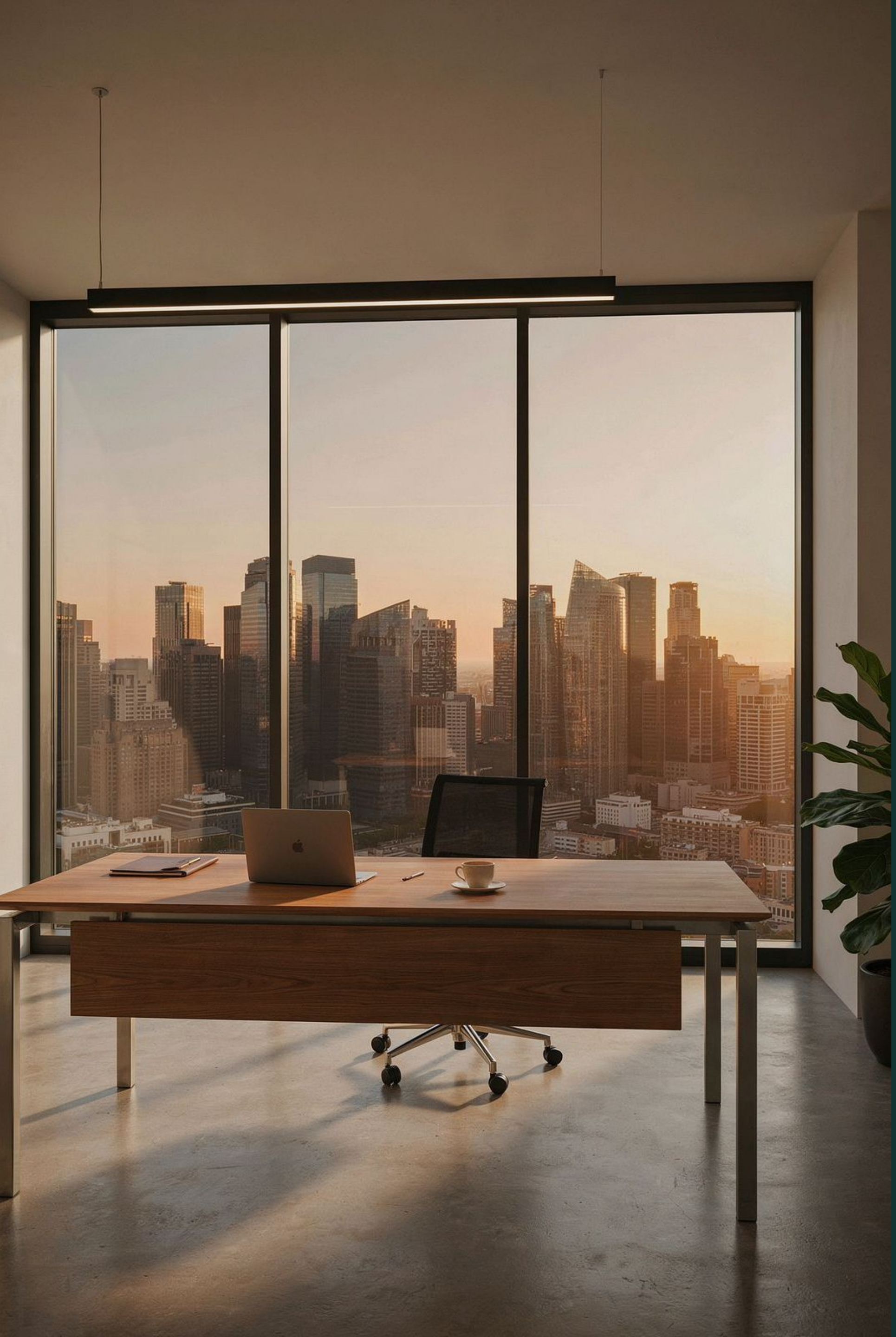


The Business Owner Tax Savings Scorecard

Discover Hidden Opportunities to Reduce Taxes, Build Wealth, and Strengthen Your Financial Strategy

OAKWOOD SUMMIT

Helping Business Owners Keep More, Grow More, and Plan with Confidence.

