

TAX PLANNING YOU WON'T FIND ON MAIN STREET



VANTAGE
INSURANCE SOLUTIONS



Over \$1 Billion in taxes saved.

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WHO MAY BENEFIT FROM OUR TAX DESIGNS?

Employers who would like to accelerate their wealth beyond the 401(k)

Sole proprietors with a high income or large cash flow

Family businesses employing from 0 to over 400 employees

Any highly-profitable companies looking to avoid capital gains taxes

Companies looking to attract and retain highly talented employees

Business owners interested in Risk Mitigation

Anyone expecting to pay more than \$150,000 in personal income tax

We will go into more detail on this as we build your personal financial profile.

	2015	2016	2017	2018
1 Gross Receipts	946,399	1,032,015	1,133,427	1,098,546
2 Cost of Sales	390,942	470,821	495,361	415,244
3 Gross Profit	555,457	561,194	638,066	683,302
Taxable Income	277,172	164,237	62,152	25,766
Tax	66,991	33,081	7,966	2,706

This is why they call Scott Fedyshyn the
Tax Reduction CPA®

Consistent business revenues,
growing profits - yet a 96%
DECREASE in Federal Taxes due.

OUR EXPERTISE

When your tax team includes only a CPA or a single financial planner, you miss out on many potential deductions. No matter how remarkable one tax prep professional is, he or she can't compare to a full team of expert strategists. Each person on our team brings a unique perspective from a different part of the financial or legal industries. We combine our strengths to find every possible deduction for our clients.

With over 70,000 pages of tax code, no single CPA can master every strategy. However, with a team we do understand the complex tax codes that benefit most high income business owners and affluent families.

We know the ins and outs of the IRS rules governing every strategy and plan that we handle. A surprising number of other financial firms lack this knowledge, but we work with these plans every day.

Our prime objective, each and every day, is providing significant value to our clients. We don't try to make hard sells or pressure anyone into accepting our services. We don't have to. We focus on helping our client and devote everything we have to reducing our client's tax bill. We're not selling a financial product; we're reducing taxes.



WORKING WITH THE TAX REDUCTION CPA®

Did you know that many business owners and individuals pay more tax than they have to each year? If you're like most taxpayers, you too might be giving Uncle Sam an unnecessary tip.

Most people overpay because they don't know how to leverage the complicated U.S. tax code. That's why Redwood Tax Specialists has developed the Tax Reduction Strategies to help you maximize your savings—and make the complexity of the tax code work for you.

What is The Tax Reduction CPA®?

At Redwood Tax Specialists, we want to ensure that we are a good fit for all of our clients. That is why our first step is to conduct a no-obligation summary overview of your finances to determine if we can reduce your tax burden enough to make it worth your time and money. There is no cost or obligation for the tax reduction assessment.

Our Tax Reduction Strategies lays out a personalized strategy for each client and their situation. It accounts for every dollar you will save in taxes, which helps clients see the significant financial benefits of working with Redwood Tax Specialists. In fact, we guarantee that you save more in taxes than you will pay for using our Tax Reduction Blueprint fee.

Why work with The Tax Reduction CPA®?

To put it bluntly, if you aren't using The Tax Reduction CPATM, you're more than likely paying around 50% more than you have to. We find this to be true almost 100% of the time.

After our complimentary analysis of your finances, our team utilizes over 200 tax-saving methods to decrease your payments to the government. We will explore every possible savings option.

You can choose to continue to pay unnecessary money to Uncle Sam—or you can get started with completing a financial profile (it only takes 20 minutes) with the professional that sent you this brochure. There is absolutely no cost or obligation to receive our assessment.

Will I be Audited if I Use The Tax Reduction CPA®?

Our clients are sometimes concerned that using the Tax Reduction Strategies will increase their chances of being audited by the IRS. After all, won't it look suspicious if your business suddenly owes thousands of dollars less in taxes? Decreasing your tax burden through legal methods will not increase your chances of an audit.

