Acertus Financial & Insurance Services LLC

Strategic Advisory • Business Planning • Insurance Solutions • Ronan, Montana

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How Our Business Structure & Tax-Efficiency Review Works

A Step-by-Step Guide for Business Owners • Prepared by Luke Bentz, Financial Professional

Why Business Structure Matters

If you own a small business — whether it's a towing company, an auto repair shop, a construction firm, or any other operation — your business structure has a direct impact on how much you pay in taxes, how well you're protected from liability, and how effectively you're building long-term wealth. The reality is that many hardworking business owners are operating under a structure that no longer fits their situation, often without even realizing it.

Our Business Structure & Tax-Efficiency Review is designed to take a clear-eyed look at how your business is set up today and identify practical opportunities to reduce your tax burden, strengthen your liability protection, and make sure your structure is aligned with where you want your business to go. This isn't about complicated financial theory — it's about making sure you're not leaving money on the table or taking unnecessary risks.

This review is for any business owner who wants to feel confident that they're set up the right way — and who wants a trusted advisor in their corner helping them see the full picture.

What Makes This Different

You might be wondering how this fits with the professionals you already work with. Here's the important distinction:

- **Your CPA** handles your tax preparation and filing — they make sure the numbers are right at tax time.

- **Your attorney** handles legal matters — entity formation, contracts, and legal compliance.
- **This review** is the strategic layer that connects the dots between your tax situation, legal structure, insurance coverage, and retirement planning.

> "Think of us as the general contractor for your financial house. Your CPA is the electrician; your attorney is the plumber — each is excellent at their specialty. But someone needs to see the full blueprint, make sure everything fits together, and coordinate the work. That's what we do."

We don't replace your existing professionals. We work *with* them to make sure all the pieces of your financial life are working together toward the same goals. Many business owners have never had someone look at their complete picture this way — and that's exactly where the biggest opportunities are hiding.

The Process — Step by Step

We've designed this process to be straightforward and respectful of your time. Here's exactly what to expect at each stage:

Step 1: Discovery

Estimated Timeline: 1–2 Weeks

Everything starts with getting to know you and your business. This is the foundation for everything that follows.

- **Complete the Discovery Questionnaire** — A straightforward set of questions about your business, your goals, and your current financial situation. This helps us prepare for our first conversation so we can make the most of your time.
- **Initial Consultation (30–60 minutes)** — We'll sit down together (in person or by phone/video) to go over your answers, learn about your business, and understand what matters most to you.

- **Document Review** — We'll review your current documents, including business formation papers, recent tax returns, and insurance policies, to understand exactly where things stand today.

> 💡 **What to Expect**
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> This step is all about listening. There are no wrong answers — the more we understand about your business and your goals, the better we can help.

Step 2: Analysis

Estimated Timeline: 2–3 Weeks

This is where the real work happens behind the scenes. Using everything we've gathered, we conduct a thorough analysis of your situation.

- **Structure Review** — We evaluate whether your current business entity (sole proprietorship, LLC, S-Corp, etc.) is the best fit for your situation.
- **Tax-Efficiency Assessment** — We look for opportunities to reduce your tax burden through legitimate strategies tailored to your industry and income level.
- **Insurance & Risk Review** — We examine your current coverage for gaps or areas where you may be over- or under-insured.
- **Retirement & Wealth-Building Review** — We assess whether you're taking full advantage of retirement planning tools available to business owners.
- **Professional Coordination** — As needed, we reach out to your CPA and/or attorney for technical input to ensure our analysis is accurate and complete.

Step 3: Recommendations

Presentation Meeting: 60–90 Minutes

Once the analysis is complete, we present our findings and recommendations in a clear, written report. We'll walk through everything together so you understand each recommendation and why it matters.

