

February 5, 2023

<<First Name>>,

You've heard me talk about the importance of pro-active tax planning. Taxes are literally your family's biggest expense each year and it's not even close. Lots of people think "there isn't much I can do to save on taxes" or "my accountant is good, they're probably already doing everything." But that's not always the case.

The U.S. tax code literally has nearly 7,000 pages to it. Don't you think there might be a couple ideas you aren't using?

[Watch my 40 second video on this subject!](#)

While you can't control investment markets, you CAN choose to utilize the tax laws to maximize your deductions and write offs. Here are 12 different ways our PACIFIC CAPITAL team recently helped clients legally reduce their tax bill to keep more of their hard-earned money.

- 1) Business entity structuring – Setting up your LLCs, trusts or corporations and paying yourself and your family in the right way can drastically lower your tax bill.
- 2) Employee Retention Credit – We've helped business-owner clients get MILLIONS back, many who didn't think they could qualify.
- 3) Retirement Plans: Mega Roth, Solo 401(k)s, Defined Benefit plans, SEPs, etc. You can likely shelter a lot more money from taxes than you're aware of with the right retirement plan(s).
- 4) Cost Segregation on Real Estate & how to actually use it. We helped a few clients slash their taxes using "cost seg" right before the end of last year.
- 5) Qualified Small Business Stock treatment – We've helped clients save millions by qualifying for QSBS treatment.
- 6) Small business specific deductions. There's a lot of opportunity here.
- 7) Estate Tax Planning. Don't let your assets and legacy go straight to the government. Seriously, there's ways to avoid this.
- 8) Bonus depreciation – a huge benefit available now, but set to roll back and potentially disappear completely.
- 9) Having your spouse and children on your payroll and involving them in your business.
- 10) Changing domicile – many people we know left high tax states and moved residency to reduce their tax bill in the last few years.

11) [Supercharge your Home Office Deduction](#)

DISCLAIMER: There are 10,000+ of you reading this message. This email is NOT giving you personal tax advice. Your situation is unique. Of course, [consult your CPA and tax advisory team before doing anything](#). These are simply ideas we've helped our clients implement with their tax pros. If you have a reactive tax team, and you're looking for a proactive tax team, ask us for recommendations or referrals and we can help you find a good fit. It's all about planning ahead and getting the right team!

If you are curious how you might be able to reduce your taxes due and want to talk about it, [click here](#) to schedule a conversation!



Fun personal fact: we celebrated our daughter McKinley's senior night basketball game this week. They finished their tough conference with a 10-0 record and a league championship, now ranked in the Top 20 in all of California (out of 1,200+ high school teams). We are so proud of her and can't believe her high school career is coming to an end.

Sincerely,

**S** Suzy

"The whole team at Pacific Capital is fantastic! They always take exceptional care of my finances and I have always been overly satisfied with the results. They are very trustworthy, professional, and reliable! Thanks so much for making me feel safe in an unreliable economy at times! Very satisfied!"



[Schedule a Call](#)

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