have a strategy in place—or simply write a large check to the IRS?

Yes  No  Not Sure

#### YOUR RESULTS

- Mostly YES: You're on track. A review can fine-tune your strategy.
- Mostly NOT SURE: There may be opportunities worth exploring.
- Any NO answers: You're likely leaving tax savings on the table.

When we review tax returns, most business owners fall into one of three categories:

- Missing one or two key strategies
- Structurally inefficient
- Leaving money on the table

## Schedule a Tax Strategy Review

We personally review your tax situation and highlight the most meaningful areas where you may be overpaying or missing opportunities.

