One Aspire
Financial education at the core

ADVANCED TAX STRATEGIES FOR HIGH-INCOME EARNERS

What I Wish I Knew When Maxing Out My 401(k) Wasn't Enough

Six current programs high W-2 and business-income earners use to legally reduce federal and state tax liability: how each is structured, who it fits, and what to verify before moving forward.

CHARITABLE GIVING | TINY HOMES | SOLAR OWNERSHIP | AI / CRM TECH | STRUCTURED OWNERSHIP

Educational material only. Not investment, tax or legal advice. Every strategy below should be reviewed with your own CPA or tax attorney before implementation. Program terms, minimums and ratios are current as represented by each sponsor and subject to change.

A NOTE BEFORE YOU START

Why I wrote this guide

Raj Gottapu
BI Architect by profession
Educator by passion
One Aspire LLC

I did everything I was told to do. I maxed out my 401(k). I funded my IRA and my HSA. I even bought traditional rental real estate, because everyone said real estate was the way to save on taxes.

And I still wrote a big check every April.

Those accounts are good tools, and I still use them. But for a high-income earner, they have limits. Contribution caps run out quickly, and rental losses often can't offset W-2 income at all. I kept asking the same question: **what do people in my situation actually do beyond the basics?**

Finding the answers took years of reading, webinars and conversations with CPAs and tax strategists. I learned that the tax code does allow more, but each strategy has rules, limits and real risks, and what works depends on your type of income.

This guide is what I wish someone had handed me when I realized the usual path wasn't enough. It won't tell you what to do, because I don't give tax or investment advice. It will show you how these strategies work, who they fit, and what to check with your own CPA before you act.

— Raj

START WITH PAGE 4

It maps which of the six strategies fit W-2 wages, business income or capital gains, so you can go straight to the ones that apply to you.

BEFORE THE STRATEGIES

Why tax planning matters

Many people leave money on the table every year simply because nobody planned ahead. Planning is how you use the rules the tax code already gives you. Here is what it costs to skip it, what it can do, and a few common myths.

THE HIDDEN COSTS OF NOT PLANNING

Overpaying taxes
Without a plan, high earners often pay more than the law requires. On a large income, that gap can reach thousands, or tens of thousands, of dollars a year.

Lost deductions
Deductions and credits you may qualify for go unclaimed. Each one missed is money that goes to taxes instead of staying with you.

Wrong business structure
Sole proprietor, LLC or S-Corp? The wrong choice can mean thousands in extra self-employment tax each year. Your CPA can tell you what fits.

Reactive, not proactive
Most strategies must be in place by December 31. By the time you file in April, most of the planning windows for that year have closed.

Estate and family risk
Without planning, passing assets to the next generation can lead to avoidable taxes and family complications.

Messy records
Disorganized records and inconsistent reporting draw questions. Good documentation lets you support every number you file.

WHAT PLANNING CAN DO

Keep more of what you earn
A plan built with your CPA can lower your tax bill within the law, so more of your income stays with you.

Fewer April surprises
You know your numbers ahead of time, with documentation for each decision instead of a last-minute scramble.

Room for your goals
Money that doesn't go to taxes can go toward savings, your business, your family or your giving, and it adds up year after year.

Decide on your terms
Make business and financial decisions based on what's best for you, with the tax side planned rather than an afterthought.

Protect your family
Plan how your assets pass to the people you choose, in the way you choose.

Start sooner
The earlier in the year you plan, the more options you have, and the less you leave to chance.

MYTHS AND REALITY

MYTH

Only the wealthy need tax planning
FALSE

High-earning W-2 professionals often have the most to gain, because they get the fewest deductions by default.

MYTH

Tax strategies are always risky
FALSE

Strategies that follow the tax code and are well documented are legitimate. Each still has real risks, which is why this guide lists them and your CPA should review every one.

MYTH

You have to be self-employed
FALSE

W-2 employees, business owners and people with capital gains can all have options. Which ones apply depends on your type of income (see page 4).

MYTH

Planning invites an audit
FALSE

Planning by itself doesn't trigger audits. Errors, missing records and numbers that don't add up are what draw attention.

REALITY

You're allowed to plan
TRUE

Arranging your finances to owe less tax, within the law, is legal and common. It's planning, not evasion.

REALITY

Timing matters
TRUE

Most strategies count only if they're in place by December 31 for that tax year. Learning early keeps more options open.

Educational information only, not tax, legal or investment advice. Results depend on your own situation; review any strategy with your CPA before acting.

START HERE

Which strategies fit which income?

Eligibility depends heavily on the type of income you want to offset. Use this map, based on each program's stated eligibility, to see which programs are worth reading about first.

PROGRAM	W-2 WAGES	BUSINESS INCOME	CAPITAL GAINS
01 · Charitable giving	Yes	Yes	Yes
02 · Tiny homes	Yes, EBL-limited	Yes	Yes
03 · Solar ownership	Yes, EBL-limited	Yes	Yes
04 · GPU compute	Yes, EBL-limited*	Yes*	Yes*
05 · AI / CRM tech	No	Yes	No
06 · Structured ownership	No	Yes	Yes

* GPU compute: the loss offsets these income types only with material participation, the same as Solar (100+ hours a year, or regular, continuous and substantial involvement).

KEY TERMS

- **EBL (Excess Business Loss) limit:** caps how much business loss can offset W-2, retirement and similar income in one year. The rest carries forward.
- **Active vs. passive:** passive losses generally offset only passive income. Material participation can make some deductions active.
- **At-risk basis (§465):** you can only deduct up to the amount you actually have at risk, including recourse debt you guarantee.

HOW TO USE THIS GUIDE

- Pages 5–10 cover one program each: how it works, who it fits, and what to verify.
- Page 11 compares all six side by side, page 12 answers common questions, and pages 13–25 show the income each strategy needs and worked examples in California, Texas and New Jersey.
- Many clients combine two programs once one reaches its limit.
- Bring the "Good to know" notes to your CPA.

STRATEGY 01 · ALL INCOME TYPES

Charitable Distribution Platform

Purchase of a Series LLC that has already been allocated gift cards redeemable for a participating company's goods and services, with the option to donate the cards to a qualified 501(c)(3) charity.

MINIMUM	ILLUSTRATIVE RATIO	ELIGIBLE INCOME	FEES
$25K contribution	**5x donation vs. cash ($50K → ~$250K)**	**All types: W-2, business, capital gains**	**LLC expense: 10% of contribution, capped at $12,500**

HOW IT WORKS

- You purchase a Series LLC that has already been allocated gift cards redeemable for a participating company's goods and services. The participating products can change over time, but the structure stays the same.
- There are various distribution options for the gift cards. If the donation route is chosen, the Series LLC donates the cards to a qualified 501(c)(3) charity as a cash-equivalent contribution at face value, so the donation can be larger than your cash outlay (e.g., $50K in creates about a $250K donation).
- Works for all income types, subject to the 60%-of-AGI limit for cash donations and the OBBBA updates for charitable contributions (0.5%-of-AGI floor and 2/37ths rule).

BEST FIT FOR

- All income types (W-2, business, capital gains).
- Clients who can use a cash-equivalent charitable deduction and are comfortable with the donated gift cards being valued at face value.
- Best paired with year-round planning, given the annual AGI-based caps.

GOOD TO KNOW

Charitable deductions are limited each year to 60% of your adjusted gross income (AGI); anything above that carries forward to future years. Newer rules also apply a small floor (0.5% of AGI) before donations count.

ILLUSTRATIVE USE CASES · YEAR 1 · MARRIED FILING JOINTLY · NOT GUARANTEED

SEE WORKED EXAMPLES, PAGE 13 →

$300K income	$400K income	$500K income	$1M income
+$9K net	+$17K net	+$3K to +$15K net	+$52K to +$97K net
26% of outlay	39% of outlay	4% to 55% of outlay	47% to 89% of outlay
CA only	CA only	CA · TX · NJ	CA · TX · NJ

Net-positive cases only (CA = California, TX = Texas, NJ = New Jersey). A state not listed loses money at that income; see the worked examples. Illustrated results for education only.

