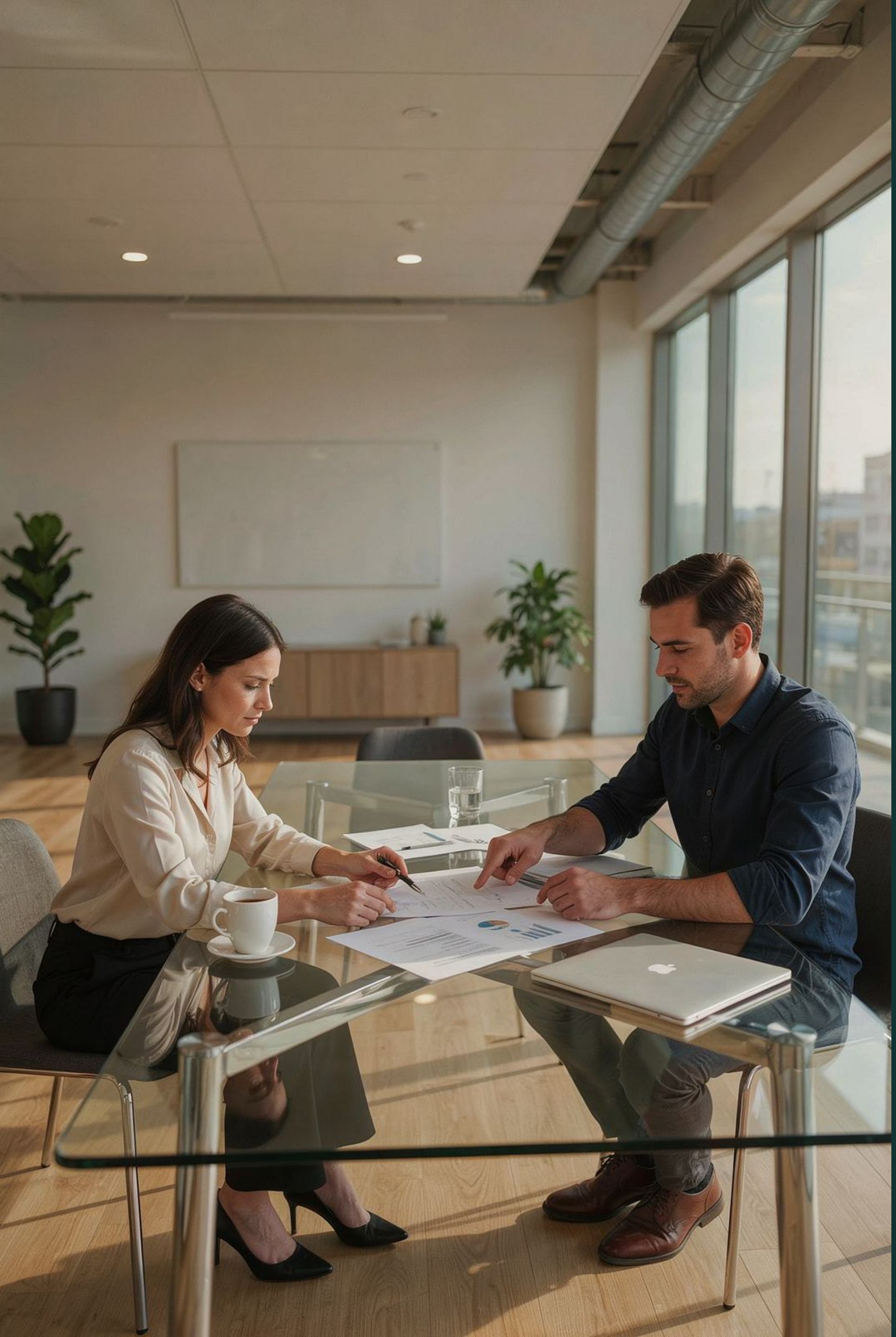


The CPA Growth Partnership

Expand Your Firm Beyond Tax Compliance

Deliver More Value. Strengthen Client Relationships. Create New Revenue Opportunities.

OAKWOOD SUMMIT

The Modern CPA Has a Bigger Opportunity

Client expectations have fundamentally shifted. Business owners now turn to their CPA for guidance well beyond tax compliance—and most firms recognize the opportunity but lack the bandwidth to act on it.

