

COORDINATED TAX REDUCTION STRATEGIES

A Practical Framework for High-Income Years and Taxable Events

Tax reduction rarely hinges on one deduction. In most cases, the real leverage comes from sequencing decisions and coordinating them across income, investments, business entities, charitable intent, and estate design. The strategies below are tools and are most effective when part of a long-term plan.

WHEN INCOME IS HIGH OR CHANGING	WHEN YOU OWN A BUSINESS	WHEN PLANNING ACROSS GENERATIONS
<ul style="list-style-type: none">• Roth Conversions• Defined Benefit or Cash Balance Plans• Charitable Giving of Appreciated Assets• IRA Asset Allocation and Coordination• Estimated Tax and Withholding Coordination	<ul style="list-style-type: none">• MSO or Alternative Entity Structures• Equipment Leasing Strategies• Executive Benefits• Retirement Plan Selection• Deferred Compensation Plans	<ul style="list-style-type: none">• Estate Plan Coordination• Charitable Structures• Trust-Owned Life Insurance• Lifetime Gifting Strategy and Exemption Planning• Grantor Trust Strategies (e.g. SLATs or IDGTs)
Often relevant during IPOs, business sales, compensation spikes, or realized gain years.	Entity structure and benefit design influence long-term tax outcomes.	Tax strategy and estate planning must evolve together.

Important Note: These strategies are often associated with the situations shown, but many apply to multiple situations and/or can be used together. Their effectiveness depends on how they are coordinated within your overall financial picture. Common use does not always mean best use. Please consult your advisor for best results

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A Practical Framework for High-Income Years and Liquidity Events

HOW DECISIONS INTERACT

A compensation adjustment often reflects a change at work, while a portfolio sale responds to market conditions and a charitable commitment follows a personal conviction. In practice, we frequently see these decisions cluster within the same year, particularly during periods of career transition or concentrated wealth events. Each can be reasonable on its own. When several occur in the same tax year, however, their interaction can materially alter the outcome.

TAX SAVINGS REQUIRE CONTEXT

We regularly review plans where a deduction was implemented during years of equity vesting, business transitions, concentrated stock sales, or significant charitable commitments without fully considering liquidity needs, future tax bracket shifts, or estate complexity. A strategy that lowers this year's tax bill can create rigidity later if it is not integrated properly. Effective tax planning requires judgment across time.

Tax reduction is most effective when it supports long-term clarity, not just short-term savings. The strategies referenced here are provided for educational purposes and may not be appropriate for every individual or business. Tax laws and regulations are subject to change, and the application of any strategy depends on specific facts, timing, and coordination with legal and tax advisors. Implementation does not guarantee a particular result, and outcomes will vary based on individual circumstances and future legislative or market developments.



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