

Strategic Partnership Guide for CPAs

Offering Advanced Retirement Planning Services with Oakwood Summit



Partnership Overview

Expanding Your Value Proposition

As a CPA, you're uniquely positioned to identify clients who could benefit from advanced tax planning strategies that go beyond traditional compliance work. Oakwood Summit partners with CPAs to deliver sophisticated tax planning services that create substantial value for your clients while generating new revenue streams for your practice. This partnership allows you to offer comprehensive tax solutions without requiring additional internal expertise or resources.

The collaboration is designed to enhance your existing client relationships by providing access to specialized retirement planning strategies. You maintain complete control over client relationships and final recommendations, while Oakwood Summit provides the technical expertise, proposal development, and ongoing plan management. This model allows you to focus on what you do best—trusted advisory services—while expanding your service offerings to include high-value retirement planning solutions.

Through this partnership, CPAs typically identify opportunities during annual tax reviews, coordinate with Oakwood Summit for proposal development, and present comprehensive solutions that can save clients significant tax dollars. The process is streamlined, professional, and designed to integrate seamlessly with your existing workflow, ensuring that you remain the primary advisor while delivering exceptional value to your clients.

The Power of Leveraging Tax Planning With Wealth Planning

Our retirement plan designs give business owners the ability to slash their tax bill by \$100,000 to \$200,000+ annually. For individuals in the highest tax brackets, this means keeping significantly more of what you earn while simultaneously building retirement wealth.

Without Oakwood Summit Retirement Plan Design

- Gross income: \$700,000
- 401(k) contribution: \$70,000
- Custom Retirement Plan Contribution: \$0
- Taxable income: \$630,000
- Taxes (40% effective rate): \$252,000
- Net take-home: \$378,000
- Retirement savings: \$70,000

With Oakwood Summit Retirement Plan Design

- Gross income: \$700,000
- 401(k) contribution: \$70,000
- Custom Retirement Plan Contribution: \$250,000
- Taxable income: \$380,000
- Taxes (40% effective rate): \$152,000
- Net take-home: \$288,000
- Retirement savings: \$320,000

Retirement Savings

Increased by \$250,000 annually

Taxable Income

Decreased by \$250,000 annually

Tax Savings

Increased by \$100,000 annually

Identifying Client Opportunities



Annual Review Assessment

During annual tax reviews, identify clients with high taxable income, business profits, or significant tax liabilities who could benefit from advanced planning strategies.



Ideal Client Profile

Business owners with \$150K+ in taxable income, professionals with substantial W-2 earnings, or clients facing unexpected tax bills are prime candidates for advanced planning.



Value Proposition

Position advanced retirement planning as a proactive service that can reduce current and future tax liabilities while building long-term wealth and retirement security.

The key to successful client identification is recognizing patterns in tax returns that indicate opportunities for significant deductions. Look for clients who are paying substantial taxes without maximizing available deductions, those who have recently experienced income increases, or business owners who haven't optimized their retirement plan structure or don't have a retirement plan structure in place. These conversations naturally arise during tax season when clients are most aware of their tax burden and receptive to solutions.

When you identify a potential opportunity, introduce the concept of advanced tax planning as an additional service. Explain that you work with specialists who can develop customized strategies to reduce their tax liability legally and effectively. This positions you as a comprehensive advisor who goes beyond compliance to provide strategic value, strengthening client relationships and demonstrating your commitment to their financial success.

Ideal Client Profile

Demographics

- Age: 40-60+ years old
- Profession: High-income professionals (e.g., doctors, lawyers, executives, business owners)
- Annual Income: \$300,000+
- Annual Tax Liability : \$150,000+
- Business Size: 1-100 employees
- Consistent High Earnings

Objectives

- Maximize retirement savings beyond traditional 401(k) limits
- Defer taxable income to reduce current tax liabilities
- Provide competitive retirement benefits to owners
- Ensure business owners and key employees benefit proportionally from retirement plans
- Achieve financial security and peace of mind for retirement

Benefits

- Higher Retirement Savings: Contribute and grow more than with traditional plans.
- Tax Benefits: Significant deductions for business and individual.
- Employee Attraction & Retention: Stronger benefits to retain top talent.
- Predictable Income: Secure, defined retirement payouts.
- Predictable Results: Clear view of future benefits.
- Equitable Distribution: Owners and key employees receive higher benefits.