Retirement & Wealth

Investment strategy, retirement readiness, and asset accumulation

Insurance & Risk

Business continuity, life, disability, and key-person coverage

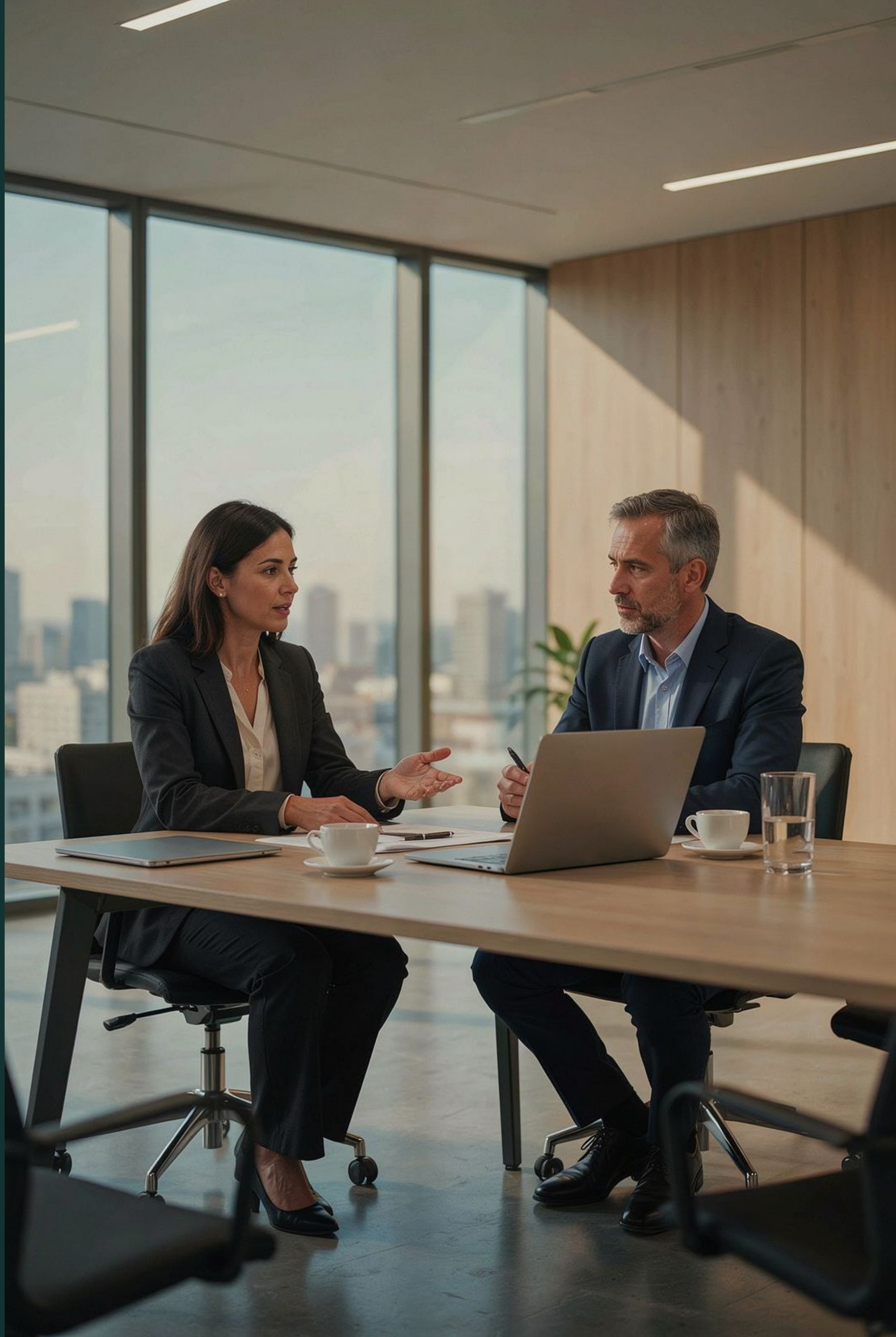
Succession & Exit

Business valuation, ownership transfer, and exit readiness

Estate Planning

Wealth transfer, family structures, and legacy coordination

> Your clients don't need more advisors. They need their advisors working together.



The Opportunity You're Already Seeing

Every stage of a business owner's growth cycle creates distinct planning opportunities—most of which surface directly inside the CPA relationship.

