

# \$15M IN TAX STRATEGIES UNLOCKED: PUTTING REAL MONEY BACK IN THE BUSINESS



## BACKGROUND

A \$100+ million national retail and services group made up of more than ten operating & investment entities engaged our firm to simplify its structure and uncover tax-saving opportunities. After years of rapid expansion & acquisitions, the company's ownership & financial systems had become complex & inefficient. Leadership suspected they were overpaying in taxes & missing opportunities to improve cash flow, strengthen their estate plan, & position the business for long-term success.

## SOLUTIONS

We simplified the company's structure and implemented tax strategies that improved cash flow, reduced risk, and built long-term wealth.

- Reworked ownership and insurance to unlock millions in tax savings.
- Created an internal insurance program to retain profits previously paid to outside carriers.
- Streamlined payroll and compensation to cut taxes and boost owner income.
- Designed retirement and family employment strategies that kept more wealth in the business and family.
- Identified overlooked credits and deductions, returning hundreds of thousands of dollars to the bottom line.

## CONCLUSION

Through a detailed, multi-entity review, we uncovered over \$15 million in tax-saving opportunities and created a structure designed for efficiency, stability, and long-term success. The result: a stronger business, improved cash flow, and a lasting plan to protect the wealth they've worked hard to build.

## AT A GLANCE

### Challenges

- Complex ownership and multi-entity structure
- High insurance and payroll expenses reducing profit
- Limited coordination between business, personal, and estate tax strategies
- Desire to grow while protecting wealth and improving liquidity

### Benefits

- \$15 million+ in potential tax savings identified
- Increased liquidity and long-term wealth protection
- Improved coordination between entity, shareholder, and estate planning
- Positioned the business for scalable, tax-efficient growth

***Save money, make money, stay out of  
trouble, have fun.™***