



Tax & Accounting Client Guide

- Save on taxes.
- Grow your cash flow, income, & profits.
- Make progress faster.

We're Different

- Most tax & accounting firms focus on **preparing your tax returns and doing your books.**
- Everything we do is designed to automate busy work, so we can help you get a **better result moving forward.**

We Offer Specific Levels of Help



1. Reporting-Only

- We file your tax returns and meet IRS requirements.
We speak once yearly during tax season.
- If you need additional help during the year, that's billed separately.



2. Planning + Reporting

- Combines all your compliance filings with proactive planning.
- We meet regularly to minimize taxes and help you make progress toward your specific goals.

A photograph of a desk setup for tax preparation. In the foreground, there are several tax forms, one of which is clearly labeled 'Tax' and has a pen resting on it. To the right of the forms is a black calculator. In the background, a laptop is open, and a small potted plant is visible on the left side of the desk. The scene is lit with soft, natural light.

Reporting-Only Option

1

Simple Flat Fee

Pay once a year to meet your IRS and State filing requirements.

2

Limited Contact

We speak about once a year during tax time.

3

Limited Impact

We can only affect outcomes in limited ways since the tax year has closed when we start preparing your return.

4

Separate Billing

Additional help outside tax returns or basic accounting billed separately.



Planning + Reporting

1

Easy Monthly Payment

We reserve resources for strategic planning with you and automate reporting. Since we're available and working together year-round, you pay a simple monthly fee.

2

Ongoing Strategy

Year-round tax planning analysis and recommendations ensure you pay the least tax possible.

3

Action Plan

We create step-by-step plans to help you make progress on the things you care about (like increasing your personal and business cash flow, paying off debt, saving for retirement, buying or selling a business, financing invest properties, etc.)

4

Comprehensive Support

Monthly fee includes help for strategies, support, and threats analysis throughout the year.

Which Is Right For You?

Reporting-Only Fits You If:

- You're not self-employed (W2 income)
- No plans to start a business
- Less than \$100k in retirement accounts
- All income earned inside the US

Year-Round Planning Fits You If:

- You're self-employed or have multiple income streams
- Earn more than \$100,000 annually
- Own multiple real estate holdings
- Want expert advice to minimize taxes



Compare Your Options

Plan Features	Reporting-Only	One-Time-Tax Plan	Year-Round Planning
Pain-Free Annual Onboarding	✓	✓	✓
Secure Tax Data Portal	✓	✓	✓
IRS/State Tax Return Prep & eFiling	✓	✓	✓
Annual Tax Results Review	✓	✓	✓
One-Time Tax Plan & Projection		✓	✓
IRS/State Correspondence Assistance		✓	✓
Payroll & Accounting Support (if applicable)			✓
Dedicated Advisor & Priority Support			✓
Year-Round Tax Savings Optimization			✓
Done-for-You Strategic Accounting, Payroll, & Year-Round Optimization			✓
Cashflow, Net-Worth, Profitability, & Threats Recommendations			✓
Top-3 Priorities Action Plan with year-round updates & Execution			✓

BUSINESS OWNERS:

Unlock Tax Savings with Year-Round Planning

When your business reaches meaningful revenue, the tax code becomes the biggest lever you have.

Strategic, year-round planning can unlock tens of thousands in annual tax savings that tax preparation alone won't uncover.

📄 **Client Scenario Example:** A service business with \$750,000 in revenue and ~\$300,000 profit.



Total Potential Annual Savings:

\$20,000–\$60,000+

(Conservative, realistic, and achievable)

Where Business Savings Come From:

- 1

Income Structuring & Entity Optimization ≈ \$22,000

S-Corp structure, optimized salary, and 199A/QBI alignment reduce self-employment tax and increase allowable deductions.
- 2

Expense, Accounting & Cash Flow Planning ≈ \$10,000

Cleaner books and proactive expense timing uncover missed deductions the average business owner simply never captures.
- 3

Healthcare & Benefits Optimization ≈ \$6,000

Proper plan selection, HSAs/FSAs/HRAs, and making medical costs legitimately deductible.
- 4

Retirement Plan Design ≈ \$10,000

Solo 401(k)/SEP/Defined Benefit contributions shift taxable income into tax-advantaged growth.
- 5

Depreciation & Asset Strategy ≈ \$7,000

Section 179/bonus depreciation and purchase timing can dramatically increase current-year write-offs.
- 6

Family Payroll Strategy ≈ \$5,000

Paying children for real work shifts income into lower tax brackets while generating fully deductible wages.
- 7

Real Estate & Legacy Planning ≈ \$3,000 (annualized)

Depreciation, 1031 exchanges, and charitable/estate structures reduce lifetime tax liability.



