



THE STRATEGIC TAX PLAYBOOK FOR BUSINESS OWNERS

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“Plans are nothing; planning is everything.”

- Dwight D. Eisenhower

“Someone is sitting in the shade today because someone planted a tree a long time ago.”

- Warren Buffett

“The score takes care of itself when you take care of the process.”

- Bill Walsh



Preface

***Most CPAs prepare tax returns.
We design tax strategies.***

For more than 25 years, Jeff Faile has advised business owners, real estate investors, and high-income households on proactive tax planning strategies designed to reduce lifetime tax liability.

While tax preparation reports what has already happened, meaningful tax savings usually occur before the year ends through thoughtful planning and strategic decision-making.

This short playbook highlights several planning opportunities commonly overlooked by business owners.

Why Most Business Owners Overpay Taxes

Many business owners assume their CPA is helping them minimize taxes simply by preparing the annual return.

In reality, tax preparation is largely a historical exercise. By the time a return is filed, most of the decisions that determine the tax outcome have already been made.

Strategic tax planning works differently.

Instead of reacting to the past, it looks forward and considers how business decisions made today may affect tax outcomes over multiple years.

The most successful business owners treat tax planning as an ongoing strategic process, similar to financial planning or business strategy.

Common reasons business owners overpay taxes include:

- Entity structures that were never revisited as the business grew
- Retirement strategies that are underutilized
- Income and deductions that are not timed strategically
- Real estate opportunities that are overlooked
- Tax planning that occurs only once per year

When these areas are reviewed proactively, business owners often discover opportunities to significantly improve their long-term tax position.

The following are several planning strategies frequently considered as part of a broader tax strategy.

Five Strategic Tax Moves

The following five areas represent some of the most common opportunities for strategic tax planning among business owners.

1. Entity Structure Optimization



Many businesses begin as sole proprietorships or single-member LLCs for simplicity. As income grows, however, the original structure may no longer be the most efficient.

In appropriate circumstances, an S-corporation election may reduce exposure to self-employment taxes while preserving operational flexibility. For higher-earning businesses, additional entity structuring strategies may also be appropriate.

For example, a business owner earning more than \$100,000 through a sole proprietorship may be able to reduce a meaningful portion of self-employment tax exposure through an S-corporation structure, subject to reasonable compensation requirements.

Regularly reviewing entity structure helps ensure the business is operating under the most tax-efficient framework.

2. Strategic Retirement Planning



Retirement plans are one of the most powerful tax planning tools available to business owners.

Depending on the business structure and income level, options may include:

- Solo 401(k) plans
- Profit-sharing plans
- Defined benefit pension plans

These structures can allow business owners to defer significant income into tax-advantaged retirement accounts while simultaneously building long-term wealth.

3. Timing Income and Deductions



Strategic timing can play an important role in tax planning.

Business owners may benefit from considering when income is recognized or when deductible expenses are incurred. In some cases, shifting income or deductions between tax years can produce a meaningful reduction in overall tax liability.

This type of planning is most effective when addressed before the year closes, not when preparing the return after the fact.

4. Real Estate Tax Advantages



Real estate ownership provides several potential tax advantages, including depreciation deductions that can offset other income in certain circumstances.

Strategies such as cost segregation studies or thoughtful ownership structures can enhance these benefits when appropriate.

Business owners who invest in real estate often find that proper planning allows their investments to serve both wealth-building and tax-planning objectives.

5. Multi-Year Tax Planning



Many tax decisions should not be evaluated in isolation.

Instead, they should be viewed through a multi-year planning lens that considers projected income, investment activity, retirement contributions, and major financial decisions.

A coordinated tax plan can help business owners make informed decisions that improve tax efficiency not just for the current year, but over time.

Beyond cryptocurrency, blockchain has found applications in supply chain management, healthcare, real estate, and voting systems. Its ability to provide tamper-proof records makes it an invaluable tool across various industries.

Strategic Tax Planning Is an Ongoing Process

Effective tax planning is rarely the result of a single strategy.

Instead, it is the product of thoughtful coordination between business decisions, investment activity, and long-term financial goals.

By evaluating these areas proactively, business owners can often uncover opportunities that would otherwise remain hidden within the annual tax preparation process.

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