Growing Income

Revenue rises; planning moments appear

Business Expansion

New services and markets added

Tax Impact

Liability increases with profits

Succession Planning

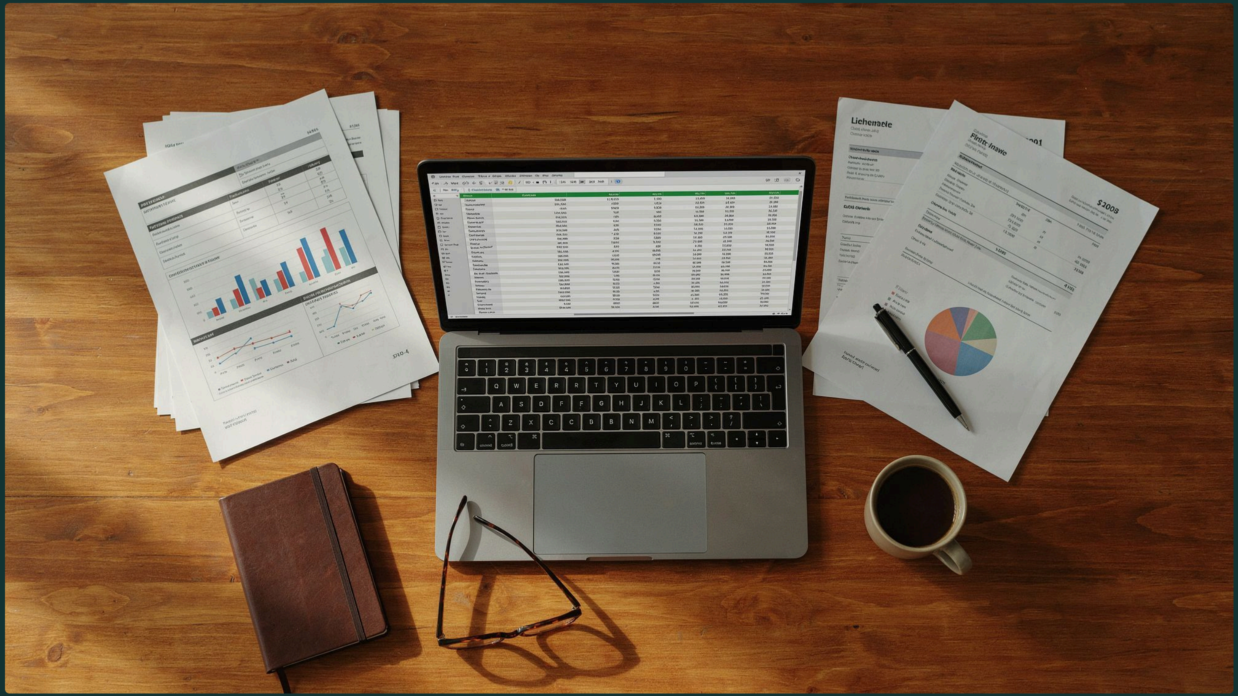
Owner prepares exit and transfer

Each transition point is a planning conversation waiting to happen—and a chance to deepen your advisory role.

Opportunities Hidden Inside Every Tax Return

The data your team already reviews contains clear signals for wealth, insurance, and succession planning conversations.

Client Situation	Planning Opportunity
Paying significant taxes	Retirement & tax-advantaged planning
Income increasing year over year	Wealth management strategy
Retirement savings lagging	Insurance & income protection planning
Business growing rapidly	Business continuity planning
Multiple business owners	Buy-sell agreement funding
Buying commercial real estate	Estate & asset protection planning
Family members joining the business	Executive benefits & compensation
Planning to sell within 10 years	Exit planning & succession strategy



Why Most CPA Firms Leave Revenue on the Table

The gap isn't awareness—it's capacity. Most firms see these opportunities but lack the infrastructure to act on them.

No Wealth Management Department

Building one requires staffing, licensing, and compliance overhead

No Insurance Specialists

Opportunities are referred out—often with no further visibility

Time & Compliance Constraints

Tax season demands leave little room for advisory expansion

Fragmented Advisor Coordination

Clients receive disconnected advice from multiple uncoordinated sources

The Oakwood Summit Partnership Model

Your Relationship. Our Planning Expertise.

Identify Opportunity
CPA recognizes planning need

Introduce Oakwood
CPA connects client to Oakwood Summit

Oakwood Executes
Discovery, analysis, strategy, coordination

CPA Stays Central
CPA remains lead advisor throughout

Oakwood Summit handles the planning workload—discovery meetings, strategy development, attorney coordination, and implementation management—while your firm stays at the center of the client relationship.