STRATEGY 02 · ALL INCOME TYPES

Tiny Homes

Purchase of foldable tiny homes: durable, mobile housing units deployable to disaster zones or remote work sites that generate income while in use and qualify as titled equipment for accelerated depreciation.

MINIMUM	TAX FEATURE	ELIGIBLE INCOME	KEY LIMIT
$35K (half-unit)	**100% bonus depreciation on qualifying units**	**All types: W-2, business, capital gains**	**EBL limit on W-2 and retirement income**

HOW IT WORKS

- Each unit is owned through a Series LLC/Trust structure set up for the buyer, with the manufacturer acting as exclusive distribution and managing partner.
- Because units qualify as equipment with VINs (not real estate), buyers can take accelerated deductions, including 100% bonus depreciation under current federal law, alongside any operating income the unit generates.
- Works for W-2 wages, business income and capital gains. W-2 wages, retirement income and similar income are subject to the Excess Business Loss limitation in a single year.

ABOUT THE HOMES

- Factory-built, steel-framed, foldable homes that ship in a standard container and deploy on site in hours (the Duplex sets up in about 1 hour 26 minutes).
- Steel frame rated for winds up to 200 mph; no permanent foundation required.
- The manufacturer reports 2,000+ homes built to date for workforce housing, disaster relief, hospitality and first-time homeowners.

UNIT BREAKDOWN

UNIT	DOWN PAYMENT	FMV / DEDUCTION BASIS
Half-unit minimum	$35,000	$175,000
Studio · 280 sq ft	$70,000	$350,000
2-bedroom · 430 sq ft	$100,000	$500,000
Duplex · 380 sq ft, 2 units	$130,000	$650,000

A larger 630 sq ft model (sleeps 6–8) is also planned. Confirm current pricing and deduction basis directly with the sponsor.

GOOD TO KNOW

The full deduction is created in year one, but the amount you can use against W-2 or retirement income in a single year is capped (the excess business loss limit). Anything above the cap carries forward to future years.

ILLUSTRATIVE USE CASES · YEAR 1 · MARRIED FILING JOINTLY · NOT GUARANTEED SEE WORKED EXAMPLES, PAGE 13 →

$300K income	$400K income	$500K income	$1M income
+$2K to +$3K net	+$4K to +$9K net	+$8K to +$16K net	+$53K to +$88K net
4% to 7% of outlay	8% to 16% of outlay	21% to 28% of outlay	71% to 84% of outlay
CA · NJ only	CA · TX · NJ	CA · TX · NJ	CA · TX · NJ

Net-positive cases only (CA = California, TX = Texas, NJ = New Jersey). A state not listed loses money at that income; see the worked examples. Illustrated results for education only.

STRATEGY 03 · ALL INCOME TYPES

Solar Ownership

Purchase of solar photovoltaic equipment (and, in some cases, battery storage), placed into service and sold back to the sponsor under a long-term Power Purchase Agreement (PPA), creating an income stream alongside the tax benefits of ownership.

MINIMUM	TAX FEATURE	FINANCING	KEY TEST
$100K contribution	**Investment Tax Credit up to 50% of equipment cost**	**48% down, balance via personally guaranteed note**	**Material participation, 100+ hours/year**

HOW IT WORKS

- You (or your entity) own and actively manage the equipment. If all requirements are met, the system may qualify for the federal Investment Tax Credit plus bonus/accelerated depreciation.
- Material participation (100+ hours/year and the other tests) can allow deductions to be treated as active, letting them offset other active ordinary income.
- Financing is 48% down, with the balance on a note you personally guarantee. That guarantee helps satisfy the at-risk rules under IRC §465.
- Monthly PPA payments are intended to service the debt, designed to produce modest positive cash flow after debt service.

BEST FIT FOR

- Clients able to meet the 100+ hour material-participation test, or who accept passive treatment if they can't.
- W-2 wages, business income and capital gains, subject to the EBL limitation for W-2 and retirement income.
- Clients comfortable personally guaranteeing financing (required for the at-risk basis).

GOOD TO KNOW

To use the deductions against your active income, plan to spend at least 100 hours a year on the solar business and keep a simple log of your time. The note you sign is a real personal obligation.

ILLUSTRATIVE USE CASES · YEAR 1 · MARRIED FILING JOINTLY · NOT GUARANTEED

SEE WORKED EXAMPLES, PAGE 13 →

$300K income	$400K income	$500K income	$1M income
+$39K to +$42K net	+$41K to +$44K net	+$46K to +$49K net	+$78K to +$83K net
39% to 42% of outlay	41% to 44% of outlay	46% to 49% of outlay	61% to 65% of outlay
CA · TX · NJ	CA · TX · NJ	CA · TX · NJ	CA · TX · NJ

Positive in every state shown (CA = California, TX = Texas, NJ = New Jersey). Assumes federal tax at the same income in each of the past 3 years; the $100K minimum is a challenge for many at $200K–$400K. Illustrated results for education only.

STRATEGY 04 · ALL INCOME TYPES · MATERIAL PARTICIPATION REQUIRED

GPU Compute

Ownership of enterprise GPU servers placed in a professionally managed data center and rented out for AI computing under a 5-year contract. The servers are business equipment that qualifies for 100% bonus depreciation.

MINIMUM	TAX FEATURE	ELIGIBLE INCOME	KEY LIMIT
Half GPU: $50K + $5K fee	**100% bonus depreciation, IRC §168(k)**	**All types, with material participation**	**Material participation, 100+ hours/year; EBL limit**

HOW IT WORKS

- Your LLC buys GPU units: a half GPU is $50,000 down and a full GPU $100,000 down, each with a $5,000 fee. The rest of the price is financed with a 5-year note.
- Equipment placed in service (installed and running) by December 31 can be deducted in full in year one under IRC §168(k): **4.2× your down payment; the $5,000 fee is not added**.
- A 5-year compute contract is in place to produce revenue that pays the note and leaves net cash flow. **Net cash flows are not guaranteed.** If cash flows occur, they may offset some or all of your cash outlay over the 5 years.

MATERIAL PARTICIPATION IS REQUIRED

- The same as Solar: to use the loss against W-2 wages or other active income, plan to spend at least 100 hours a year on the GPU business (and meet the other tests), or be involved on a regular, continuous and substantial basis. The 100-hour test only counts if no one else, including the operator's staff, spends more time. Keep a log.
- Without it, the loss is passive and waits until the business earns income or is sold.

ILLUSTRATIVE SIZING (4.2× DEFAULT)

GPU UNITS · DOWN PAYMENT	FEE (SEPARATE)	YEAR-1 WRITE-OFF
Half GPU · $50,000	$5,000	$210,000
1 GPU · $100,000	$5,000	$420,000
2 GPUs · $200,000	$10,000	$840,000

Write-off = 4.2 × down payment. The $5,000 fee per unit is not added. Confirm pricing, financing terms and the contract directly with the sponsor.

GOOD TO KNOW

Once the depreciation is used, GPU revenue is taxable in later years, and selling the equipment brings back depreciation as ordinary income. The note must be real debt you are at risk for. States that don't follow bonus depreciation (such as California) spread the state deduction over several years.

ILLUSTRATIVE USE CASES · YEAR 1 · HALF GPU ($50K) · MARRIED FILING JOINTLY · NOT GUARANTEED

SEE WORKED EXAMPLES, PAGE 13 →

$300K–$400K	$500K income	$700K income	$1M income
Not positive in year 1	+$1K to +$4K net	+$17K to +$23K net	+$22K to +$27K net
fees exceed tax saved	1% to 8% of outlay	31% to 43% of outlay	41% to 50% of outlay
CA · TX · NJ	CA · TX · NJ	CA · TX · NJ	CA · TX · NJ

Tax effect only, from the One Aspire calculator at the $50K minimum (CA = California, TX = Texas, NJ = New Jersey). GPU cash flow is not included. Illustrated results for education only.

