ACERTUS FINANCIAL & INSURANCE SERVICES LLC

Ronan, Montana | Strategic Financial Advisory for Small Business Owners

Business Structure & Tax-Efficiency Review

Investment Overview

The right business structure can save you thousands in taxes every year. Most small business owners don't realize how much they're leaving on the table — from entity selection and salary-versus-distribution planning to retirement strategies and insurance gaps. This review pays for itself when even one significant opportunity is identified.

Service Tiers

Each tier is designed to match the complexity of your business. Choose the level that fits where you are today — and where you're headed.

Feature	Essentials Review $1,500	Comprehensive Review $2,500	Strategic Partner $4,000
Ideal For	Solo operators or single-owner businesses with straightforward structures	Businesses with employees, multiple revenue streams, or growing operations	Multi-entity businesses, partnerships, or owners planning succession/exit
Discovery Questionnaire + Initial Consultation (30–60 min)	✓	✓	✓
Business Entity Structure Analysis	✓	✓	✓

Feature	Essentials Review **$1,500**	Comprehensive Review **$2,500**	Strategic Partner **$4,000**
Tax-Efficiency Assessment (Salary vs. Distribution, QBI Review)	✓	✓	✓
Written Summary with Top 3 Recommendations	✓	✓	✓
Professional Referrals (CPA, Attorney, Insurance)	✓	✓	✓
Insurance Coverage Gap Analysis (Liability, Key-Person, Buy-Sell)	—	✓	✓
Retirement Plan Evaluation & Recommendations	—	✓	✓
Coordination with Your CPA and/or Attorney	—	✓	✓
Detailed Written Report with Prioritized Action Steps	—	✓	✓
Multi-Entity Structure Analysis (Holdings, Trusts, Asset Protection)	—	—	✓
Succession & Exit Planning Assessment	—	—	✓
Full Implementation Coordination with Professional Team	—	—	✓
Timeline	2–3 weeks	3–4 weeks	4–6 weeks

Feature	Essentials Review **$1,500**	Comprehensive Review **$2,500**	Strategic Partner **$4,000**
Follow-Up Support	One 30-minute follow-up call	Two follow-up consultations (implementation support)	Ongoing support for 12 months + annual review

Optional Add-On Services

Enhance any tier with these additional services, available at any point during or after your engagement.

Add-On Service	Investment
Annual Review & Update (for Tier 1 & 2 clients)	$750/year
Additional Entity Setup Coordination	$500 per entity
Employee Benefits Plan Design Consultation	$1,000
Custom Financial Analysis or Modeling	Starting at $500

What's Included in Every Tier

Regardless of which tier you choose, you can count on the following with every engagement:

- **Confidential, personalized analysis** — your information is handled with the utmost care and discretion
- **Written report with actionable recommendations** — clear next steps, not generic advice
- **Professional referrals** — vetted CPAs, attorneys, and insurance specialists when needed
- **Direct access to Luke** throughout the engagement — no gatekeepers, no runaround

Payment Terms

Term	Details
Payment Schedule	50% due at engagement signing; 50% due upon delivery of final report
Accepted Methods	Check, bank transfer (ACH/wire), or credit card
Refund Policy	All fees are non-refundable once the analysis phase begins

My Commitment to You

> *"If you don't feel the review provided valuable, actionable insights, I'll personally work with you until it does."*
>
> This isn't a money-back guarantee — it's something better. It's my personal commitment to making sure this engagement delivers real value to your business. I don't consider the job done until you have a clear path forward.

Important Notes

- Fees cover **advisory and analysis services only**. Implementation costs — including attorney fees, CPA fees, state/federal filing fees, and insurance premiums — are separate and billed directly by those providers.
- Acertus Financial & Insurance Services LLC **does not provide legal advice, tax preparation, or accounting services**. Luke works alongside your existing professionals or connects you with trusted specialists.
- Pricing is subject to change. **This pricing sheet is valid for 90 days from the issue date below.**

Ready to Find Out What Opportunities You're Missing?

Getting started is simple. Reach out to schedule a no-obligation introductory call. We'll talk about your business, your goals, and whether this review is the right fit for you. No pressure, no commitment — just a straightforward conversation.

Contact	Luke — Owner & Financial Professional
Company	Acertus Financial & Insurance Services LLC
Location	Ronan, Montana

I look forward to helping you build a stronger, more tax-efficient business.