What Oakwood Summit Handles

You continue serving as the trusted advisor. We provide the specialized planning resources, coordination, and implementation oversight your clients need.

Retirement & Wealth Planning

Retirement plan analysis, wealth strategy, and investment coordination

Insurance & Risk Planning

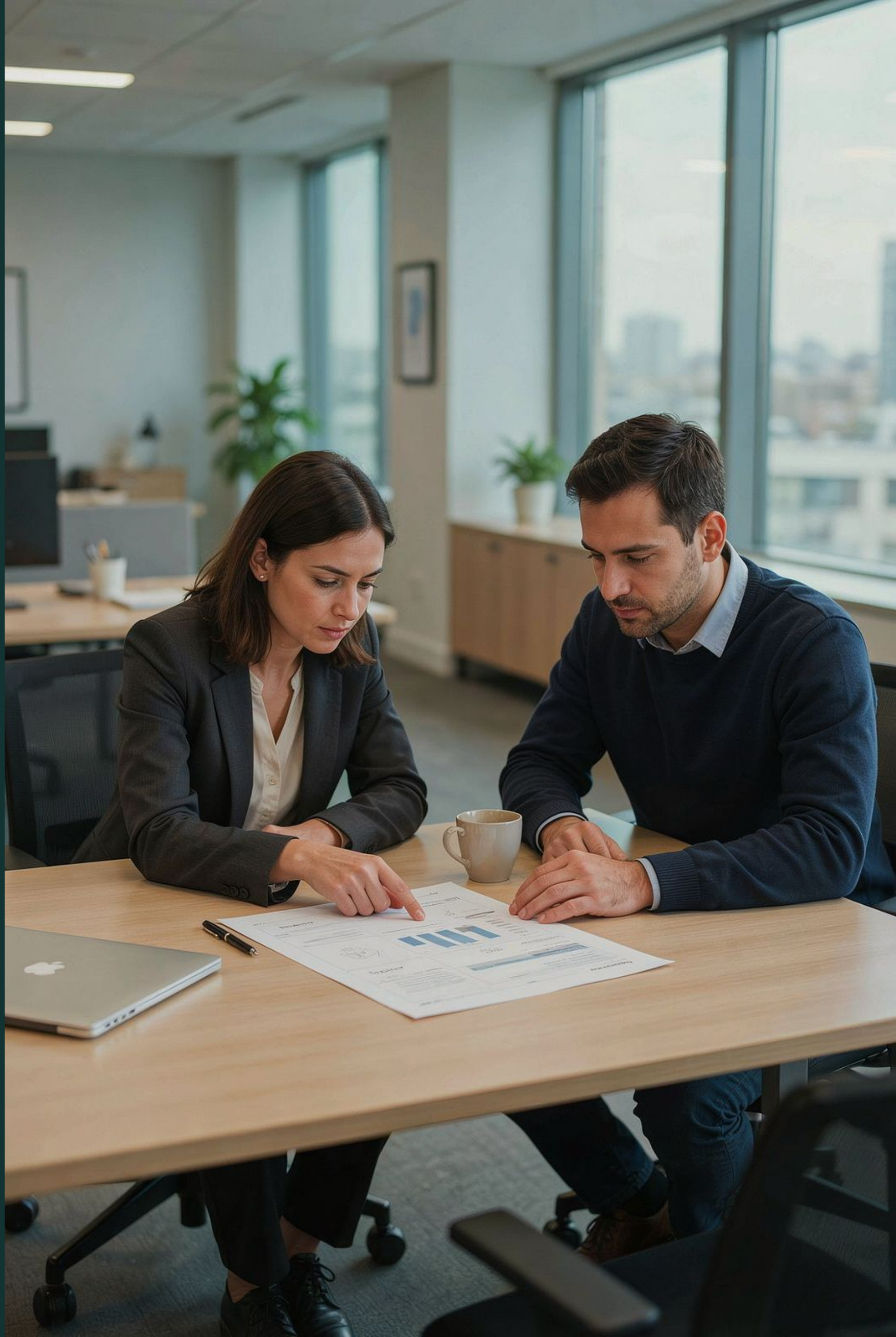
Life, disability, key-person, and business continuity planning

Succession & Exit Coordination

Business succession strategy, buy-sell structures, and exit readiness

Estate & Attorney Coordination

Estate planning coordination with attorneys and ongoing advisory reviews



How CPA Firms Can Participate

Two collaboration structures are available. All arrangements must comply with applicable state insurance laws, professional standards, carrier requirements, and firm policies.