STRATEGY 05 · BUSINESS INCOME ONLY

AI & CRM Technology Suite

Purchase of a business technology package (CRM functionality plus a private, HIPAA-compliant AI), with ownership and license rights transferring to the buyer at closing.

MINIMUM	ILLUSTRATIVE RATIO	ELIGIBLE INCOME	KEY LIMIT
$50K contribution	**1:6 cash down vs. deductible expense**	**Business income only**	**§179 can't offset W-2 or passive income**

HOW IT WORKS

- Buyers pay cash or use seller financing through a long-term, fixed-AFR-rate note. Ownership and license rights transfer at closing: this is a purchase, not a subscription.
- A rewards program lets buyers earn points through engagement, applicable as statement credits toward billed interest and scheduled principal (subject to program limits).
- The structure creates potential business-use tax benefits under §179. With financing, roughly a 1:6 ratio between cash down and deductible expense (e.g., $50K down finances 3 seats valued at $300K).

BEST FIT FOR

- Business owners with genuine business income. §179 can't create a loss, so this doesn't help W-2-only earners.
- Clients who will actually use the CRM/AI tools in operations, not purely for the deduction.
- Clients comfortable holding a long-term seller-financed note tied to the full purchase price.

DENTAL-SPECIFIC VARIANT

A parallel package for dental practice owners: implant billing-code software plus continuing-education credits, structured the same way (seller financing, rewards points, §179) at roughly a 1:5 ratio ($80K down → 2 seats valued at $400K; $80K minimum).

GOOD TO KNOW

The technology needs to be purchased and used in your business. Some states allow a smaller §179 deduction than the federal limit, so your state tax savings may be lower.

ILLUSTRATIVE USE CASES · YEAR 1 · MARRIED FILING JOINTLY · NOT GUARANTEED

SEE WORKED EXAMPLES, PAGE 13 →

$300K income	$400K income	$500K income	$1M income
+$12K to +$17K net	+$17K to +$43K net	+$29K to +$58K net	+$63K to +$95K net
25% to 34% of outlay	35% to 87% of outlay	58% to 115% of outlay	127% to 191% of outlay
CA · NJ only	CA · TX · NJ	CA · TX · NJ	CA · TX · NJ

Net-positive cases only (CA = California, TX = Texas, NJ = New Jersey). A state not listed loses money at that income; see the worked examples. Illustrated results for education only.

STRATEGY 06 · BUSINESS INCOME & CAPITAL GAINS

Structured Ownership

A Series LLC structure designed to generate substantial year-1 tax offsets on ordinary income or long-term capital gains through high-volume Forex trading activity.

OFFSET RATIO	MINIMUM TARGET	COMMITMENT	EXCLUDES
~8x ordinary income / ~10x capital gains	**$800K ordinary / $1M capital gains**	**16-year promissory note (DRO)**	**W-2, qualified plan and passive income**

HOW IT WORKS

- Participants contribute a small percentage of their target offset into a newly formed Cell Series LLC, which they own 99.9%. A Master LLC manages the trading operations.
- High-volume Forex activity produces active expenses, with allocations permitted under §704(b) and Delaware Series law, creating roughly an 8x offset for ordinary income or 10x for capital gains.
- A 16-year promissory note supports the trading activity and establishes a Deficit Restoration Obligation (DRO). A portion of the contribution can optionally go to a client-managed account.

BEST FIT FOR

- Very high offset needs: minimum $800K of ordinary income or $1M of capital gains to target.
- Business/active income and capital gains only. Does not work for W-2 income, qualified plan distributions or passive income.
- Clients prepared for the most complex structure of the five, with a long (16-year) note commitment.

GOOD TO KNOW

This is the most complex of the six programs. It includes a long-term note and partnership obligations, so have the documents reviewed by your own advisors before joining.

ILLUSTRATIVE USE CASES · YEAR 1 · MARRIED FILING JOINTLY · NOT GUARANTEED

SEE WORKED EXAMPLES, PAGE 13 →

$1M income
+$154K to +$233K net
154% to 233% of outlay
CA · TX · NJ

Business income of $800K+ (or $1M+ capital gains) only. Illustrated results for education only.

AT A GLANCE

Side-by-side comparison

STRATEGY	MECHANISM	MINIMUM	ELIGIBLE INCOME	KEY LIMIT
Charitable	Series LLC donates gift cards at face value	$25K	All income types	60% AGI cap; 0.5% floor; 2/37ths rule
Tiny homes	Titled equipment, 100% bonus depreciation	$35K (half-unit)	All income types	EBL limit on W-2 / retirement income
Solar	Owned PV + PPA, ITC + depreciation	$100K	All income types	Material participation test; EBL limit
GPU compute	Owned GPU servers, 5-year compute contract, 100% bonus depreciation (§168(k))	$50K + $5K fee	All income types*	Material participation test (100+ hrs); EBL limit; cash flows not guaranteed
AI / CRM tech	§179 purchase, seller-financed	$50K	Business income only	Can't offset W-2/passive; state caps vary
Structured ownership	Series LLC, Forex-based active expenses	$800K–$1M offset target	Business income / capital gains	Excludes W-2, qualified plan, passive income

* GPU compute, like Solar, requires material participation for the loss to offset W-2 or other income.

GENERAL PRINCIPLE ACROSS ALL SIX

Each program is built around a real, titled asset, a real gift or a real business purchase, with the tax benefit generated by genuine ownership, financing and (where applicable) documented material participation. The larger the ratio between cash contributed and deduction generated, the more the underlying documentation (valuations, notes, participation logs) matters if the position is ever reviewed.

COMBINING PROGRAMS

These programs are not one-size-fits-all. Structured Ownership and the AI/CRM package require business income; Tiny homes, Solar and GPU compute work broadly but are capped by the EBL limitation for W-2 and retirement income; charitable giving works for any income type but is capped by AGI. Many clients combine two programs once one reaches its limit.

QUESTIONS FOR YOUR CPA

- How much of each deduction can I actually use this year?
- How does my state treat these deductions?
- What documentation should I keep, and for how long?
- What happens on sale, recapture or note repayment?

FAQ · GENERAL INFORMATION

Frequently asked questions

General information for education only. Nothing here is tax, legal or investment advice. Your CPA and the program's own documents control.

GENERAL

What is this guide?

An educational overview of tax strategies discussed in public information sessions. It is not tax, legal, accounting or investment advice, and it is not an offer to sell, or a solicitation of an offer to buy, any security or investment.

Is One Aspire recommending a strategy or program?

No. One Aspire is not a CPA, tax preparer, attorney, broker-dealer or investment adviser, and does not recommend or endorse any strategy, program or sponsor.

How do I know if a strategy fits me?

Only your own CPA, tax attorney or licensed financial adviser can tell you, after reviewing your full situation. Please don't act on this guide alone.

Are the numbers in this guide guaranteed?

No. Every figure is a hypothetical illustration built on simplified assumptions. Your actual results depend on your own facts, current law, and how the IRS and your state apply it.

Where does the program information come from?

From the program sponsors' own materials and presentations. One Aspire has not independently verified it. The sponsor's official documents control, so ask the sponsor for them and have your advisers review them.

BEFORE YOU DECIDE

Are there risks?

Yes. Depending on the program, risks can include losing some or all of the money you put in, deductions or credits being reduced or disallowed, tax owed in later years, and cash flow that is lower than expected or none at all. Read each sponsor's risk disclosures.

Do tax rules change?

Yes. Tax laws, IRS guidance and state rules change and can apply differently to different people. Confirm the current rules with your CPA before acting.

Are there deadlines?

Programs set their own purchase and timing deadlines. Ask the sponsor, and confirm with your CPA how timing affects your tax return.

Do I need to be involved in the business?

Some strategies have participation or other requirements. Whether you meet them depends on your facts, so ask your CPA.

What should I ask my CPA?

Start with the "Questions for your CPA" list on page 11.