Plus, since Redwood Tax Specialists follows 100 percent of the tax laws 100 percent of the time, you don't need to worry about scrutiny from the IRS. We want to save you money, but only through legal and ethical methods. In fact, since you will be working with a team of tax experts who know the ins and outs of our complex tax code, you are less likely to be audited while using the Tax Reduction Strategies.

Putting Your Money to Work

Many people mistakenly believe that resources like this are only for the ultra-rich and large, publicly-held companies. We are passionate about helping small companies and family businesses!

Nothing builds wealth faster for our clients than significantly reducing their taxes. It all begins with a few questions and 20 minutes of your time. We invite you to see for yourself.

OUR MISSION STATEMENT

Our mission is to substantially and legally reduce our client's taxes. We always discover savings that others have missed.

When our team designs a tax plan, they will provide several options so you can choose the plan with which you're most comfortable.

No matter how the tax or regulatory environment changes, we will continue to work with the most elite and credentialed experts in the United States.

We don't prepare tax returns, so there is no conflict of interest to work with your CPA.





GET STARTED WITH FOUR STEPS

1

Provide a brief summary of your assets for your financial professional to complete a financial profile for you. This takes about 20 minutes and provides the back office with a high level picture of your finances.

2

Once the back office receives your profile, the planning begins. Within 7-10 days, the team will design a personalized tax reduction plan, with a goal of legally slashing your tax bill by at least 50%.

3

The back office will present the plan to you, and make any adjustments that are necessary for your personal situation. You get to decide whether or not you wish to implement the plan.

4

With your approval, the back office can often redirect some of the tax savings into tax-protected investments, creating even more income for you in the process. This creates a powerful cycle of saving money and reinvesting it to exponentially grow your wealth.





Pediatrician in Raleigh, NC Saves \$91,000 In Taxes

RESULTS The pediatrician realized increased retirement savings of \$176,000 during 2016 and 2017 of which \$91,000 was funded with tax savings and long-term net worth increases of over \$1 million – all directly attributed to the tax plan.

BACKGROUND A pediatrician and spouse with W-2 income of \$250,000 and rental properties generating an additional \$25,000 of taxable income each year were paying \$65,000 in taxes annually. The spouse had chronic medical expenses that cost \$15,000 per year out of pocket, that were non-deductible due to their income. The client also spent several thousand each year on continuing education, travel, and licensure expenses that were not deductible.

The client wanted a 5-7 year retirement plan, has a conservative investment outlook, and wanted comfort that their assets would cover both retirement needs and medical care

PLAN Based on the client's preferences, cash flow needs, and budget, we designed their custom tax plan with:

- A newly formed professional association employing the pediatrician, contracted with the previous employer.
- A retirement savings plan designed for contributions of \$110,000 annually into conservative investments to protect principal.
- Enhanced health care coverage and a tax-deductible medical reimbursement plan paid for by the association.
- Tax-deductible travel and education reimbursement plans paid for by the association.

Anesthesiologist in Boca Raton, FL Saves \$76,000 In Taxes

RESULTS A 2017 tax deduction of \$226,000 from the real estate investment reduced the anesthesiologist's tax liability by \$76,000, delivering a refund of over \$89,000!

BACKGROUND A single anesthesiologist with W-2 income of \$450,000 and receiving a K-1 from minority ownership in two medical related entities with an additional \$100,000 of income being passed through. The doctor had zero deductions available due to various phase-outs, and limited options to make corporate level changes to plan for taxes, and was paying over \$150,000 each year to the government. Current debt payoff was a priority for the client, rather than long term savings and retirement strategies.

PLAN Based on the client's preferences, cash flow needs, and budget, we designed their custom tax plan with:

A \$40,000 real estate investment opportunity, when properly administered, generates large annual deductions to offset wage income and is not limited by passive real estate investment rules.

A 2017 tax deduction of \$226,000 from the real estate investment reduced the anesthesiologist's tax liability by \$76,000, delivering a refund of over \$89,000!