How Healthy Is Your Financial Strategy?

Many successful business owners invest enormous energy into growing revenue — yet rarely pause to ask whether they are keeping as much of that income as possible. Tax inefficiencies, uncoordinated advisors, and outdated strategies silently erode wealth year after year.

This scorecard is designed to help you identify planning opportunities across five critical areas. **It is educational in nature and does not constitute tax, legal, or investment advice.**

> "The greatest opportunities aren't always found by earning more — but by keeping more of what you've already earned."

How to use this scorecard: Check each statement that applies to your current situation. Count your total at the end to assess where opportunities may exist.

SECTION 1 OF 5

How Tax Efficient Is Your Business?

≣ Coordinated Advisory Team

My CPA and financial advisor meet together to align on my tax strategy.

≣ Year-End Tax Review

I proactively review tax strategies before year-end — not after filing.

≣ Entity Structure Review

My business entity structure has been reviewed within the last three years.

≣ Effective Tax Rate Awareness

I know my current effective tax rate and how it compares to prior years.

≣ Written Tax Strategy

I have a documented, written tax strategy that is reviewed annually.

≣ Retirement & Tax Linkage

I understand how retirement plan contributions directly reduce my taxable income.

≣ Pre-Purchase Planning

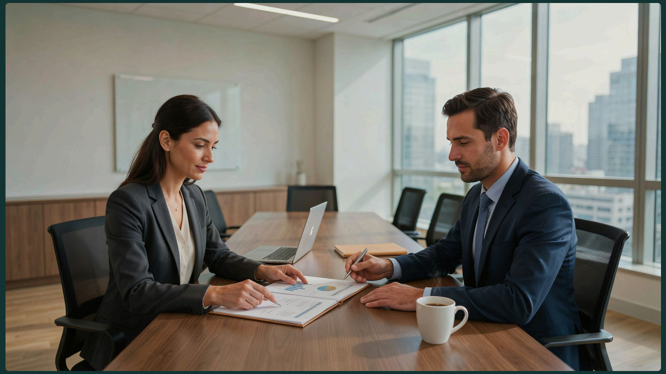
I review major purchases and capital expenditures before making them for tax timing.

≣ Charitable Planning

I have discussed charitable giving strategies and their tax implications with an advisor.

Why this matters: Tax planning is not a once-a-year event. Business owners who engage in proactive, year-round tax strategy consistently keep more of what they earn.

Is Your Retirement Strategy Working Hard Enough?



≣ Maximizing Retirement Contributions

I am contributing the maximum allowable amount to my 401(k) or equivalent plan.

≣ Profit Sharing Plan in Place

My business utilizes a profit sharing plan to increase tax-deferred savings.

≣ Cash Balance or Defined Benefit Plan

I have explored a Cash Balance or Defined Benefit Plan to dramatically increase contributions.

≣ Catch-Up Contributions

If I am 50 or older, I am taking full advantage of catch-up contribution limits.

≣ Defined Retirement Income Goal

I have a clear, written target for the retirement income I need my business to support.

≣ Beneficiary Designations Reviewed

All retirement account beneficiary designations are current and aligned with my estate plan.

Why this matters: Business owners have access to retirement vehicles far more powerful than those available to employees. A well-structured plan can shelter hundreds of thousands in income annually.

Is Your Business & Wealth Strategy Aligned?

Growth without strategy creates fragility. These questions assess whether your business and personal wealth are working in concert.

≣ Business Growth Plan

I have a written business growth plan tied to personal financial goals.

≣ Cash Flow Management

I actively monitor and forecast business cash flow on a regular basis.

≣ Investment Strategy

My personal investment portfolio is diversified beyond my business assets.

≣ Business Valuation

I have obtained a formal or informal valuation of my business in the last three years.

≣ Succession Planning

I have a documented succession or exit plan that reflects my goals and timeline.

≣ Owner Compensation Review

My compensation structure has been reviewed for tax and retirement optimization.

≣ Risk Management Plan

I have evaluated the key financial risks to my business and personal net worth.

≣ Exit Planning

I understand the tax implications of my eventual exit or sale of the business.

