

Advisor Pre-Qualification Framework

“Advanced Tax Optimization & Retirement Income Strategy”



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Step 1: Identify Ideal Client Profile

Start by filtering your book for clients who are most likely to benefit.

Core Criteria

- Business owners (S-Corp, partnership, or sole proprietor)
- Consistent net income **\$250K+ annually** (ideally \$400K+)
- Stable or growing profitability (last 2–3 years)
- Already maximizing basic strategies (e.g., 401(k), IRA)
- Motivated by **tax reduction + long-term wealth building**

Strong Signals

- Complains about high tax bills
 - Has excess cash flow not being efficiently deployed
 - Interested in retiring early or building passive income
 - Has a spouse or family they want to provide for long-term
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Step 2: Introduce the Concept

Use positioning that focuses on outcomes—not products.

Conversation Framing

“We’ve helped business owners like you implement more advanced strategies that allow them to redirect a significant portion of what they’re paying in taxes into long-term wealth—while also creating predictable income streams for retirement.”

Key Themes

- Tax efficiency (not avoidance)
- Wealth acceleration
- Predictable retirement income
- Family legacy planning

Step 3: Quick Qualification Questions

Use these to determine if it's worth introducing a specialist.

Income & Cash Flow

- “What has your average annual net income been over the past 2–3 years?”
- “Do you expect income to stay consistent or grow?”

Tax Pain

- “Roughly how much are you paying in federal/state taxes each year?”
- “On a scale of 1–10, how motivated are you to reduce that legally?”

Savings Behavior

- “Are you currently maxing out all available retirement accounts?”
- “Do you feel like you still have excess cash after that?”

Team Structure

- “How many employees do you have?”
- “Do you plan to grow or keep your team about the same?”

Long-Term Vision

- “What would an ideal retirement income look like for you?”
- “How important is creating income for your family beyond your lifetime?”

Step 4: Soft Qualification Criteria

If the client meets most of these, move forward:

- Net income: **\$300K–\$1M+**
- Tax burden: **\$100K+ annually**
- Team size: typically **0–20 employees**
- Strong desire to reduce taxes
- Has already implemented basic planning strategies

Step 5: Transition to Specialist Introduction

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Position this as a **collaborative, no-pressure evaluation**.

Language to Use

“There are some more advanced structures that go beyond what most advisors implement. I work with a specialist who designs these strategies specifically for business owners.

Would you be open to a quick exploratory call to see if it’s a fit? There’s no commitment—it’s just to evaluate what’s possible.”

Step 6: Set Expectations Before the Call

This increases conversion and trust.

What the Client Should Expect

- A customized analysis based on their income and goals
- Clear explanation of:
 - Potential tax savings
 - Required contributions / commitments
 - Long-term income potential
- Discussion of trade-offs (liquidity, timelines, etc.)

Step 7: Internal Handoff Process

Make this seamless and repeatable.

Information to Share

- Last 2 years income (estimate is fine initially)
- Entity type
- Number of employees + rough compensation
- Age of owner(s)
- Current retirement contributions

Positioning to Specialist

- “Client is pre-qualified and motivated”
- “Primary goal: reduce taxes + build retirement income”
- “Already educated at a high level—ready for specifics”

Step 8: Follow-Up After Specialist Call

Keep control of the relationship.

Advisor Role

- Reconnect within 48 hours
- Ask:
 - “What stood out to you?”
 - “Does this align with your goals?”
- Help client evaluate decision
- Reinforce long-term value

Simple Workflow Summary

1. Identify high-income business owner
2. Introduce advanced tax + wealth concept
3. Ask 5–6 qualifying questions
4. Confirm fit
5. Introduce specialist
6. Prep client expectations
7. Make warm handoff
8. Follow up and guide decision

Optional: One-Line Hook for Advisors

“If we could legally redirect a large portion of what you’re paying in taxes into a strategy that builds long-term wealth and retirement income, would that be worth exploring?”

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