Can One Aspire answer questions about my situation?

We can explain in general terms how these strategies work. For advice about your own situation, please speak with a licensed professional.

WORKED EXAMPLES · READ THIS FIRST

How much income do these strategies need?

The next 12 pages show how each strategy works out for a married couple filing jointly at $300K, $400K, $500K and $1M of income in California, Texas and New Jersey.

EDUCATION ONLY

These are illustrated results only, to help you understand how these strategies work. They are **not guaranteed results** and not tax advice. Use this for your education only, and review any strategy with your own CPA.

ROUGH MINIMUM INCOME (AGI) FOR A YEAR-1 NET BENEFIT OF 25%+ OF CASH OUTLAY, AFTER ALL FEES

STRATEGY	INCOME TYPE	CALIFORNIA	TEXAS	NEW JERSEY
Solar ownership	W-2 or business	**$250K** breaks even from $200K	**$250K** breaks even from $200K	**$250K** breaks even from $200K
GPU compute*	W-2 or business	**$600K** breaks even from $450K	**$650K** breaks even from $500K	**$600K** breaks even from $500K
Charitable giving	W-2 or business	**$300K** breaks even from $225K	**$625K** breaks even from $475K	**$525K** breaks even from $425K
Tiny homes	W-2 or business	**$500K** breaks even from $300K	**$525K** breaks even from $325K	**$500K** breaks even from $300K
AI / CRM tech	Business only	**$300K** breaks even from $250K	**$375K** breaks even from $325K	**$300K** breaks even from $275K
Structured ownership	Business or capital gains	**$800K+ of business income or $1M+ of capital gains** A program requirement, the same in every state		

The bold figure is the income where a strategy's year-1 net tax benefit reaches 25% or more of cash outlay, after all program fees. Between the break-even income and that figure, it is positive but thin; below break-even, the program minimums and fees cost more than the tax they save. Higher state taxes lower the bar: California needs the least income, Texas the most. *GPU compute: tax effect at the $50K minimum, cash flow excluded, material participation required.

Solar, please note: the $100K minimum is a stretch for many $200K–$400K households, and results assume similar federal tax paid in each of the past three years (for the credit carryback). Without that, Solar needs more income.

HOW THE EXAMPLES WERE RUN

- Each strategy was run through the One Aspire calculator at its **Max Efficiency** amount (most tax saved per dollar of cost, after fees).
- Income was modeled as W-2 wages and as business income; "W-2 or business" means both give the same result.
- Strategies that don't apply at an income are left out.

HOW TO READ THE "MAKES SENSE?" COLUMN

- **Yes** a year-1 net benefit of 25% or more of cash outlay, after all fees.
- **Thin** net-positive, but under 25% of cash outlay after fees.
- **No** costs more than it saves in year 1 at this income.

WORKED EXAMPLES · 1 OF 12

$300K income in California

Married couple filing jointly, $300K of income (AGI). Estimated tax before any strategy: **$67,251** a year. California taxes income at up to 13.3%, so state savings add a lot.

STRATEGY	INCOME TYPE	CASH OUTLAY	DEDUCTION	YEAR-1 TAX BENEFIT	NET BENEFIT	% OF OUTLAY	MAKES SENSE?
Solar ownership	W-2 or business	$100,500	$156,250	$142,577 incl. $90,202 prior-year refund	**$42,076**	**41.9%**	Yes
AI / CRM tech	Business only	$50,000	$300,000	$67,251	**$17,251**	**34.5%**	Yes
Charitable giving	W-2 or business	$33,330	$167,783	$41,912	**$8,582**	**25.7%**	Yes
Tiny homes	W-2 or business	$40,000	$180,000	$42,776	**$2,776**	**6.9%**	Thin
GPU compute	W-2 or business	$55,000	$210,000	$46,934	**-$8,066**	**-14.7%**	No

Cash outlay includes all program fees. Net benefit = year-1 tax benefit minus cash outlay, so the percentage shown is **after all fees**. GPU compute: tax effect at the $50K minimum, cash flow not included.

Solar, please note: (1) The **$100K minimum contribution** is a challenge for many households earning $200K to $400K. (2) These results **assume you paid federal tax at this same income level in each of the past three years**, so the solar credit can be carried back for a refund. Without that, the year-1 benefit is much lower.

Doesn't make sense at this income: GPU compute. It costs more than it saves in year 1, shown as a negative net benefit.

Thin margin: Tiny homes. Net-positive, but under 25% of cash outlay after fees at this income.

FROM THE CALCULATOR REPORT · SOLAR OWNERSHIP · W-2 INCOME

Client / Scenario

Client Name	$300K W-2 income · California
State	California
Filing Status	Married Filing Jointly
Strategy	Solar
Report Date	October 13, 2026

Income Inputs

Net Business Ordinary Income	$0
Non-Business Ordinary Income	$300,000
Long-Term Capital Gains	$0
Total Income	$300,000
Adjusted Gross Income (AGI)	$300,000

Taxes: Before vs After (Current Year)

CATEGORY	BASELINE	AFTER STRATEGY	CURRENT-YEAR TAX SAVINGS
Federal	$49,468	$0	$49,468
State	$17,783	$14,876	$2,907
Total	**$67,251**	**$14,876**	$52,375
+ Solar ITC applied to prior 3 years' federal tax (carry-back refund, Form 1045)			$90,202
Total Year-1 Tax Benefit			$142,577

GROSS BENEFIT	TOTAL STRATEGY CHARGES	NET TAX BENEFIT	NET BENEFIT RATIO
$142,576	$100,500	$42,076	41.9%

Illustrated results only, to help you understand how these strategies work. Not guaranteed results. Use this for your education only.

WORKED EXAMPLES · 2 OF 12

$300K income in Texas

Married couple filing jointly, $300K of income (AGI). Estimated tax before any strategy: **$49,468** a year. Texas has no state income tax, so every dollar of benefit comes from federal tax alone.

STRATEGY	INCOME TYPE	CASH OUTLAY	DEDUCTION	YEAR-1 TAX BENEFIT	NET BENEFIT	% OF OUTLAY	MAKES SENSE?
Solar ownership	W-2 or business	$100,500	$156,250	$139,670 incl. $90,202 prior-year refund	**$39,170**	**39.0%**	Yes
AI / CRM tech	Business only	$50,000	$300,000	$49,468	**-$532**	**-1.1%**	No
Tiny homes	W-2 or business	$40,000	$180,000	$39,428	**-$572**	**-1.4%**	No
Charitable giving	W-2 or business	$39,930	$180,000	$33,644	**-$6,286**	**-15.7%**	No
GPU compute	W-2 or business	$55,000	$210,000	$43,028	**-$11,972**	**-21.8%**	No

Cash outlay includes all program fees. Net benefit = year-1 tax benefit minus cash outlay, so the percentage shown is **after all fees**. GPU compute: tax effect at the $50K minimum, cash flow not included.

Solar, please note: (1) The **$100K minimum contribution** is a challenge for many households earning $200K to $400K. (2) These results **assume you paid federal tax at this same income level in each of the past three years**, so the solar credit can be carried back for a refund. Without that, the year-1 benefit is much lower.

Doesn't make sense at this income: AI / CRM tech, Tiny homes, Charitable giving, GPU compute. These cost more than they save in year 1, shown as a negative net benefit.

FROM THE CALCULATOR REPORT · SOLAR OWNERSHIP · W-2 INCOME

Client / Scenario

Client Name	**$300K W-2 income · Texas**
State	**Texas**
Filing Status	**Married Filing Jointly**
Strategy	**Solar**
Report Date	**October 13, 2026**

Income Inputs

Net Business Ordinary Income	**$0**
Non-Business Ordinary Income	**$300,000**
Long-Term Capital Gains	**$0**
Total Income	**$300,000**
Adjusted Gross Income (AGI)	**$300,000**

Taxes: Before vs After (Current Year)

CATEGORY	BASELINE	AFTER STRATEGY	CURRENT-YEAR TAX SAVINGS
Federal	$49,468	$0	$49,468
State	$0	$0	$0
Total	**$49,468**	**$0**	$49,468
+ Solar ITC applied to prior 3 years' federal tax (carry-back refund, Form 1045)			$90,202
Total Year-1 Tax Benefit			$139,670

GROSS BENEFIT	TOTAL STRATEGY CHARGES	NET TAX BENEFIT	NET BENEFIT RATIO
$139,670	$100,500	$39,170	39.0%

Illustrated results only, to help you understand how these strategies work. Not guaranteed results. Use this for your education only.