How Well Is Your Wealth Protected?

Building wealth is only half the equation. Protecting it from lawsuits, unexpected events, and poor planning is equally critical.

1

☰ Estate Plan in Place

I have a current will, powers of attorney, and healthcare directives.

2

☰ Trust Structures Considered

I have explored whether trusts are appropriate for my asset protection and estate goals.

3

☰ Buy-Sell Agreement

My business has a funded buy-sell agreement covering death, disability, and departure.

4

☰ Disability Insurance

I carry adequate personal and business disability coverage to protect income.

5

☰ Cyber Liability Coverage

My business carries cyber liability insurance appropriate for its size and data exposure.

6

☰ Umbrella Policy

I have a personal umbrella policy providing liability coverage beyond standard limits.

Why this matters: Protecting wealth is just as important as building it. A single uninsured event or legal exposure can erode years of disciplined financial planning.

Are Your Advisors Working Together?

Most business owners have individual advisors — a CPA, an attorney, a financial advisor — but rarely have them working in a coordinated system. When advisors operate in silos, strategies can conflict, opportunities are missed, and the business owner pays the price.

≣ CPA

Engaged proactively, not just at tax time.

≣ Business Attorney

Reviews entity structure and agreements regularly.

≣ Financial Advisor

Coordinates with CPA and attorney on integrated planning.

≣ Insurance Professional

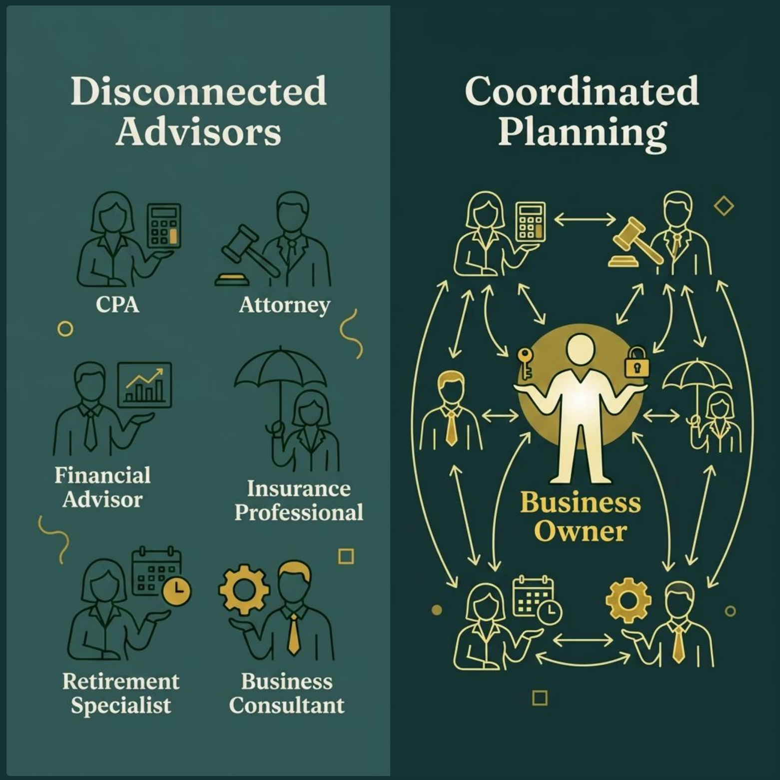
Reviews coverage annually against business changes.

≣ Retirement Specialist

Optimizes plan design for maximum tax-deferred savings.

≣ Business Consultant

Aligns growth strategy with financial and exit planning goals.



Coordinated planning eliminates blind spots, reduces tax leakage, and produces outcomes no single advisor could achieve alone.

How Did You Score?

Total up all checked items across the five sections. Use the ranges below to understand where your strategy stands today.

0 – 10 **Foundation Stage.** Your financial strategy may benefit significantly from a comprehensive review. Meaningful opportunities are likely available.	**11 – 20** **Building Momentum.** You have a solid foundation, but there are likely meaningful gaps in tax efficiency, protection, or coordination worth exploring.
21 – 30 **Taking the Right Steps.** You are practicing disciplined planning. Periodic structured reviews will help your strategy evolve with your business.	**31 – 40** **Excellent.** You are implementing sophisticated strategies. Continue reviewing regularly to stay ahead of changing tax laws and business conditions.