Fortune 500 Corporate Executive in Dallas, TX Saves \$262,000 In Taxes

RESULTS A 2017 tax deduction of \$730,000 from the real estate investment reduced the executive's tax liability by \$262,000, delivering a refund of over \$252,000!

BACKGROUND A corporate executive with W-2 income of \$4,000,000. The executive had zero deductions available due to various phase-outs and limitations, was paying over \$1,500,000 each year to the government. Current debt payoff was a priority for the client, rather than long term savings and retirement strategies.

PLAN Based on the client's preferences, cash flow needs, and budget, we designed their custom tax plan with:

- A \$160,000 real estate investment opportunity, when properly administered, generates large annual deductions to offset wage income and is not limited by passive real estate investment rules.

A 2017 tax deduction of \$730,000 from the real estate investment reduced the executive's tax liability by \$262,000, delivering a refund of over **\$252,000!**

HVAC Business Owner in Charleston, SC Saves \$208,321 In Taxes

RESULTS In only three years, the client's net worth increased by over \$200,000, with zero investment risk, and the client has a guaranteed lifetime retirement income benefit in excess of what he previously thought was unreachable. The client is in a position after only three years to retire comfortably, compared to their desired goal of 5-7 years that was unreachable under their previous plan, and the client has been taking the opportunity to travel the world with family, now that there is a clear path forward.

BACKGROUND A client operated a successful HVAC business for many years. The business generated approximately \$300,000 in cash flow and was in a C-Corporation. Like many C-Corporations we come across, the prior "strategy" was to pay out the profit in W-2 wages to avoid double taxation, while overpaying FICA. The client was paying approximately \$116,000 in income tax and FICA tax each year.

Like a lot of clients we work with, the client envisioned a 5-7 year exit strategy in his business to enjoy retirement, but with the constant revolving door of tax payments coming due, couldn't get the numbers to work within that timeframe and like many business owners who approach us, felt like they would never be able to retire with enough savings.

PLAN The client wanted a 5-7 year exit strategy and is extremely conservative and wanted fixed/guaranteed options for any retirement balances. Based on the client's preferences, cash flow needs, and budget, we designed his custom tax plan with:

- With a compensation study that reduced W-2 wages to \$80,000 per year, cutting FICA tax in half.
- A retirement plan contributing \$200,000 annually, of which 90% of that amount was for the owners' benefit
- A corporate structure to reduce rates and avoid double taxation.
- A retirement savings plan and exit strategy utilizing fixed return and guaranteed options to achieve the retirement goals, while eliminating risk.
- An insurance strategy through the business to make the payments tax-deductible.





Marketing Consultant in Los Angeles, CA Saves \$490,946 In Taxes

RESULTS Over a four-year period, the strategies reduced taxes by \$491,243. These savings created additional funds to be re-invested in the client's equity-based savings plan, generating an additional six figures in investment capital gains from money that would have been paid to the IRS!

This client is on target to increase net worth by \$1 million dollars, in five years, just by implementing a tax reduction plan for the business.

BACKGROUND We consulted with a client in late 2014 and we implemented a tax savings plan beginning in 2015. The client had left her W-2 job, and transitioned to a consulting role and was self-employed, and the spouse had other significant W-2 income. The client quickly began generating about \$300,000 annually in consistent income in the new venture, had no employees, all expenses were reimbursed, generating approximately \$115,000 in annual tax liabilities.

Retirement contributions were already maxed out, itemized deductions, college benefits were being limited, and every year the client had an increasing amount due at tax return time, and felt like they could never catch up with the increasing burden.

PLAN The client was particularly in favor of tax deferral, and being in the markets with a more aggressive investment strategy. Based on the client's preferences, cash flow needs, and budget, we designed her custom tax plan with:

- A focused retirement strategy contributing approximately \$250,000 annually into retirement.
- An optimized corporate structure to reduce the rates and provide an opportunity for enhanced reimbursements and deductions for previously non-deductible items.
- Income shifted to college age children to pay for college tax free.
- An insurance strategy through the business to make the payments tax-deductible.