Option 1 — Referral Partnership

The CPA introduces qualified clients to Oakwood Summit and remains actively involved throughout the planning process. No licensing required.

Option 2 — Licensed Partnership

For firms or professionals who obtain the appropriate insurance licenses and meet all regulatory requirements, insurance-related compensation may be shared pursuant to compliant agreements. Oakwood Summit manages planning, case design, underwriting, and implementation.

⚠ Compensation structures vary by state, licensing status, carrier requirements, and firm policy. Legal and compliance guidance should be obtained before implementing any revenue-sharing arrangement.

Benefits to Your Firm

The partnership is designed to expand your firm's advisory capabilities without adding headcount, building new departments, or taking on additional planning work.

Broader Client Solutions

Deliver wealth, retirement, insurance, and succession planning under your advisory umbrella

Increased Client Retention

Clients who receive coordinated planning are less likely to seek outside advisors

Stronger Relationships

Deepen your role as the central, most trusted professional in the client's life

Practice Differentiation

Stand apart from tax-only firms by offering a genuinely comprehensive advisory experience

Compliant Revenue Opportunities

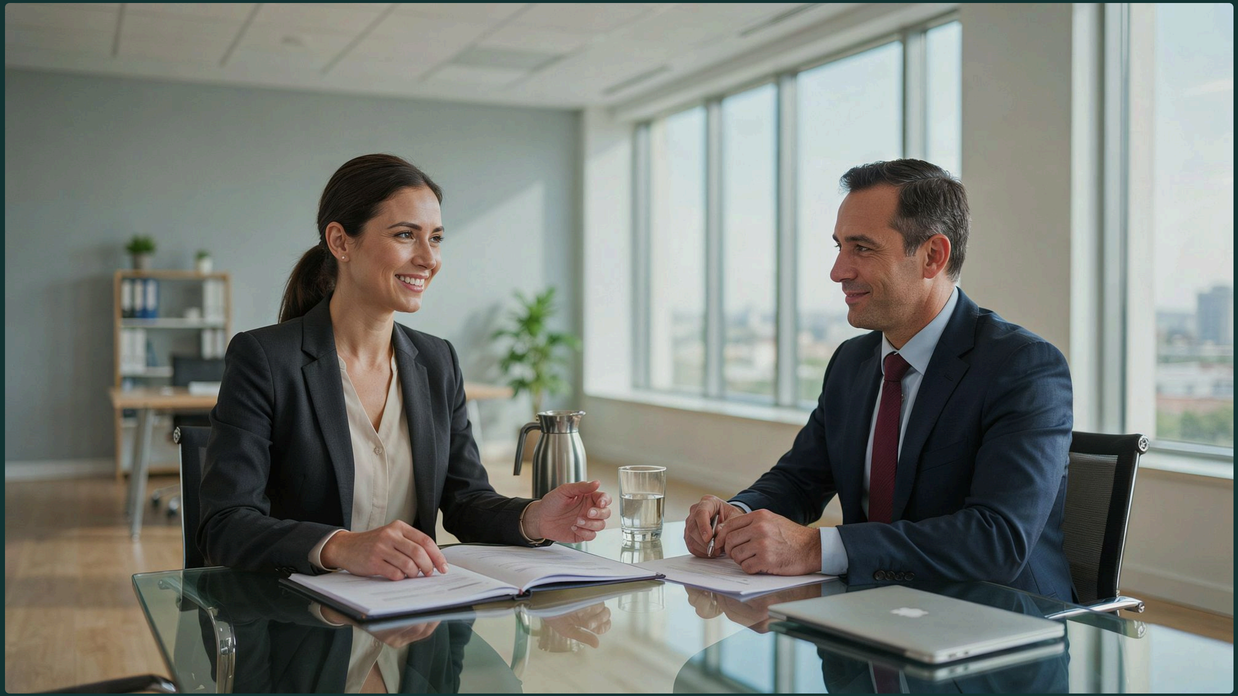
Explore additional revenue participation where licensing and regulatory requirements are met

Specialized Expertise Access

Leverage Oakwood Summit's planning resources without building an internal team

Benefits to Your Clients

Business owners receive a coordinated, tax-aware planning experience—guided by the advisor they already trust. The result is fewer missed opportunities and a simpler, more confident path forward.



