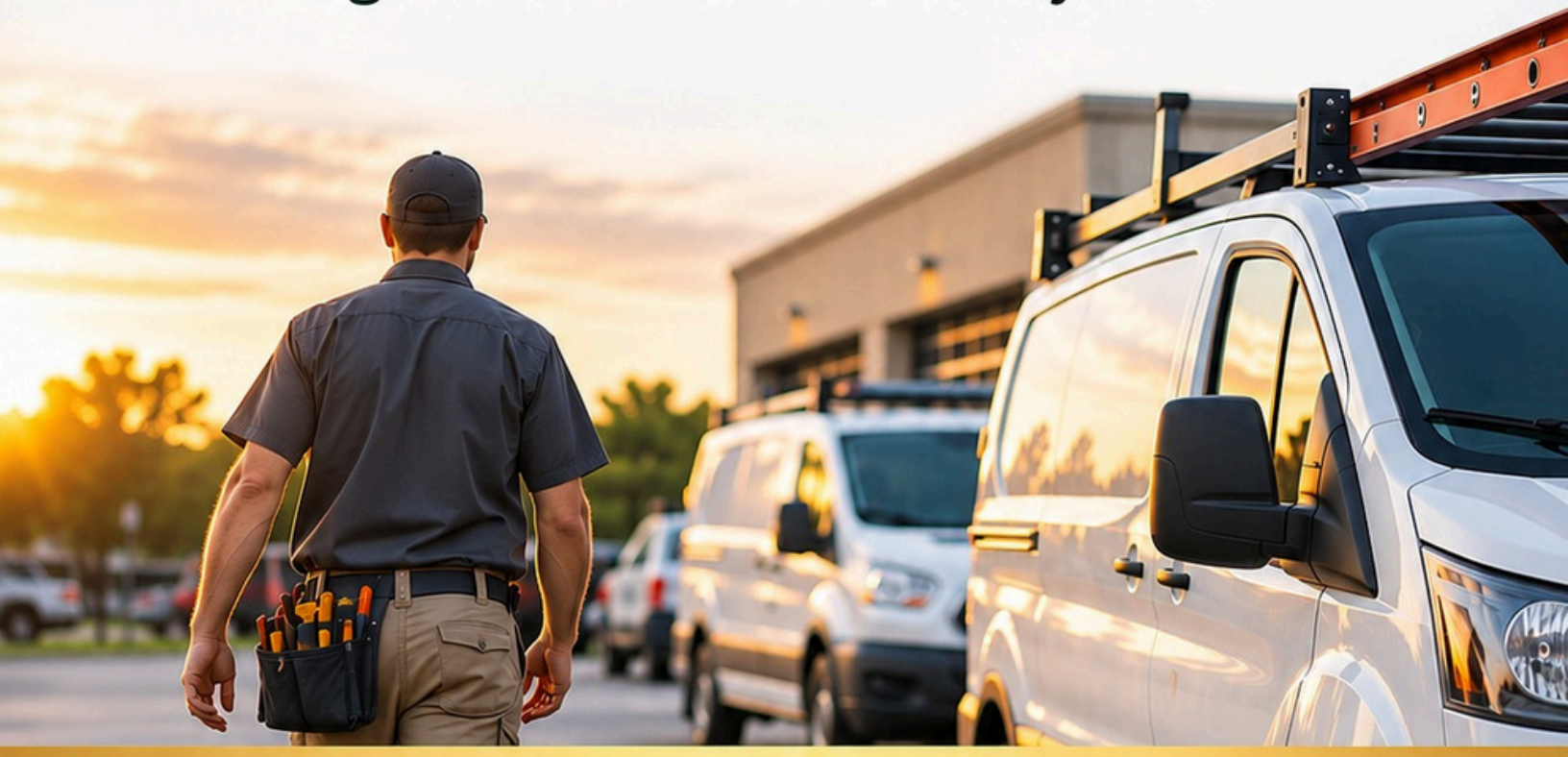
MANTLE
Tax Solutions

THE TAXES YOU DIDN'T HAVE TO PAY

7 Strategies to Save More and Pay Less in Taxes



Educational Resource Only | *This guide provides general tax information for educational purposes only and is not tax or legal advice. Every business situation is unique.*

SEVEN PLACES TO LOOK

Could you be missing tax savings?

Filing your taxes tells you what happened last year. Tax planning helps you make better choices before the year ends.