The Partnership Process

Roles and Responsibilities

CPA Role

- Identify client opportunities during reviews
- Introduce advanced retirement planning services
- Gather initial tax documents
- Review and approve proposals
- Coordinate implementation timing
- Integrate with overall tax strategy

Oakwood Summit Role

- Provide proposal templates and tools
- Analyze tax documents and returns
- Develop customized proposals
- Calculate potential tax savings
- Present recommendations to clients
- Manage plan implementation
- Provide ongoing monitoring and reviews

Client Role

- Provide complete tax documentation
- Review proposal recommendations
- Ask questions and seek clarification
- Make final decisions on strategies
- Complete required account setup
- Fund accounts as recommended
- Participate in semi-annual reviews

This collaborative approach ensures that each party contributes their expertise while maintaining clear boundaries and responsibilities. You remain the trusted advisor with final decision-making authority, Oakwood Summit provides specialized technical support, and clients receive comprehensive solutions that address their unique retirement situations. The process is designed to be efficient, professional, and focused on delivering measurable results.

Step-by-Step Implementation Process

01

Initial Client Introduction

Introduce the concept of advanced retirement planning during annual reviews. Explain how specialized strategies can reduce tax liability and provide long-term benefits. Gauge client interest and willingness to explore options.

02

Document Gathering

Collect comprehensive tax documents including recent returns, business financials, entity structures, and current retirement plan information. Complete the proposal intake form with client details and planning objectives.

03

Proposal Development

Submit documents to Oakwood Summit for analysis. They will review the information, identify opportunities, calculate potential savings, and develop a customized proposal typically within 7-10 business days.

04

CPA Review and Approval

Review the proposal from Oakwood Summit, assess recommendations against your knowledge of the client's situation, request modifications if needed, and approve the final proposal before client presentation.

05

Client Presentation

Schedule a meeting with the client to present the proposal. Oakwood Summit will attend to provide technical expertise. Meetings are recorded and shared for reference.

06

Plan Implementation

Once the client approves the strategy, Oakwood Summit coordinates account setup, contribution schedules, and necessary documentation. Implementation typically takes 4-6 weeks depending on plan complexity.

07

Ongoing Monitoring

Oakwood Summit provides semi-annual reviews to ensure the plan remains optimized. They monitor regulatory changes, adjust strategies as needed, and coordinate with you on any modifications to the overall tax approach.

Throughout this process, communication is maintained through weekly email updates, biweekly video calls as needed, and secure file sharing for all documents. This ensures transparency, keeps all parties informed, and allows for quick resolution of any questions or concerns that arise during implementation.

Investment Structure and Fee Schedule

One-Time Implementation Cost

Initial setup fee covers comprehensive analysis, proposal development, account establishment, and implementation coordination. This fee varies based on plan complexity and typically ranges from \$5,000 to \$7,500 depending on the strategies deployed and number of entities involved.

Monthly Maintenance Fee

Ongoing management fee covers continuous monitoring, regulatory compliance updates, semi-annual reviews, and coordination with your CPA practice. Monthly fees are \$1,000 per month.

Value Proposition

Clients typically save 5-10 times the annual cost in tax deductions during the first year alone. The combination of immediate tax savings and long-term wealth building creates compelling ROI that makes the investment decision straightforward for most qualified clients.

These fees are transparent and disclosed upfront during the proposal process. The implementation cost covers all work required to establish the plan, while the monthly maintenance ensures the plan remains optimized and compliant over time. For clients with significant tax liabilities, these costs represent a small fraction of the annual tax savings achieved through proper planning.

As the referring CPA, you have the option to structure these fees in various ways—either passed directly to the client, incorporated into your own fee structure, or white-labeled as part of your comprehensive service offering. This flexibility allows you to position the services in the way that best fits your practice model and client relationships.