WORKED EXAMPLES · 3 OF 12

$300K income in New Jersey

Married couple filing jointly, $300K of income (AGI). Estimated tax before any strategy: **$62,488** a year. New Jersey taxes income at up to 10.75%, but it limits some deductions, so results land between California and Texas.

STRATEGY	INCOME TYPE	CASH OUTLAY	DEDUCTION	YEAR-1 TAX BENEFIT	NET BENEFIT	% OF OUTLAY	MAKES SENSE?
Solar ownership	W-2 or business	$100,500	$156,250	$141,661 incl. $90,202 prior-year refund	**$41,160**	**41.0%**	Yes
AI / CRM tech	Business only	$50,000	$300,000	$62,488	**$12,488**	**25.0%**	Yes
Tiny homes	W-2 or business	$40,000	$180,000	$41,721	**$1,721**	**4.3%**	Thin
Charitable giving	W-2 or business	$39,930	$193,020	$36,508	**-$3,422**	**-8.6%**	No
GPU compute	W-2 or business	$55,000	$210,000	$45,704	**-$9,297**	**-16.9%**	No

Cash outlay includes all program fees. Net benefit = year-1 tax benefit minus cash outlay, so the percentage shown is **after all fees**. GPU compute: tax effect at the $50K minimum, cash flow not included.

Solar, please note: (1) The **$100K minimum contribution** is a challenge for many households earning $200K to $400K. (2) These results **assume you paid federal tax at this same income level in each of the past three years**, so the solar credit can be carried back for a refund. Without that, the year-1 benefit is much lower.

Doesn't make sense at this income: Charitable giving, GPU compute. These cost more than they save in year 1, shown as a negative net benefit.

Thin margin: Tiny homes. Net-positive, but under 25% of cash outlay after fees at this income.

FROM THE CALCULATOR REPORT · TINY HOMES · W-2 INCOME

Client / Scenario

Client Name	$300K W-2 income · New Jersey
State	New Jersey
Filing Status	Married Filing Jointly
Strategy	Tiny Homes
Report Date	October 13, 2026

Income Inputs

Net Business Ordinary Income	$0
Non-Business Ordinary Income	$300,000
Long-Term Capital Gains	$0
Total Income	$300,000
Adjusted Gross Income (AGI)	$300,000

Taxes: Before vs After (Current Year)

CATEGORY	BASELINE	AFTER STRATEGY	CURRENT-YEAR TAX SAVINGS
Federal	$49,468	$10,040	$39,428
State	$13,020	$10,727	$2,293
Total	**$62,488**	**$20,767**	$41,721

GROSS BENEFIT	TOTAL STRATEGY CHARGES	NET TAX BENEFIT	NET BENEFIT RATIO
$41,721	$40,000	$1,721	4.3%

Illustrated results only, to help you understand how these strategies work. Not guaranteed results. Use this for your education only.

$400K income in California

Married couple filing jointly, $400K of income (AGI). Estimated tax before any strategy: **$100,551** a year. California taxes income at up to 13.3%, so state savings add a lot.

STRATEGY	INCOME TYPE	CASH OUTLAY	DEDUCTION	YEAR-1 TAX BENEFIT	NET BENEFIT	% OF OUTLAY	MAKES SENSE?
Solar ownership	W-2 or business	$100,500	$156,250	$144,574 incl. $70,941 prior-year refund	**$44,073**	**43.9%**	Yes
AI / CRM tech	Business only	$50,000	$312,385	$93,453	**$43,452**	**86.9%**	Yes
Charitable giving	W-2 or business	$44,440	$227,083	$61,608	**$17,168**	**38.6%**	Yes
Tiny homes	W-2 or business	$55,000	$255,000	$63,971	**$8,971**	**16.3%**	Thin
GPU compute	W-2 or business	$55,000	$210,000	$53,234	**-$1,766**	**-3.2%**	No

Cash outlay includes all program fees. Net benefit = year-1 tax benefit minus cash outlay, so the percentage shown is **after all fees**. GPU compute: tax effect at the $50K minimum, cash flow not included.

Solar, please note: (1) The **$100K minimum contribution** is a challenge for many households earning $200K to $400K. (2) These results **assume you paid federal tax at this same income level in each of the past three years**, so the solar credit can be carried back for a refund. Without that, the year-1 benefit is much lower.

Doesn't make sense at this income: GPU compute. It costs more than it saves in year 1, shown as a negative net benefit.

Thin margin: Tiny homes. Net-positive, but under 25% of cash outlay after fees at this income.

FROM THE CALCULATOR REPORT · CHARITABLE GIVING · W-2 INCOME

Client / Scenario

Client Name	**$400K W-2 income · California**
State	**California**
Filing Status	**Married Filing Jointly**
Strategy	**Charitable**
Report Date	**October 13, 2026**

Income Inputs

Net Business Ordinary Income	**$0**
Non-Business Ordinary Income	**$400,000**
Long-Term Capital Gains	**$0**
Total Income	**$400,000**
Adjusted Gross Income (AGI)	**$400,000**

Taxes: Before vs After (Current Year)

CATEGORY	BASELINE	AFTER STRATEGY	CURRENT-YEAR TAX SAVINGS
Federal	$73,468	$27,466	$46,002
State	$27,083	$11,477	$15,606
Total	**$100,551**	**$38,943**	$61,608

GROSS BENEFIT	TOTAL STRATEGY CHARGES	NET TAX BENEFIT	NET BENEFIT RATIO
$61,608	$44,440	$17,168	38.6%

Illustrated results only, to help you understand how these strategies work. Not guaranteed results. Use this for your education only.

$400K income in Texas

Married couple filing jointly, $400K of income (AGI). Estimated tax before any strategy: **$73,468** a year. Texas has no state income tax, so every dollar of benefit comes from federal tax alone.

STRATEGY	INCOME TYPE	CASH OUTLAY	DEDUCTION	YEAR-1 TAX BENEFIT	NET BENEFIT	% OF OUTLAY	MAKES SENSE?
Solar ownership	W-2 or business	$100,500	$156,250	$141,667 incl. $70,941 prior-year refund	**$41,167**	**41.0%**	Yes
AI / CRM tech	Business only	$50,000	$312,385	$67,314	**$17,314**	**34.6%**	Yes
Tiny homes	W-2 or business	$55,000	$255,000	$59,228	**$4,228**	**7.7%**	Thin
Charitable giving	W-2 or business	$53,240	$240,000	$48,844	**-$4,396**	**-8.3%**	No
GPU compute	W-2 or business	$55,000	$210,000	$49,328	**-$5,672**	**-10.3%**	No

Cash outlay includes all program fees. Net benefit = year-1 tax benefit minus cash outlay, so the percentage shown is **after all fees**. GPU compute: tax effect at the $50K minimum, cash flow not included.

Solar, please note: (1) The **$100K minimum contribution** is a challenge for many households earning $200K to $400K. (2) These results **assume you paid federal tax at this same income level in each of the past three years**, so the solar credit can be carried back for a refund. Without that, the year-1 benefit is much lower.

Doesn't make sense at this income: Charitable giving, GPU compute. These cost more than they save in year 1, shown as a negative net benefit.

Thin margin: Tiny homes. Net-positive, but under 25% of cash outlay after fees at this income.

