Tax-Smart Retirement Planning for High-Income Business Owners

At Oakwood Summit, we specialize in advanced retirement planning strategies for high-income business owners, helping them reduce taxes while building substantial retirement wealth. Our boutique advisory firm works collaboratively with CPAs, financial advisors, and business consultants to implement sophisticated retirement solutions for business owners.

Who We Are

Oakwood Summit is a specialized advisory firm dedicated to high-income business owners seeking to optimize their tax position while accelerating retirement wealth accumulation. Unlike traditional financial advisory services, we focus exclusively on advanced retirement strategies that can dramatically reduce current tax burdens while building substantial retirement assets.

Specialized Expertise

Our team possesses deep knowledge in sophisticated retirement strategies for business owners often overlooked by mainstream financial planning.

Collaborative Approach

Rather than replacing your existing advisors, we integrate seamlessly with your advisory team (CPA, financial advisor, business consultant, etc.) to enhance their service offerings and create unified financial strategies.

Measurable Impact

Every recommendation we make comes with projections of tax savings and retirement growth, allowing clients to clearly understand the financial benefits before implementation.

Our firm was founded on the principle that business owners deserve tailored retirement solutions that match the sophistication of their businesses. We recognized a significant gap in the market where traditional retirement plans (like Simple IRAs and 401(k)s) fail to adequately serve high-income professionals who could benefit from much larger tax deductions and accelerated retirement saving.

By focusing exclusively on this niche, we've developed proprietary methodologies that maximize the benefits of these advanced vehicles while ensuring full compliance with IRS regulations and avoiding common implementation pitfalls.

What We Do: Advanced Retirement Solutions

At Oakwood Summit, we implement sophisticated retirement strategies that deliver substantial immediate tax benefits while creating significant long-term wealth.

The core of our approach involves leveraging IRS-approved retirement vehicles that allow for contributions far exceeding traditional 401(k) limits. These strategies can be particularly powerful for businesses with consistent profitability and owners seeking to reduce taxable income while rapidly building retirement assets.

Our solutions are meticulously designed to align with each client's specific financial situation, business structure, and long-term objectives. We don't simply offer off-the-shelf products—we design comprehensive strategies that integrate with the client's overall financial picture.

Tax Reduction

Deduct $100,000 to $400,000+ annually into tax-advantaged retirement structures, dramatically reducing current tax liability.

Wealth Preservation

Protect accumulated assets through tax-efficient vehicles designed to minimize exposure to market volatility and creditor claims.

Retirement Security

Create a multi million retirement plan without relying on the uncertain prospect of selling your business at retirement.

Professional Integration

Work seamlessly with your existing financial team or connect with our network of experienced professionals.

By implementing our strategies, business owners can potentially redirect hundreds of thousands of dollars from tax payments into their own retirement accounts over a 5-10 year period. This creates a dual benefit: substantial immediate tax savings and accelerated growth of retirement assets that can provide financial independence regardless of business valuation or sale prospects.

Who We Work With: Ideal Client Profiles

Our retirement planning strategies deliver the most significant impact for specific types of business owners and professionals. Understanding whether you fit our ideal client profile helps ensure we can deliver meaningful value through our specialized services.

High-Income Business Owners

Entrepreneurs earning $1M+ annually who seek to reduce their substantial tax burden while building retirement wealth outside their business. These clients typically experience six-figure tax bills and want more efficient wealth-building strategies.

Medical & Professional Groups

Physicians, dentists, attorneys, and other professionals with consistently high profit margins and stable income patterns. These specialized practices often have the ideal financial profile for maximum benefit from our retirement structures.

Financial Professionals

CPAs, Registered Investment Advisors, and CFOs looking to bring advanced retirement planning solutions to their high-net-worth clients. Our partnership approach enables these professionals to expand their service offerings without requiring specialized expertise.

Our solutions are particularly valuable for established businesses with 3+ years of consistent profitability and owners in their prime earning years (typically ages 45-65). The ideal candidate has maximized conventional retirement options like 401(k)s but still faces substantial tax liability each year.

While we work across many industries, we've found particular success with medical groups, franchise owners, consultants, and professional service firms where owner compensation represents a significant portion of business profits. These businesses typically have the profit stability and compensation structures that maximize the benefits of our advanced retirement planning strategies.

Our Services

Our services represents the culmination of our expertise in tax-advantaged retirement planning. Our strategies combines multiple retirement vehicles to create significant current tax deductions while building substantial retirement assets.

At the core of this approach is a specialized type of retirement plan that allows for significantly higher annual contributions than traditional 401(k)s. These plans can enable business owners to contribute and deduct $100,000 to $400,000+ annually, depending on age, income, and other factors.

1

Custom Plan Design

We design a custom retiremetn plan specifically calibrated to your business structure, compensation levels, and retirement objectives. Unlike off-the-shelf solutions, our plans are designed to maximize allowable contributions while maintaining full compliance with IRS regulations.

2

Integration with Existing Plans

Our strategy seamlessly integrates with your existing retirement vehicles, including 401(k)s, profit sharing plans, and other qualified arrangements. This comprehensive approach ensures all available tax deduction opportunities are leveraged effectively.