This scorecard is educational and is intended to highlight potential planning opportunities. It does not constitute tax, legal, or investment advice. Results should be reviewed with a qualified advisor.

Why Business Owners Choose Oakwood Summit

Oakwood Summit helps established business owners build a coordinated financial strategy across every critical planning area — because **better decisions begin with better coordination.**

Tax Planning

Proactive, year-round strategies that reduce your tax burden legally and efficiently.

Retirement Planning

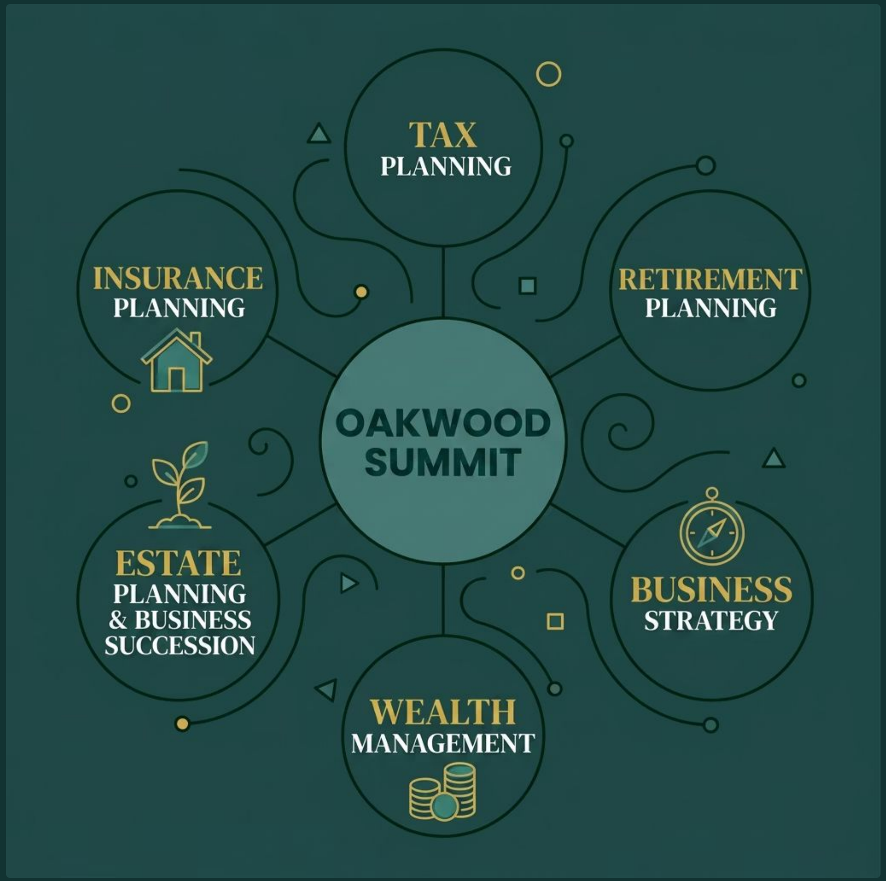
Advanced plan design to maximize tax-deferred wealth accumulation for owners.

Business Strategy

Aligning growth, compensation, and exit planning with your personal financial goals.

Wealth Management

Diversified investment strategies built around your business, not separate from it.



Ready to Discover What's Missing?

Schedule your complimentary **Business Owner Tax Savings Assessment** — a structured conversation designed to identify the gaps and opportunities in your current financial strategy.

Tax Planning Opportunities

Retirement Strategies

Business Structure

Wealth-Building Opportunities

Succession Planning

Advisor Coordination

> The goal isn't simply to reduce taxes. It's to create a coordinated financial strategy that helps you keep more, grow more, and build lasting wealth.

Schedule Your Business Owner Tax Savings Assessment

Oakwood Summit · *Helping Business Owners Keep More, Grow More, and Plan with Confidence.*
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