FROM THE CALCULATOR REPORT · SOLAR OWNERSHIP · W-2 INCOME

Client / Scenario

Client Name	$400K W-2 income · Texas
State	Texas
Filing Status	Married Filing Jointly
Strategy	Solar
Report Date	October 13, 2026

Income Inputs

Net Business Ordinary Income	$0
Non-Business Ordinary Income	$400,000
Long-Term Capital Gains	$0
Total Income	$400,000
Adjusted Gross Income (AGI)	$400,000

Taxes: Before vs After (Current Year)

CATEGORY	BASELINE	AFTER STRATEGY	CURRENT-YEAR TAX SAVINGS
Federal	$73,468	$2,742	$70,726
State	$0	$0	$0
Total	**$73,468**	**$2,742**	$70,726
+ Solar ITC applied to prior 3 years' federal tax (carry-back refund, Form 1045)			$70,941
Total Year-1 Tax Benefit			$141,667

GROSS BENEFIT	TOTAL STRATEGY CHARGES	NET TAX BENEFIT	NET BENEFIT RATIO
$141,667	$100,500	$41,167	41.0%

Illustrated results only, to help you understand how these strategies work. Not guaranteed results. Use this for your education only.

WORKED EXAMPLES · 6 OF 12

$400K income in New Jersey

Married couple filing jointly, $400K of income (AGI). Estimated tax before any strategy: **$92,858** a year. New Jersey taxes income at up to 10.75%, but it limits some deductions, so results land between California and Texas.

STRATEGY	INCOME TYPE	CASH OUTLAY	DEDUCTION	YEAR-1 TAX BENEFIT	NET BENEFIT	% OF OUTLAY	MAKES SENSE?
Solar ownership	W-2 or business	$100,500	$156,250	$143,658 incl. $70,941 prior-year refund	**$43,157**	**42.9%**	Yes
AI / CRM tech	Business only	$50,000	$312,385	$85,766	**$35,766**	**71.5%**	Yes
Tiny homes	W-2 or business	$55,000	$255,000	$62,477	**$7,477**	**13.6%**	Thin
Charitable giving	W-2 or business	$53,240	$259,390	$53,110	**-$130**	**-0.2%**	No
GPU compute	W-2 or business	$55,000	$210,000	$52,004	**-$2,997**	**-5.4%**	No

Cash outlay includes all program fees. Net benefit = year-1 tax benefit minus cash outlay, so the percentage shown is **after all fees**. GPU compute: tax effect at the $50K minimum, cash flow not included.

Solar, please note: (1) The **$100K minimum contribution** is a challenge for many households earning $200K to $400K. (2) These results **assume you paid federal tax at this same income level in each of the past three years**, so the solar credit can be carried back for a refund. Without that, the year-1 benefit is much lower.

Doesn't make sense at this income: Charitable giving, GPU compute. These cost more than they save in year 1, shown as a negative net benefit.

Thin margin: Tiny homes. Net-positive, but under 25% of cash outlay after fees at this income.

FROM THE CALCULATOR REPORT · SOLAR OWNERSHIP · W-2 INCOME

Client / Scenario

Client Name	$400K W-2 income · New Jersey
State	New Jersey
Filing Status	Married Filing Jointly
Strategy	Solar
Report Date	October 13, 2026

Income Inputs

Net Business Ordinary Income	$0
Non-Business Ordinary Income	$400,000
Long-Term Capital Gains	$0
Total Income	$400,000
Adjusted Gross Income (AGI)	$400,000

Taxes: Before vs After (Current Year)

CATEGORY	BASELINE	AFTER STRATEGY	CURRENT-YEAR TAX SAVINGS
Federal	$73,468	$2,742	$70,726
State	$19,390	$17,399	$1,991
Total	**$92,858**	**$20,141**	$72,717
+ Solar ITC applied to prior 3 years' federal tax (carry-back refund, Form 1045)			$70,941
Total Year-1 Tax Benefit			$143,658

GROSS BENEFIT	TOTAL STRATEGY CHARGES	NET TAX BENEFIT	NET BENEFIT RATIO
$143,657	$100,500	$43,157	42.9%

Illustrated results only, to help you understand how these strategies work. Not guaranteed results. Use this for your education only.

$500K income in California

Married couple filing jointly, $500K of income (AGI). Estimated tax before any strategy: **$137,653** a year. California taxes income at up to 13.3%, so state savings add a lot.

STRATEGY	INCOME TYPE	CASH OUTLAY	DEDUCTION	YEAR-1 TAX BENEFIT	NET BENEFIT	% OF OUTLAY	MAKES SENSE?
AI / CRM tech	Business only	$50,000	$312,385	$107,627	**$57,626**	**115.3%**	Yes
Solar ownership	W-2 or business	$100,500	$156,250	$149,380 incl. $53,694 prior-year refund	**$48,878**	**48.6%**	Yes
Tiny homes	W-2 or business	$55,000	$255,000	$70,693	**$15,693**	**28.5%**	Yes
Charitable giving	W-2 or business	$27,500	$158,883	$42,604	**$15,103**	**54.9%**	Yes
GPU compute	W-2 or business	$55,000	$210,000	$59,112	**$4,111**	**7.5%**	Thin

Cash outlay includes all program fees. Net benefit = year-1 tax benefit minus cash outlay, so the percentage shown is **after all fees**. GPU compute: tax effect at the $50K minimum, cash flow not included.

Solar, please note: (1) The **$100K minimum contribution** is a challenge for many households earning $200K to $400K. (2) These results **assume you paid federal tax at this same income level in each of the past three years**, so the solar credit can be carried back for a refund. Without that, the year-1 benefit is much lower.

Thin margin: GPU compute. Net-positive, but under 25% of cash outlay after fees at this income.

FROM THE CALCULATOR REPORT · AI / CRM TECH · BUSINESS INCOME

Client / Scenario

Client Name	**$500K business income · California**
State	**California**
Filing Status	**Married Filing Jointly**
Strategy	**AI & CRM Technology Package**
Report Date	**October 13, 2026**

Income Inputs

Net Business Ordinary Income	**$500,000**
Non-Business Ordinary Income	**$0**
Long-Term Capital Gains	**$0**
Total Income	**$500,000**
Adjusted Gross Income (AGI)	**$500,000**

Taxes: Before vs After (Current Year)

CATEGORY	BASELINE	AFTER STRATEGY	CURRENT-YEAR TAX SAVINGS
Federal	$101,270	$22,695	$78,575
State	$36,383	$7,331	$29,052
Total	**$137,653**	**$30,026**	$107,627

GROSS BENEFIT	TOTAL STRATEGY CHARGES	NET TAX BENEFIT	NET BENEFIT RATIO
$107,626	$50,000	$57,626	115.3%

Illustrated results only, to help you understand how these strategies work. Not guaranteed results. Use this for your education only.

$500K income in Texas

Married couple filing jointly, $500K of income (AGI). Estimated tax before any strategy: **$102,608** a year. Texas has no state income tax, so every dollar of benefit comes from federal tax alone.

STRATEGY	INCOME TYPE	CASH OUTLAY	DEDUCTION	YEAR-1 TAX BENEFIT	NET BENEFIT	% OF OUTLAY	MAKES SENSE?
Solar ownership	W-2 or business	$100,500	$156,250	$146,807 incl. $52,941 prior-year refund	**$46,307**	**46.1%**	Yes
AI / CRM tech	Business only	$50,000	$312,385	$78,993	**$28,993**	**58.0%**	Yes
Tiny homes	W-2 or business	$40,000	$180,000	$48,340	**$8,340**	**20.8%**	Thin
Charitable giving	W-2 or business	$64,042	$288,600	$66,676	**$2,634**	**4.1%**	Thin
GPU compute	W-2 or business	$55,000	$210,000	$55,540	**$540**	**1.0%**	Thin

Cash outlay includes all program fees. Net benefit = year-1 tax benefit minus cash outlay, so the percentage shown is **after all fees**. GPU compute: tax effect at the $50K minimum, cash flow not included.