3

Optional Asset Protection

For clients seeking additional security, we can incorporate strategic components that provide supplemental asset protection and tax advantages beyond the qualified plan structure.

4

Implementation & Management

We handle all aspects of implementation, including plan document preparation, coordination with Third-Party Administrators (TPAs), compliance testing, and ongoing management to ensure your plan remains optimized as regulations and business conditions evolve.

Our services are designed for is ideal for business owners who have maximized traditional retirement vehicles yet still face significant tax liabilities. By implementing this strategy, many of our clients have successfully deducted millions of dollars into retirement structures over a 5-10 year period, dramatically reducing their tax burden while creating substantial retirement security.

CPA & Advisor Partnerships: Collaborative Growth

Oakwood Summit has developed a specialized partnership model designed specifically for CPAs, attorneys, wealth advisors, and business consultants who serve high-income business owners. Our approach allows you to offer sophisticated retirement planning solutions to your most valuable clients without needing to develop specialized expertise in these complex areas.

We understand that client relationships are the foundation of your practice. Our partnership model preserves and strengthens these relationships while allowing you to expand your service offerings and create additional revenue streams. We position ourselves as an extension of your team, never competing for client relationships.

White-Label Solutions

Our materials and deliverables can be provided under your brand, allowing you to maintain consistent client communication while leveraging our specialized expertise.

Revenue Sharing

We offer flexible compensation arrangements including referral fees, revenue sharing, and other structures that align with your business model and regulatory requirements.

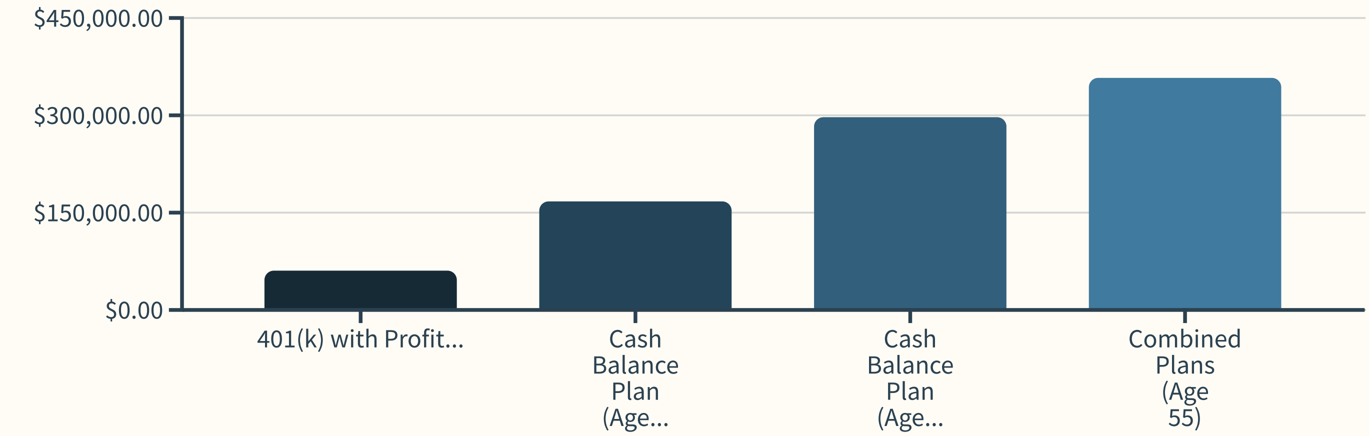
Technical Support

Our team provides comprehensive technical support, including detailed analysis, plan design, and implementation assistance for your clients' specific situations.

> By partnering with Oakwood Summit, you gain a competitive advantage in serving high-value clients while creating additional revenue streams for your practice. Our partnership approach is designed to complement your existing services rather than compete with them, creating a true win-win relationship.

Tax Planning & Wealth Structuring: Integrated Solutions

Beyond our core retirement planning strategies, Oakwood Summit offers comprehensive tax planning and wealth structuring services that address the broader financial picture for business owners. These integrated solutions combine retirement planning with business entity strategy and long-term wealth preservation techniques.



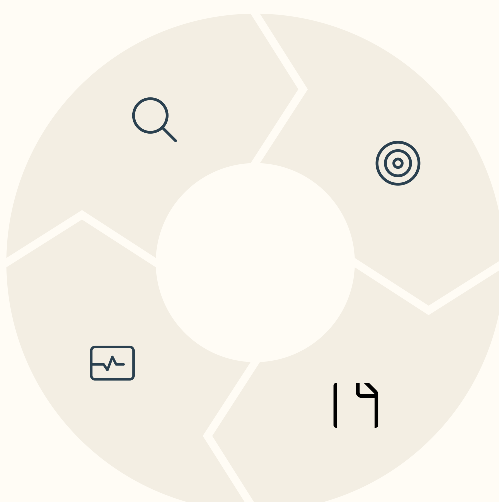
Our tax planning approach begins with a comprehensive analysis of your current business structure, compensation arrangements, and tax situation. We then develop customized recommendations that integrate multiple strategies to minimize current taxation while building long-term wealth.