Auto Dealership Owner in Charlotte, NC Defers \$19 million in Taxes for 30 Years

RESULTS Rather than paying \$19 million in tax today, investing that amount at just a 5% rate for 30 years, turns the balance to an incredible \$82 million dollars. At the end of the 30 years the \$19 million of tax would be paid, leaving a \$63 million dollar increase in the client's net worth, just by using this tax deferral method!

BACKGROUND A successful business was being prepared for sale for approximately \$84 million dollars with a \$64 million-dollar gain. The gain was expected to generate \$19 million in IRS taxes due!

PLAN We implemented a strategic tax sale opportunity, that allows the client to defer paying the taxes on the business sale for 30 years. In the meantime, the client has full access to invest the proceeds in full for the 30 years.

Rather than paying \$19 million in tax today, investing that amount at just a 5% rate for 30 years, turns the balance to an incredible **\$82 million dollars.**

M. SCOTT FEDYSHYN, CPA, CFP®, CTC, CTP, CMA, CFM, MSA

The Tax Reduction CPA® | CPA Certified Public Accountant | CFP® Certified Financial Planner | CTC Certified Tax Coach | CTP Certified Tax Planner | CMA Certified Managerial Accountant | CFM Certified Financial Manager | MSA Masters of Science in Accounting

Scott Fedyshyn launched his career as a strategic tax consultant, accounting methods expert, and project manager for the powerhouse firms Price Waterhouse Coopers and Deloitte & Touche, providing tax reduction consulting to some of the largest companies in the world, and ultra-high net worth executives and business owners.

After leaving the firms, Scott went on to work in the tax departments for Electrolux and Duke Energy. At Duke, Scott's role as a project manager had him overseeing any strategic tax implementations with over \$100M in tax impact, coordinate the design, collaboration, and completion of the consolidated return, and implementation of far-reaching repair and maintenance regulations.

As a lifelong entrepreneur, starting his first business in grade school, Scott ultimately decided to begin working as a tax reduction consultant. This quickly grew into a meaningful client base, many of whom are still with Scott, nine years after he launched his consulting practice. Since taking the helm, Scott has transitioned the mostly local, compliance-based practice to a strategic tax reduction niche, incorporated holistic financial planning, and expanded the footprint and capability of the firm to provide services across the US and even the globe.



Always a passionate learner, Scott continuously pursued certifications within the finance field to expand his expertise to all areas of wealth management. In addition to the CPA, Scott is a Certified Financial Planner, Certified Tax Coach, Certified Tax Planner, Certified Managerial Accountant, and a Certified Financial Manager. In addition to his personality and presence, Scott brings to the table a deep-dive tax technical background, systems and process integration expertise, and very comprehensive exposure to all things finance and accounting.

LUKE KIBLER, MANAGING DIRECTOR

Luke Kibler is your insurance solutions and wealth strategies expert. Luke's love of financial education goes back more than 16 years to the first time he met with a financial planner shortly after getting married. It didn't take long for his passion for sharing life-changing information to get him started in getting licensed and beginning to build loyal clientele in many sectors of the financial industry. With over 16 years of specialized training and experience in both personal and commercial insurance, banking, and investing, Luke brings a uniquely relevant perspective to the process of financial planning and the usage of insurance products for building and protecting wealth.



Now, Luke Kibler is proud to announce a strategic alliance between Vantage Insurance Solutions and Redwood Tax Specialists in order to bring an unparalleled level of expertise together for the affluent client with greater tax and wealth planning needs. Together we combine dramatic and highly effective tax savings strategies and generational wealth planning.

Luke can be found in his off time rock climbing with his family, camping, playing music, or doing any number of outdoor activities. He has been joyously married for 17 years now, and is the father to 5 amazing children.

Looking for honest and unbiased guidance to build your personal wealth strategy? Luke and his team are the ones you want in your corner! He will take passionate interest in your unique needs and goals and guide you through the myriad of options to a clear, simple, and easy-to-implement solution!



CONTACT US TODAY

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