Solar, please note: (1) The **$100K minimum contribution** is a challenge for many households earning $200K to $400K. (2) These results **assume you paid federal tax at this same income level in each of the past three years**, so the solar credit can be carried back for a refund. Without that, the year-1 benefit is much lower.

Thin margin: Tiny homes, Charitable giving, GPU compute. Net-positive, but under 25% of cash outlay after fees at this income.

FROM THE CALCULATOR REPORT · TINY HOMES · W-2 INCOME

Client / Scenario

Client Name	**$500K W-2 income · Texas**
State	**Texas**
Filing Status	**Married Filing Jointly**
Strategy	**Tiny Homes**
Report Date	**October 13, 2026**

Income Inputs

Net Business Ordinary Income	**$0**
Non-Business Ordinary Income	**$500,000**
Long-Term Capital Gains	**$0**
Total Income	**$500,000**
Adjusted Gross Income (AGI)	**$500,000**

Taxes: Before vs After (Current Year)

CATEGORY	BASELINE	AFTER STRATEGY	CURRENT-YEAR TAX SAVINGS
Federal	$102,608	$54,268	$48,340
State	$0	$0	$0
Total	**$102,608**	**$54,268**	**$48,340**

GROSS BENEFIT	TOTAL STRATEGY CHARGES	NET TAX BENEFIT	NET BENEFIT RATIO
$48,340	$40,000	$8,340	20.8%

Illustrated results only, to help you understand how these strategies work. Not guaranteed results. Use this for your education only.

$500K income in New Jersey

Married couple filing jointly, $500K of income (AGI). Estimated tax before any strategy: **$128,368** a year. New Jersey taxes income at up to 10.75%, but it limits some deductions, so results land between California and Texas.

STRATEGY	INCOME TYPE	CASH OUTLAY	DEDUCTION	YEAR-1 TAX BENEFIT	NET BENEFIT	% OF OUTLAY	MAKES SENSE?
AI / CRM tech	Business only	$50,000	$312,385	$98,892	**$48,892**	**97.8%**	Yes
Solar ownership	W-2 or business	$100,500	$156,250	$148,798 incl. $52,941 prior-year refund	**$48,297**	**48.1%**	Yes
Tiny homes	W-2 or business	$40,000	$180,000	$50,633	**$10,633**	**26.6%**	Yes
Charitable giving	W-2 or business	$27,500	$148,260	$32,994	**$5,494**	**20.0%**	Thin
GPU compute	W-2 or business	$55,000	$210,000	$58,216	**$3,215**	**5.8%**	Thin

Cash outlay includes all program fees. Net benefit = year-1 tax benefit minus cash outlay, so the percentage shown is **after all fees**. GPU compute: tax effect at the $50K minimum, cash flow not included.

Solar, please note: (1) The **$100K minimum contribution** is a challenge for many households earning $200K to $400K. (2) These results **assume you paid federal tax at this same income level in each of the past three years**, so the solar credit can be carried back for a refund. Without that, the year-1 benefit is much lower.

Thin margin: Charitable giving, GPU compute. Net-positive, but under 25% of cash outlay after fees at this income.

FROM THE CALCULATOR REPORT · CHARITABLE GIVING · W-2 INCOME

Client / Scenario

Client Name	**$500K W-2 income · New Jersey**
State	**New Jersey**
Filing Status	**Married Filing Jointly**
Strategy	**Charitable**
Report Date	**October 13, 2026**

Income Inputs

Net Business Ordinary Income	**$0**
Non-Business Ordinary Income	**$500,000**
Long-Term Capital Gains	**$0**
Total Income	**$500,000**
Adjusted Gross Income (AGI)	**$500,000**

Taxes: Before vs After (Current Year)

CATEGORY	BASELINE	AFTER STRATEGY	CURRENT-YEAR TAX SAVINGS
Federal	$102,608	$69,614	$32,994
State	$25,760	$25,760	$0
Total	**$128,368**	**$95,374**	$32,994

GROSS BENEFIT	TOTAL STRATEGY CHARGES	NET TAX BENEFIT	NET BENEFIT RATIO
$32,994	$27,500	$5,494	20.0%

Illustrated results only, to help you understand how these strategies work. Not guaranteed results. Use this for your education only.

$1M income in California

Married couple filing jointly, $1M of income (AGI). Estimated tax before any strategy: **$366,145** a year. California taxes income at up to 13.3%, so state savings add a lot.

STRATEGY	INCOME TYPE	CASH OUTLAY	DEDUCTION	YEAR-1 TAX BENEFIT	NET BENEFIT	% OF OUTLAY	MAKES SENSE?
Structured ownership	Business only	$160,000 incl. $60,000 to your own account	$800,000	$333,126	**$233,126**	**233.1%**	Yes
Charitable giving	W-2 or business	$108,912	$500,055	$206,267	**$97,354**	**89.4%**	Yes
AI / CRM tech	Business only	$50,000	$312,385	$145,380	**$95,380**	**190.8%**	Yes
Tiny homes	W-2 or business	$105,000	$513,200	$193,033	**$88,032**	**83.8%**	Yes
Solar ownership	W-2 or business	$127,924	$199,100	$210,901	**$82,976**	**64.9%**	Yes
GPU compute	W-2 or business	$55,000	$210,000	$82,228	**$27,228**	**49.5%**	Yes

Cash outlay includes all program fees. Net benefit = year-1 tax benefit minus cash outlay (any part that goes to your own account stays yours, so it is not counted as a cost), so the percentage shown is **after all fees**. GPU compute: tax effect at the $50K minimum, cash flow not included.

Solar, please note: (1) The **$100K minimum contribution** is a challenge for many households earning $200K to $400K. (2) These results **assume you paid federal tax at this same income level in each of the past three years**, so the solar credit can be carried back for a refund. Without that, the year-1 benefit is much lower.

Every strategy shown is positive in year 1 at this income. Net benefits still differ a lot, so review each with your CPA.

FROM THE CALCULATOR REPORT · STRUCTURED OWNERSHIP · BUSINESS INCOME

Client / Scenario

Client Name	**$1M business income · California**
State	**California**
Filing Status	**Married Filing Jointly**
Strategy	**Structured Ownership (Deferral)**
Report Date	**October 13, 2026**

Income Inputs

Net Business Ordinary Income	**$1,000,000**
Non-Business Ordinary Income	**$0**
Long-Term Capital Gains	**$0**
Total Income	**$1,000,000**
Adjusted Gross Income (AGI)	**$1,000,000**

Taxes: Before vs After (Current Year)

CATEGORY	BASELINE	AFTER STRATEGY	CURRENT-YEAR TAX SAVINGS
Federal	$280,251	$24,536	$255,715
State	$85,894	$8,483	$77,411
Total	**$366,145**	**$33,019**	$333,126

GROSS BENEFIT	TOTAL STRATEGY CHARGES	NET TAX BENEFIT	NET BENEFIT RATIO
$333,126	$100,000	$233,126	233.1%

Illustrated results only, to help you understand how these strategies work. Not guaranteed results. Use this for your education only.

$1M income in Texas

Married couple filing jointly, $1M of income (AGI). Estimated tax before any strategy: **$280,251** a year. Texas has no state income tax, so every dollar of benefit comes from federal tax alone.

STRATEGY	INCOME TYPE	CASH OUTLAY	DEDUCTION	YEAR-1 TAX BENEFIT	NET BENEFIT	% OF OUTLAY	MAKES SENSE?
Structured ownership	Business only	$160,000 incl. $60,000 to your own account	$800,000	$253,911	**$153,911**	**153.9%**	Yes
Solar ownership	W-2 or business	$127,924	$199,100	$206,401	**$78,476**	**61.3%**	Yes
AI / CRM tech	Business only	$50,000	$312,385	$113,317	**$63,317**	**126.6%**	Yes
Tiny homes	W-2 or business	$75,000	$355,000	$128,232	**$53,232**	**71.0%**	Yes
Charitable giving	W-2 or business	$111,112	$500,055	$163,356	**$52,243**	**47.0%**	Yes
GPU compute	W-2 or business	$55,000	$210,000	$77,482	**$22,482**	**40.9%**	Yes

Cash outlay includes all program fees. Net benefit = year-1 tax benefit minus cash outlay (any part that goes to your own account stays yours, so it is not counted as a cost), so the percentage shown is **after all fees**. GPU compute: tax effect at the $50K minimum, cash flow not included.