Increasing Recurring Revenue Through White-Labeling

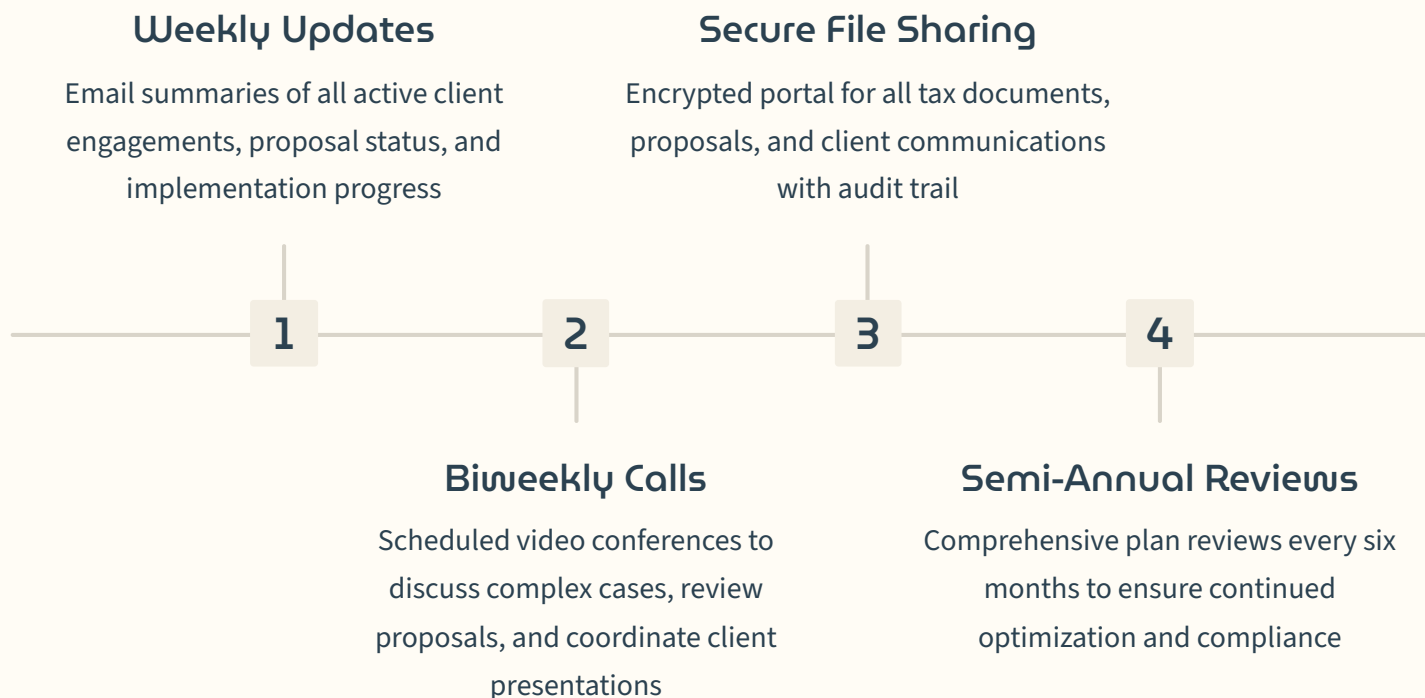
One of the most significant benefits of partnering with Oakwood Summit is the opportunity to create new recurring revenue streams for your practice. By white-labeling Oakwood Summit's services, you can integrate advanced retirement planning into your own service offerings, positioning yourself as a comprehensive tax strategist while generating ongoing income from client relationships you've already established.

White-labeling allows you to present these services under your firm's brand, maintaining your position as the primary advisor while leveraging Oakwood Summit's technical expertise behind the scenes. You can structure pricing to include your own margin on both implementation and ongoing maintenance fees, creating immediate revenue from new engagements and predictable monthly income from existing clients. Most of our CPA partners charge an additional monthly fee of \$1,000 - \$1,500 . Many CPAs find that adding just 5-10 clients to advanced planning services can generate \$50,000 to \$150,000 in additional annual revenue.

The recurring nature of the monthly maintenance fees is particularly valuable for building practice value and creating predictable cash flow. Unlike traditional tax preparation, which generates income once per year, ongoing plan management creates monthly revenue that continues year after year. This transforms your practice from purely transactional to relationship-based recurring revenue, significantly increasing the overall value of your firm.

Beyond direct revenue, white-labeling advanced retirement planning services strengthens client relationships by positioning you as a proactive, comprehensive advisor. Clients who receive ongoing strategic value are more likely to refer others, less likely to leave for competitors, and more willing to engage additional services. This creates a virtuous cycle where better service leads to stronger relationships, which leads to more referrals and higher lifetime client value.

Communication Protocols and Next Steps



Effective communication is the foundation of successful partnerships. Oakwood Summit maintains regular contact through multiple channels to ensure you're always informed about client progress, proposal development, and implementation status. All communications are documented and accessible through the secure portal, creating transparency and accountability throughout the relationship.

To begin partnering with Oakwood Summit, simply reach out to schedule an introductory call where we'll discuss your practice, ideal client profile, and how to integrate advanced tax planning into your service offerings. We'll provide you with proposal templates, intake forms, and marketing materials to help you introduce these services to your clients. Most CPAs identify their first opportunity within weeks of beginning the partnership and see meaningful revenue within the first quarter.

This partnership represents an opportunity to create significant value for your clients while building recurring revenue and strengthening your competitive position in the market. We look forward to working with you to deliver exceptional tax planning solutions that make a real difference in your clients' financial lives.

Oakwood Summit

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