01 Is your business set up the right way for taxes?

Having an LLC does not always mean you pay the least tax. As your business grows, you may want to look at other ways to be taxed, such as an S-Corp. The best choice depends on your profits, your work in the business, and the cost of running it.

ASK YOUR TAX ADVISOR: Has anyone checked whether my current business setup is still the best choice?

02 Could the way you pay yourself cost you more?

If your business is taxed as an S-Corp, you may take home money as both a paycheck and a share of the profits. Those payments are taxed differently. You must still pay yourself a fair wage for the work you do.

ASK YOUR TAX ADVISOR: Has anyone checked whether my pay makes sense for the work I do?

SEVEN PLACES TO LOOK

03 Are You Getting the Most Out of Your Vehicle Deductions?

Every mile you drive for business could help lower your taxes. Trips to job sites, supply stores, and customer meetings may count. There are two main ways to calculate your vehicle deduction. You may be able to use the standard mileage rate, which gives you a set deduction for each business mile, or deduct the business share of your actual vehicle costs, like gas, repairs, insurance, and depreciation. The best method depends on your vehicle, how you use it, and certain tax rules. Having a legitimate home office or shop can also affect which miles count as business miles.

ASK YOUR TAX ADVISOR: Are we using the best method to deduct my vehicle expenses, and have we considered how my home office or shop affects which miles I can deduct?

04 Could your family help your business and your tax plan?

If your spouse or child really works in your business, the business may be able to pay them for that work. Their pay must be fair, and you need good records, but in some cases there is no FICA tax. Tax rules depend on their age and how your business is set up.

ASK YOUR TAX ADVISOR: Is anyone in my family doing real work that should be paid and recorded?

SEVEN PLACES TO LOOK

05 Is your retirement plan doing enough for you?

Not every retirement plan works the same way. Some let you put away more money or lower your taxes more than others. Your income, workers, and cash needs all matter. You can even “self direct” if that aligns better with your values.

ASK YOUR TAX ADVISOR: Has anyone compared retirement plans based on my income, goals, and values?

06 Are you getting the right tax break on equipment?

Buying a new van, truck, or piece of equipment may lower your taxes. But there is more than one way to claim the cost. Some rules let you deduct more now; others spread the deduction over time. The biggest tax break today is not always the best long-term choice.

ASK YOUR TAX ADVISOR: Do we review the tax rules, my financial position and my long-term goals before I buy big equipment?

07 Could your building or shop open up tax options?

If you own or plan to buy a shop, office, or other business property, there may be ways to plan your taxes. Rent paid between businesses you own, building upgrades, and other costs have special rules. A review can help you see what applies.

ASK YOUR TAX ADVISOR: Has anyone looked at how my property and business taxes fit together?

YOUR TAX OPPORTUNITY CHECKUP

Your 7-point tax checkup

For each topic, has a tax professional reviewed your situation in the last year or two? Check one answer in each row.

AREA	YES	NO	NOT SURE
Business tax setup	☐	☐	☐
How I pay myself	☐	☐	☐
Business mileage	☐	☐	☐
Paying family for real work	☐	☐	☐
Retirement plan	☐	☐	☐
Equipment tax breaks	☐	☐	☐
Business property	☐	☐	☐

YOUR RESULTS

Counteach“No”or“Notsure.” These are areas to ask about, not proof that you will save money.

Areas worth a closer look: _____ out of 7

My top questions: _____

Already Checked All Seven Boxes and Still Paying Too Much in Taxes?

We've got you. Mantle™ offers advanced tax strategies that go beyond the basics, helping successful business owners find opportunities to reduce even the biggest tax bills.

A REAL MANTLE CLIENT EXAMPLE

One question made a big difference

~$14,000

In estimated tax savings through a late S-Corp election

Abusiness owner with approximately $130,000 in annual net income had an opportunity to evaluate a different tax structure. After reviewing thecircumstances, a late S-Corp election produced approximately $14,000 in estimated savings.

The opportunity wasn't about finding another receipt. It was about evaluating whether the business was structured appropriately.

Individual results vary. Eligibility, reasonable compensation, compliance costs, and other considerations affect actual savings.

YOUR NEXT STEP

You know what your business earns.

But do you know how much poor (or no) strategy may be costing you in taxes?

The Mantle Blueprint™ takes the next step: evaluating your actual financial picture, identifying applicable opportunities, and examining whether they are worth pursuing.

Start a conversation with Mantle
mantletax.com/schedule