JAG CPA & Co.

TAX PLANNING IN PLAIN ENGLISH

Make your next move with a plan

For business owners with good ideas
and a few big questions.



A short story. A clear explanation.
A practical way to choose your next step.

A good business.
A lot of possibilities.

Sam runs a growing business. He and Riley are thinking about a rental property, retirement and what comes next.

Sam has saved every tax tip he can find.
Riley asks, “Okay. What is our actual plan?”

> “I have a folder,” Sam says.
> “So does the junk drawer,” Riley says.



The first question is what they want their money and business to make possible. Then we look at the choices, the cash they need and the tax effects before they act.

Sam and Riley are fictional. Their story illustrates the process, not a client result.

Start with your situation. Choose the right depth.

First, review your goals and current setup

A fresh look can uncover useful changes right away.

Useful guidance now

Clear, focused opportunities may not need a formal plan.

Optional formal plan

Deeper comparison when worthwhile, generally at the start.

Tax service

Advice, updates and projections as decisions and facts change.

Projects

A study or execution task with agreed scope.

Choose ongoing support or On Demand help. Neither requires buying a formal plan first.

Can arise at the start or later.

Tax preparation is separate filing work

Completed records and project results inform the agreed returns.

Useful up front. Formal only if needed.

Sam and Riley have connected questions about their business structure, owner pay and retirement. A deeper comparison may help them choose a direction.

Check the value first

If the useful changes are clear and limited, a focused discussion may be enough.

Define the exercise

Agree the questions, inputs, deliverable, fee and payment terms before deeper analysis.

Compare the choices

Use relevant facts and assumptions. Consider tax, cash needs, costs and added complexity.

A WRITTEN DECISION PLAN

- Starting point
- Relevant options
- Tax and cash tradeoffs
- Recommendation
- Next actions

Then talk it through

We explain the findings and help you decide what to do, defer or investigate next. Agree the next action, owner and timing where appropriate.

Generally considered at inception when warranted, not an automatic annual purchase.

“Got a minute?” That is part of the point.

Sam has a strong quarter and a quick question: “Should we change our tax estimate?” He does not need to restart a formal planning project to ask.



Questions before you act

Quick tax questions, clarifications and routine notices can use your included plan hours.



Updates and projections

Review new information, update the tax picture and discuss what changed as decisions arise.



One planning review each year

One review, at midyear or year-end. Please provide the needed information and schedule when JAG reaches out so we can make it useful.

Helpful support, with clear boundaries

These services share 3 hours a year of Partner/Manager time. Normal team support for included items is included. We agree extra time separately. Formal planning, studies and other projects are separately scoped unless expressly included.

Discuss the decision. Scope the actual work.

“So the conversation and the study are different?” Riley asks. Exactly. A defined deliverable draws a useful boundary.

EXAMPLE 1 / A RENTAL PROPERTY

Tax service

Discuss the idea and model the possible tax effects.

Separate project

Commission a cost segregation study, if appropriate, to classify property components for depreciation.

Tax preparation

Use the completed study and records within the agreed return scope.

EXAMPLE 2 / RESEARCH AND DEVELOPMENT

The question

“Could our activities merit a closer look at an R&D tax credit?” A discussion can identify what needs review.

The defined project

An actual R&D study requires its own evidence, analysis and agreed scope. Eligibility and any credit amount must be established.

Projects can arise at the start or later.

A study, election or other execution task is separately scoped unless expressly included. We agree the work and fee before proceeding; specialist fees may also apply.

Clear scope.
Fewer surprises.

I already have a bookkeeper and tax preparer. What is different?

Planning asks what to do before a decision is made. It can complement existing bookkeeping and preparation. First, we check what your current provider already covers.

Is the Clarity review the same as a formal planning project?

No. Clarity’s one midyear OR yearend review updates your tax picture within the plan. It depends on needed information and your scheduling when we reach out. A deeper formal plan, tax returns and defined projects are separate unless expressly included.

What do you need for a quote?

Start with the most recent completed return and schedules, what has changed, and the work you want help with. We identify any additional information needed for your situation. This is not yet the full preparation file.

How do onboarding and payment work?

Confirm the quote, separate onboarding charge and payment timing before you commit. Any preparation-fee installments must be agreed in writing. A monthly Clarity fee is not an installment toward your tax return.

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07 / YOUR NEXT STEP

Bring the decision. We will help you define the work.

You do not have to know the name of the service.
Tell us what you are trying to figure out.

THE GOAL

What do you want your business or investments to make possible?

THE DECISION

What are you considering, and when might you act?

THE SUPPORT

Would you like help as needed, or ongoing tax support?

Sam still has the folder.
Now he and Riley know what belongs in it.

Start a conversation at jagcpa.com

Educational overview. Your written engagement controls scope, fees and timing.
No particular tax result is promised. Illustrations and characters are fictional.