Analysis

Comprehensive review of business structure, compensation, and current tax position to identify optimization opportunities.

Strategy

Development of integrated solutions that combine entity structuring, compensation planning, and retirement vehicles.



Monitoring

Ongoing oversight and adjustments to ensure strategies remain optimized as regulations change and business evolves.

Implementation

Coordinated execution of recommended strategies, including plan documentation, funding arrangements, and compliance systems.

Our wealth structuring services are particularly valuable for business owners approaching significant transitions, such as business expansion, partner buyouts, or succession planning. By implementing the right structures before these events, we can help ensure optimal tax treatment and wealth preservation throughout these critical transitions.

Education & Resources: Knowledge-Driven Planning

At Oakwood Summit, we believe informed clients make better financial decisions. That's why we've developed a comprehensive suite of educational resources designed to help business owners and their advisors understand the complex world of advanced retirement planning. Our approach combines technical expertise with clear, accessible explanations that demystify these sophisticated strategies.

On-Demand Learning

Our on-demand webinars and educational videos allows you to explore advanced retirement planning concepts at your own pace. These resources cover everything from the basics of Cash Balance Plans to advanced tax optimization strategies for high-income business owners.

Professional Development

For CPAs and financial advisors, we offer specialized training programs that provide both technical knowledge and practical implementation guidance. Many of these programs qualify for Continuing Professional Education (CPE) credits, helping you maintain your professional certifications while expanding your expertise.

Case Studies & Implementation Guides

Our extensive collection of real-world case studies demonstrates how these strategies have been successfully implemented across various industries and business structures. These examples provide concrete illustrations of potential outcomes and implementation approaches.

Custom Proposals

Our custom proposals allow you to estimate potential tax savings and retirement accumulation based on your specific business situation. Our proposals provide immediate insights into how these strategies might benefit your particular circumstances.

Our educational approach emphasizes practical, actionable knowledge rather than abstract theory. We focus on helping you understand not just what these strategies are, but how they can be applied to your specific situation to create meaningful financial impact. All of our resources are regularly updated to reflect current tax laws and regulatory guidance, ensuring you always have access to the most current information.

Our Process: From Concept to Implementation

Implementing advanced retirement strategies requires careful planning and precise execution. At Oakwood Summit, we've developed a streamlined, four-step process that takes you from initial concept to full implementation with clarity and confidence. This systematic approach ensures thorough analysis, proper design, and seamless execution of your customized retirement strategy.

Initial Consultation

A focused 60-minute discussion to understand your business structure, financial goals, and current tax situation. This conversation helps us determine whether our strategies would create meaningful value for your specific circumstances.

Census & Proposal Development

We gather basic census information about you and any employees to build a customized plan model. This data allows us to create precise calculations regarding contribution limits, tax impacts, and compliance requirements.

Plan Design & Tax Impact Analysis

You receive a comprehensive proposal detailing the recommended plan structure, projected tax savings, anticipated retirement accumulations, and implementation timeline. This detailed analysis provides everything needed for informed decision-making.

Decision & Implementation

Upon approval, we handle all aspects of implementation, including coordination with Third-Party Administrators (TPAs), preparation of plan documents, establishment of funding structures, and integration with your existing financial team.

Our Process: From Concept to Implementation

Throughout this process, we maintain clear communication with both you and your existing advisors to ensure everyone understands the strategy and its implications. Our goal is to make implementation as seamless as possible while providing complete transparency regarding costs, timelines, and expected outcomes.

Process Step	Typical Timeline	Your Involvement
Initial Consultation	60 minutes	Brief discussion of business structure and goals
Census & Proposal	3-5 business days	Providing basic business and employee information
Plan Design & Analysis	1-2 week	Review of proposal and clarification questions
Implementation	3-8 weeks	Document signing and funding arrangements

Once implemented, we provide ongoing support including annual plan reviews, compliance monitoring, and strategy adjustments as your business evolves or tax laws change. This continued guidance ensures your plan remains optimized and compliant throughout its lifecycle.

Results & Next Steps: Building Your Tax-Smart Future

Ready to Explore These Strategies?

The next step is a brief, no-obligation consultation to determine whether our approaches would create meaningful value for your specific situation. During this focused conversation, we'll discuss:

- Your current business structure and profitability
- Existing retirement vehicles and tax planning approaches
- Potential tax savings and retirement accumulation opportunities
- Implementation timeline and process overview

Contact Information

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Serving clients nationwide

Schedule a Consultation

Disclosures

The information provided in this material is for marketing and educational purposes only and does not constitute legal, tax, or investment advice. All strategies and examples discussed are for illustrative purposes and may not be appropriate for every individual or business.

Oakwood Summit does not provide legal or tax advice. Clients should consult with their own CPA, attorney, or financial advisor before implementing any strategies discussed.

Any projections, case studies, or potential tax savings mentioned are based on assumptions and should not be construed as guarantees of results. Individual circumstances may vary.

Services may involve third-party professionals, and Oakwood Summit may receive referral fees or compensation for introduced services in accordance with industry regulations.

All investments and planning strategies involve risk, including the possible loss of principal. Past performance is not indicative of future results.