Important: These savings are illustrative estimates, not guarantees. Actual results depend on your income, state, entity structure, and implementation. We apply IRS-compliant strategies designed to help you pay only your legal minimum in taxes.

INDIVIDUALS: Unlock Tax Savings with Year-Round Planning

Even without a business, coordinated year-round planning routinely saves households **\$5,000–\$20,000+ every year**

These are savings traditional tax prep alone will never reveal.

📄 **Client Scenario Example:** A household earning \$250,000 of W-2 and investment income.



Total Potential Annual Savings:

\$5,000–\$20,000+

(Consistent, recurring opportunities)

Where Personal Savings Come From:

1 Investment & Income Optimization ≈ \$3,000

Capital gains planning, loss harvesting, and improved tax-efficient investing reduce annual taxable income.

2 Healthcare & Benefit Optimization ≈ \$3,000

Maximizing HSAs/FSAs and coordinating employer benefits create meaningful pre-tax savings.

3 Cashflow & Deduction Timing ≈ \$3,000

Charitable bunching, property tax timing, and deduction planning add thousands in tax-favored write-offs.

4 Retirement Contribution Strategy ≈ \$5,000

Maximizing employer plans, Roth/backdoor Roth strategies, and spousal coordination reduce current-year tax liability.

5 Real Estate & Rental Planning ≈ \$3,000

A single rental property, once added, generates depreciation and deductible expenses that offset taxable income.

6 Charitable & Legacy Structuring ≈ \$1,000

Gifting appreciated assets and donor-advised fund strategies optimize giving and reduce overall tax drag.

❏ **Important:** These figures are illustrative and not guarantees. Actual tax savings vary based on personal income, investments, deductions, and implementation. All strategies are legal and IRS-compliant, and your personalized plan will reflect your specific situation.

Our Pricing Structure

- **These numbers are averages.**
- Your exact price could be more or less, based on:
 - The complexity of your needs
 - The number of services required (taxes, accounting, payroll, IRS help, etc.).



\$450+

Reporting-Only (Individuals)

Annual fee, varies by complexity

\$89/mo+

Planning (Individuals)

Monthly investment



\$750+

Reporting-Only (Business)

Annual fee, varies by complexity

\$599/mo+

Planning (Business)

Monthly investment



Why Choose Us



Save Time

Our unique options give you back hours to focus on what you love.



Improve Cash Flow

We enhance the financial numbers that matter most to you.



Clear Action Plan

We define a 3-step plan, so you know exactly what to do next.



Never Alone

Take control and get the support you need eliminate stress from your finances.



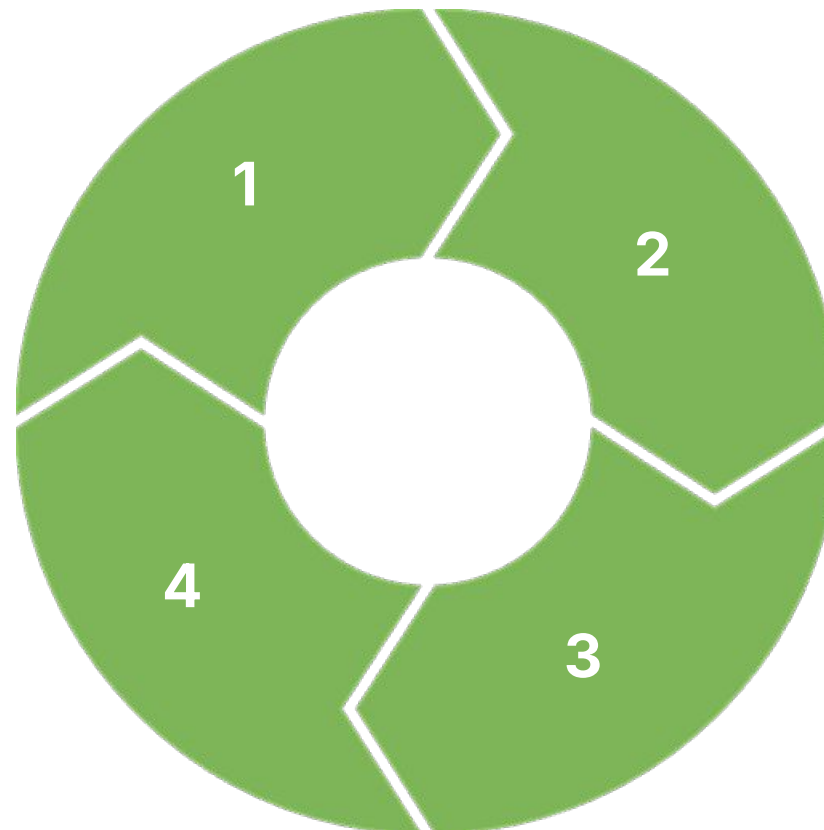
What To Expect

Real Communication

Responses within 24 business hours.