Recommendations may include:

Area	Examples
Entity Restructuring	Converting from a sole proprietorship to an S-Corp, forming a holding company, or adjusting your LLC structure
Tax-Reduction Strategies	Retirement plan contributions, optimizing salary vs. distributions, maximizing legitimate deductions
Insurance Improvements	Key-person insurance, buy-sell agreement funding, enhanced liability coverage
Succession & Exit Planning	Business valuation considerations, transition planning, buy-sell agreements

! Important

Every recommendation comes with clear action steps and, where needed, referrals to qualified professionals (CPAs, attorneys, etc.) who can handle the implementation details. You'll never be left wondering "what do I do next?"

Step 4: Implementation Support

Ongoing — Follow-Up Check-In at 30–60 Days

A plan is only as good as its execution. We don't just hand you a report and wish you luck — we stay involved to help make things happen.

- **Coordination** — We help coordinate implementation with your CPA, attorney, and other professionals so everyone is on the same page.

- **Hands-On Assistance** — For areas within our professional scope, we assist directly — including retirement plan setup and insurance applications.
- **Follow-Up Check-In** — Within 30–60 days of implementation, we schedule a check-in to make sure everything is on track and address any questions.

Step 5: Ongoing Review (Optional)

Annual Check-In

Your business doesn't stand still, and your financial strategy shouldn't either. We offer an optional annual review to make sure your plan is still working as your business grows and your circumstances change.

- Review changes in revenue, staffing, or business operations
- Assess whether your current structure still makes sense
- Identify new opportunities based on tax law changes or life events
- Update your strategy and coordinate any needed adjustments

What You'll Receive

At the end of this process, you'll walk away with tangible deliverables — not just a conversation.

#	Deliverable	Description
1	**Written Analysis & Recommendations Report**	A personalized document detailing our findings, identified opportunities, and prioritized recommendations for your business
2	**Action Step Checklist**	A clear, prioritized list of next steps with professional referrals so you know exactly what to do and who to call
3	**Implementation Coordination**	Direct coordination with your CPA, attorney, and other professionals to help put the plan into action
4	**Follow-Up Consultation**	A scheduled check-in (30–60 days post-implementation) to review progress and answer questions

What We Need From You

This process works best as a partnership. Here's what we ask of you to ensure we can do our best work on your behalf:

- **Complete the Discovery Questionnaire** — Answer honestly and thoroughly. The more detail you provide, the more tailored and valuable our analysis will be.
- **Provide access to relevant documents** — This typically includes your most recent 2–3 years of tax returns, business formation documents (articles of organization, operating agreements), and current insurance policies.
- **Be available for scheduled consultations** — We respect your time and keep meetings focused. All we ask is that you're present and engaged for the conversations we schedule.
- **Be open to exploring new strategies** — Some recommendations may involve changes that feel unfamiliar. We'll explain everything in plain language so you can make informed decisions with confidence.

A Note on Confidentiality

All information you share with us is treated with the utmost confidentiality. Your financial details, business documents, and personal information are never shared without your explicit permission — except as needed to coordinate with professionals you've authorized us to work with.

Important Disclaimers

Transparency is one of our core values. Please be aware of the following professional boundaries:

- Acertus Financial & Insurance Services LLC **does not** provide legal services, tax preparation, or accounting services. We are not a law firm and we are not a CPA firm.
- All tax-related and legal recommendations are referred to appropriately licensed professionals for review and implementation.

- The results of this review depend on the implementation actions taken by you and your professional team. We provide the strategy — execution is a shared effort.
- This review is **advisory in nature**. All final decisions regarding your business structure, tax strategies, and financial planning remain entirely with you.
- Insurance products and retirement plans are subject to eligibility, underwriting, and applicable state and federal regulations.

Ready to Get Started?

Taking the first step is the hardest part — and you've already done it by reading this far. If you're a business owner who wants to make sure your financial house is built on a solid foundation, we'd love to talk.

📞 **Contact Us**

Luke Bentz — Financial Professional

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Whether you're just starting to think about these questions or you already know something needs to change, we're here to help you figure it out — one step at a time, in plain language, with your best interests at the center of everything we do.

We look forward to working with you.