One Unified Advisory Team

CPA, planner, and attorney working in concert

Retirement & Wealth Expertise

Purpose-built strategies aligned with business and personal goals

Succession & Estate Coordination

Long-term planning that protects what they've built

Tax-Aware Implementation

Every strategy designed with the CPA's tax insight at the table

Example Client Journey

Business owner earning $900,000 annually

What the CPA Sees

- High and growing tax liability
- No formal succession plan in place
- Limited retirement savings strategy
- No business continuity protection

What Oakwood Summit Coordinates

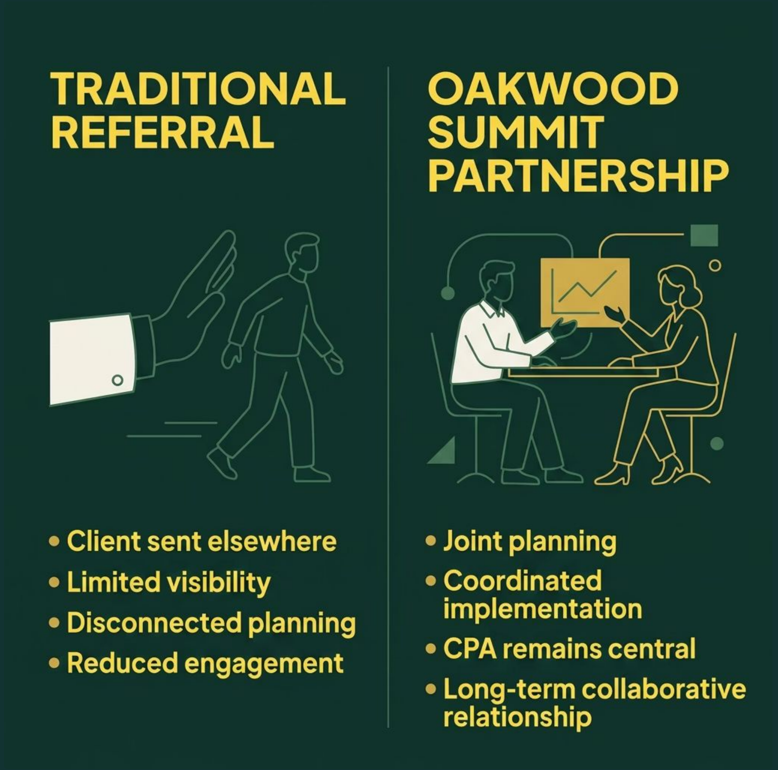
- Retirement plan evaluation and design
- Insurance planning and risk analysis
- Wealth planning strategy development
- Attorney coordination and implementation

The Outcome

The client receives a fully coordinated planning engagement. The CPA stays involved and informed throughout—remaining the primary trusted advisor—while Oakwood Summit manages execution.

Why Firms Choose Oakwood Summit

The difference between a traditional referral and a true planning partnership is visibility, coordination, and the CPA's ongoing role in the client relationship.



The Core Difference

Traditional referrals sever the CPA's connection to the planning process. The Oakwood Summit model keeps your firm involved at every stage—so your relationship grows stronger, not weaker, with each engagement.

- You retain visibility into every planning conversation
- Clients experience a seamless, coordinated advisory team
- Oakwood Summit never competes for the primary relationship

Frequently Asked Questions

Will Oakwood Summit compete with our firm?

No. We complement your tax and advisory services. Our role is to support and extend your capabilities—never to replace or compete with your client relationships.

Who owns the client relationship?