More Value, Less Work

Focus on your strengths while we handle the rest.



Clear Results

Custom action plans without unnecessary complexity.

Stage-Appropriate Help

Support aligned with your life and financial stage.

Getting Started Is Easy

1

1. Contact Us » www.apeladvisorysolutions.com

Call or email to discuss your goals for the next 12 months.

2

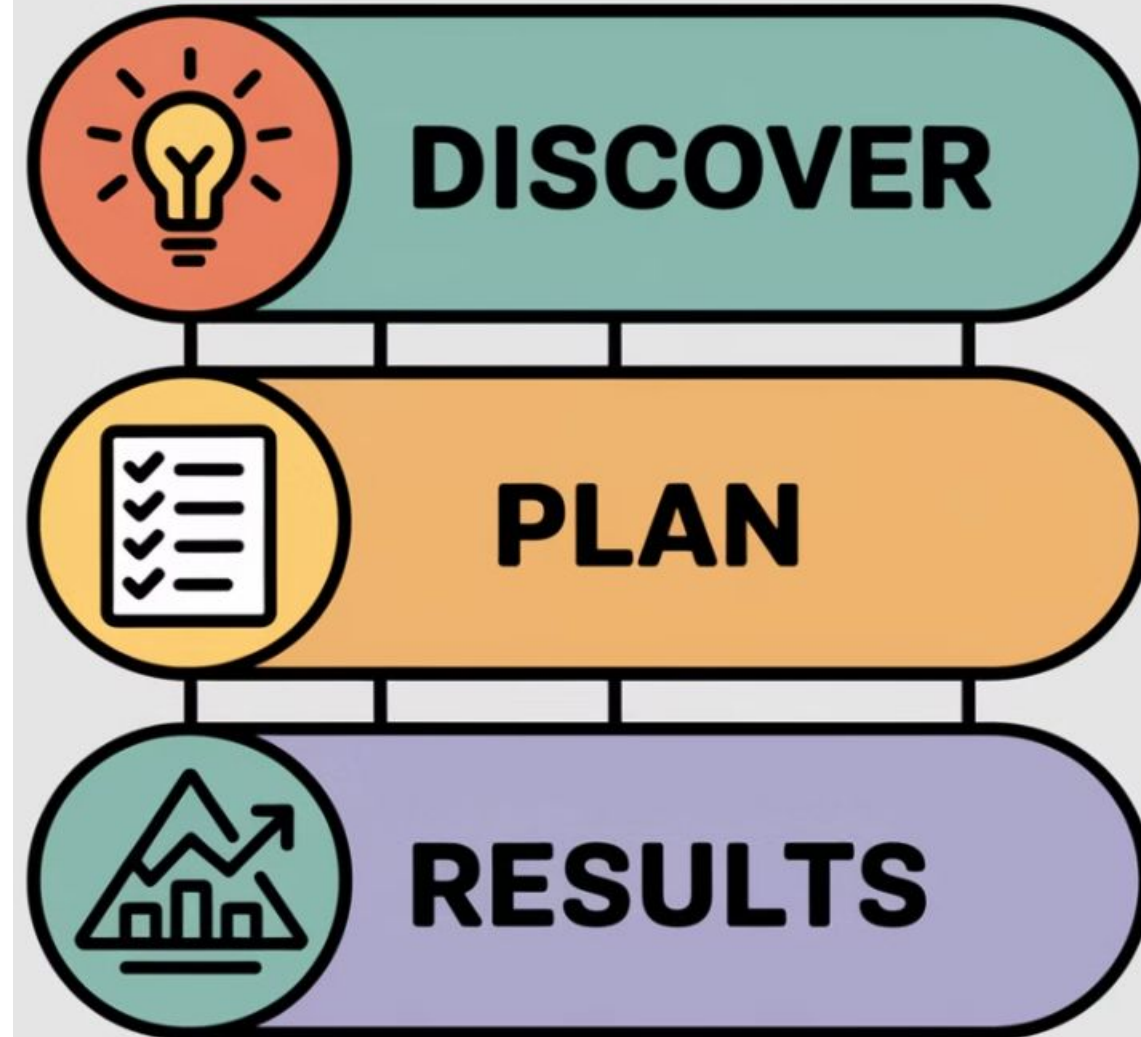
2. Pricing & Engagement

We'll create a roadmap and give you pricing options that perfectly align with your needs.

3

3. Enjoy!

We'll handle all your reporting needs and start identifying ways for you to lower taxes and stress less!





Spend more time on what you love.

Let us take care of your taxes and financials for you.



www.apeladvisorysolutions.com



(608) 370 - 3926

Book a free discovery call. Get started today.