

TEN PASS-OR-OPEN CHECKPOINTS FOR HIGH-INCOME EARNERS

The Mid-Year Tax Checkpoint

The year is more than half over. What's left is either designed ... or defaulted. Run these ten checkpoints against your own situation this week.

How to use this sheet ... read each checkpoint. If the statement is true for you today, mark PASS. If it isn't ... or you're not sure ... mark OPEN. You're not being graded on the answers. You're being shown where to look. **This is education, not personalized advice** ... the checkpoints tell you what to inspect, never what to conclude. Conclusions need your facts, your numbers, and your own Team.

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|----|---|-------------|
| 01 | ☐ The Entity Test
"I can state, in one sentence, why my current structure is the right design for this year's income ... and when that decision was last made."
Why it matters ... structures built for a smaller year quietly become the most expensive default you own. | PASS / OPEN |
| 02 | ☐ The Compensation Test · business owners
"My owner compensation was set for 2026 on purpose ... with the payroll-tax and deduction math in front of me ... not carried forward."
Why it matters ... owner pay is a designed number. Carried forward, it leaks in both directions. | PASS / OPEN |
| 03 | ☐ The Projection Test
"I know my projected 2026 income and effective tax rate inside a confident range ... today."
Why it matters ... you cannot design what you refuse to measure. April is a reporting deadline ... not a discovery date. | PASS / OPEN |
| 04 | ☐ The Estimates Test
"My quarterly payments are built on this year's projection, or a deliberate safe-harbor decision ... not last year's vouchers."
Why it matters ... the Q3 payment lands September 15. It's either a calibrated number ... or a guess with a penalty attached. | PASS / OPEN |
| 05 | ☐ The Plan Test
"I know which retirement plan(s) I'm funding, the ceiling I'm designing toward, and which deadlines are establishment versus funding."
Why it matters ... the highest-ceiling plans are built in quarters, not weekends ... and the two deadline types are not interchangeable. | PASS / OPEN |

- 06
☐
The State Test
PASS / OPEN

“I know whether an entity-level state election helps me this year ... and its window is on my calendar, not in a drawer.”

Why it matters ... most states now offer one. The elections and required payments run on state clocks ... some have already closed for 2026.
- 07
☐
The Property Test · real estate & equipment-heavy owners
PASS / OPEN

“Placed-in-service dates and any cost-segregation decisions are scheduled for this calendar year ... not discovered at filing.”

Why it matters ... a closing that slips to January moves the deduction a full year. Timing decides the year ... not intention.
- 08
☐
The Paper Test
PASS / OPEN

“Every strategy I’m running has same-year documentation ... payroll records, minutes, logs, appraisals ... built for examination, not explanation.”

Why it matters ... bad advice sounds smart until someone has to defend it. Paper is the difference.
- 09
☐
The Coordination Test
PASS / OPEN

“My tax preparer, my advisor, and my legal counsel are executing one written plan ... and I could show it to you.”

Why it matters ... the enemy is fragmented advice disguised as strategy ... in most rooms, no one owns the whole.
- 10
☐
The Calendar Test
PASS / OPEN

“My August-through-December decisions have dates on my calendar ... tonight.”

Why it matters ... December isn’t planning season. December is cleanup.

Score it ... count your PASS marks.

9–10 Designed. Your job is verification and documentation.

6–8 Drifting. Pick the two most expensive OPENS and put dates on them this week.

0–5 Defaulted. The number isn’t the problem ... keeping it is. Start with Entity, Projection, and Coordination.

THE NEXT STEP ... WHILE THE RUNWAY EXISTS

The Workshop On Tax Reduction

This inspection tells you **where** to look ... tomorrow’s working session is **how** it gets built, on your own numbers. Friday, July 17 · 1:00 PM ET · live and online · one sitting, 75 minutes · \$100 ... replay included, and the Wealth Architecture Workbook comes with registration.

Register · go.uplevelbydesign.com/midyear-kickoff-to-workshop