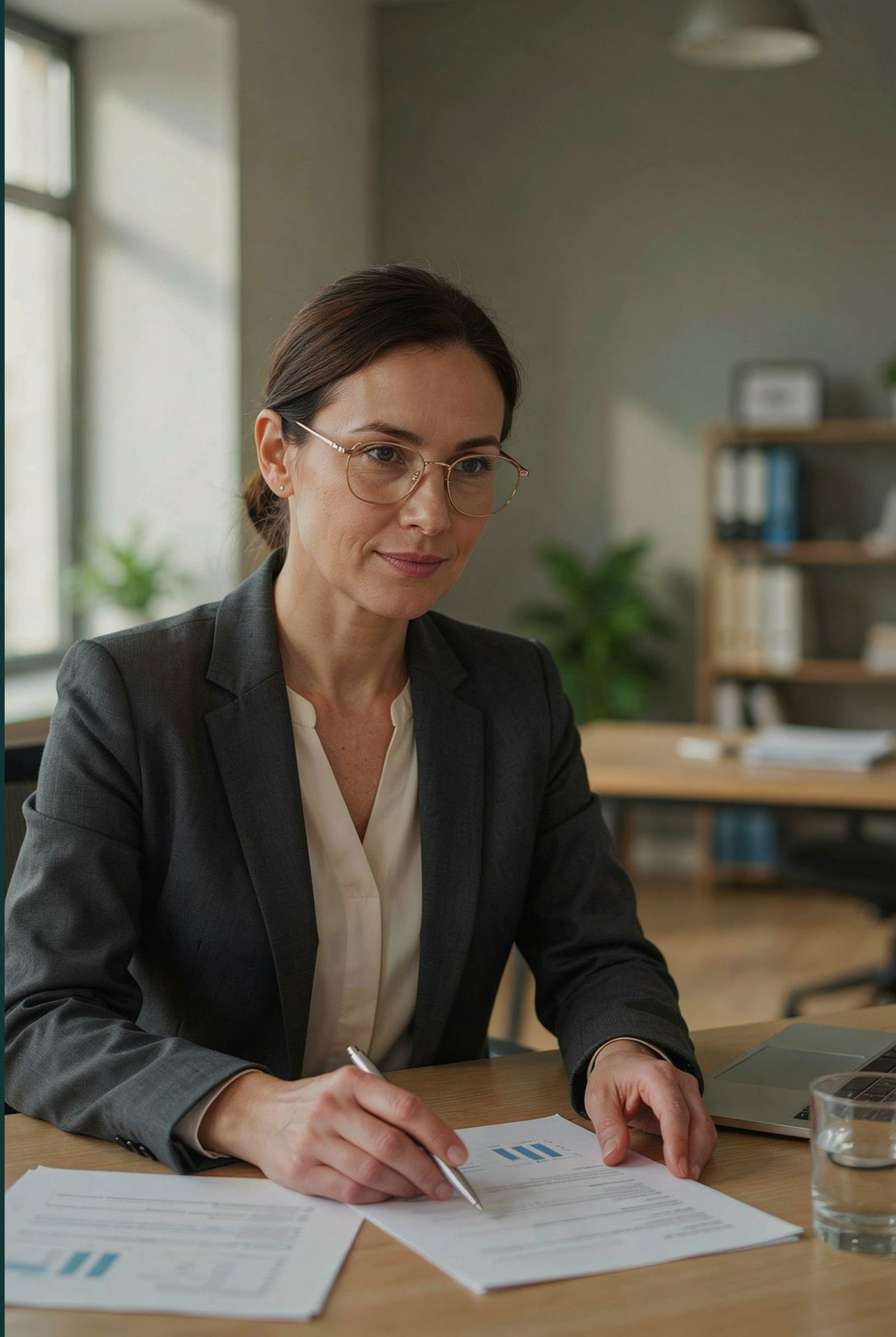
The CPA remains the primary trusted advisor at all times. Oakwood Summit operates as a behind-the-scenes planning partner.

Do we need to become financial advisors?

No. The partnership is designed to work alongside your existing practice. Certain compensation models may require insurance licensing and compliance with applicable regulations.

Who performs the planning work?

Oakwood Summit manages the full planning process—discovery, strategy, coordination, and implementation—and collaborates with your team throughout.



Why This Partnership Works

For CPA Firms

- Broader service offering without added staff
- Stronger client loyalty and retention
- Greater market differentiation
- Efficient access to specialized planning expertise
- Potential compliant revenue participation where applicable

For Clients

- Better coordinated, tax-aware planning
- Fewer missed wealth and succession opportunities
- A simpler, more unified advisory experience
- One trusted team, working together with a shared view

Let's Grow Together

Expand Your Advisory Practice Without Expanding Your Workload

Oakwood Summit allows CPA firms to deliver sophisticated wealth, retirement, insurance, and succession planning while continuing to focus on what they do best—serving as trusted tax and business advisors.

Become a Strategic CPA Partner

Join the Oakwood Summit network and begin delivering coordinated planning solutions to your business-owner clients today.

Schedule a Discovery Conversation

Discover how the partnership model works, what it requires, and how it can be tailored to your firm's existing practice and compliance obligations.

Oakwood Summit — Helping Business Owners Keep More, Grow More, Protect More, and Plan with Confidence.