Solar, please note: (1) The **$100K minimum contribution** is a challenge for many households earning $200K to $400K. (2) These results **assume you paid federal tax at this same income level in each of the past three years**, so the solar credit can be carried back for a refund. Without that, the year-1 benefit is much lower.

Every strategy shown is positive in year 1 at this income. Net benefits still differ a lot, so review each with your CPA.

FROM THE CALCULATOR REPORT · SOLAR OWNERSHIP · W-2 INCOME

Client / Scenario

Client Name	**$1M W-2 income · Texas**
State	**Texas**
Filing Status	**Married Filing Jointly**
Strategy	**Solar**
Report Date	**October 13, 2026**

Income Inputs

Net Business Ordinary Income	**$0**
Non-Business Ordinary Income	**$1,000,000**
Long-Term Capital Gains	**$0**
Total Income	**$1,000,000**
Adjusted Gross Income (AGI)	**$1,000,000**

Taxes: Before vs After (Current Year)

CATEGORY	BASELINE	AFTER STRATEGY	CURRENT-YEAR TAX SAVINGS
Federal	$280,251	$73,850	$206,401
State	$0	$0	$0
Total	**$280,251**	**$73,850**	**$206,401**

GROSS BENEFIT	TOTAL STRATEGY CHARGES	NET TAX BENEFIT	NET BENEFIT RATIO
$206,400	$127,924	$78,476	61.3%

Illustrated results only, to help you understand how these strategies work. Not guaranteed results. Use this for your education only.

$1M income in New Jersey

Married couple filing jointly, $1M of income (AGI). Estimated tax before any strategy: **$350,024** a year. New Jersey taxes income at up to 10.75%, but it limits some deductions, so results land between California and Texas.

STRATEGY	INCOME TYPE	CASH OUTLAY	DEDUCTION	YEAR-1 TAX BENEFIT	NET BENEFIT	% OF OUTLAY	MAKES SENSE?
Structured ownership	Business only	$160,000 incl. $60,000 to your own account	$800,000	$318,838	**$218,837**	**218.8%**	Yes
AI / CRM tech	Business only	$50,000	$312,385	$141,338	**$91,338**	**182.7%**	Yes
Tiny homes	W-2 or business	$105,000	$513,200	$190,927	**$85,926**	**81.8%**	Yes
Solar ownership	W-2 or business	$127,924	$199,100	$209,973	**$82,048**	**64.1%**	Yes
Charitable giving	W-2 or business	$108,912	$500,055	$163,356	**$54,443**	**50.0%**	Yes
GPU compute	W-2 or business	$55,000	$210,000	$81,250	**$26,249**	**47.7%**	Yes

Cash outlay includes all program fees. Net benefit = year-1 tax benefit minus cash outlay (any part that goes to your own account stays yours, so it is not counted as a cost), so the percentage shown is **after all fees**. GPU compute: tax effect at the $50K minimum, cash flow not included.

Solar, please note: (1) The **$100K minimum contribution** is a challenge for many households earning $200K to $400K. (2) These results **assume you paid federal tax at this same income level in each of the past three years**, so the solar credit can be carried back for a refund. Without that, the year-1 benefit is much lower.

Every strategy shown is positive in year 1 at this income. Net benefits still differ a lot, so review each with your CPA.

FROM THE CALCULATOR REPORT · AI / CRM TECH · BUSINESS INCOME

Client / Scenario

Client Name	**$1M business income · New Jersey**
State	**New Jersey**
Filing Status	**Married Filing Jointly**
Strategy	**AI & CRM Technology Package**
Report Date	**October 13, 2026**

Income Inputs

Net Business Ordinary Income	**$1,000,000**
Non-Business Ordinary Income	**$0**
Long-Term Capital Gains	**$0**
Total Income	**$1,000,000**
Adjusted Gross Income (AGI)	**$1,000,000**

Taxes: Before vs After (Current Year)

CATEGORY	BASELINE	AFTER STRATEGY	CURRENT-YEAR TAX SAVINGS
Federal	$280,251	$166,934	$113,317
State	$69,773	$41,752	$28,021
Total	**$350,024**	**$208,686**	$141,338

GROSS BENEFIT	TOTAL STRATEGY CHARGES	NET TAX BENEFIT	NET BENEFIT RATIO
$141,338	$50,000	$91,338	182.7%

Illustrated results only, to help you understand how these strategies work. Not guaranteed results. Use this for your education only.

YOUR WORKSHEET

My Tax Strategy Worksheet

Five minutes, no numbers needed. Fill it in by hand, then bring it to your 1-on-1 session or share it with your CPA. Prefer to fill it in online? It's at **oneaspirelearn.netlify.app/#worksheet**, where you can print it or send it to me.

1 · WHERE COULD I USE HELP? Check all that apply.

- ☐ **Overpaying taxes**
  I suspect I pay more than I need to, but I don't know where to start.
- ☐ **Missed deductions**
  I think I may be missing deductions or credits I qualify for.
- ☐ **Business structure**
  I own a business or side business and I'm not sure my structure fits.
- ☐ **No year-round plan**
  I file in April without any planning during the year.
- ☐ **Estate and family**
  I've built assets and want to plan how they pass to my family.
- ☐ **Records and documentation**
  I'm not confident my records and filings are well documented.

2 · WHAT MATTERS MOST TO ME? Pick up to 3.

- ☐ **Keep more of what I earn**
  Lower my tax bill within the law.
- ☐ **Fewer April surprises**
  A documented plan so tax season isn't stressful.
- ☐ **Room for my goals**
  Put what I don't pay in taxes toward savings, family or giving.
- ☐ **Better business decisions**
  Decide on what's best for my goals, with the tax side planned.
- ☐ **Protect my family's future**
  Plan how my assets pass to the people I choose.
- ☐ **Be intentional**
  Plan ahead instead of hoping for the best.

3 · MY QUICK SNAPSHOT

Household income ◯ Under $100K ◯ $100K to $200K ◯ $200K to $500K ◯ Over $500K

Type of income ◯ W-2 employee ◯ Self-employed ◯ Business owner ◯ Mostly capital gains ◯ Several sources

Where I am ◯ Just learning ◯ Exploring options ◯ Ready to talk this year

4 · ANYTHING ELSE I'D LIKE TO COVER (no account or Social Security numbers, please)

NEXT STEPS

1. The more boxes you checked in section 1, the more there may be to talk through. 2. Start with your top priority from section 2. 3. Bring this page to your 1-on-1 session, and review any strategy with your own CPA before you decide. Your consultant's contact details are on the next page.

Educational only, not tax, legal or investment advice. This worksheet doesn't estimate savings; what applies to you depends on your own situation and your CPA's review.

NEXT STEPS

Keep learning, at your own pace

These strategies depend on your income type, timing and documentation. If you'd like to learn more, these steps are free.

1. Join a free webinar

Hear tax strategists, CPAs and providers explain how these programs work, and ask your questions live.

2. Book a 1-on-1 session

A private, no-obligation conversation about which strategies are worth learning more about.

3. Review with your CPA

Bring the "Good to know" notes to your own CPA or tax attorney.

Raj Gottapu · One Aspire LLC

Financial education on tax strategies and alternative investments. I bring experts into webinars; you review the information and make your own decisions.

Phone 805-807-0783

Email oneaspire111@gmail.com

Book calendly.com/grajgopal

HOW WE'RE PAID

There is no fee to clients. One Aspire may receive a consulting fee from program providers. We'll tell you before you proceed with any provider.

Important disclosures. This document is educational and reflects program terms as represented by each sponsor at the time of writing. It is not investment, tax or legal advice, and it is not an offer or solicitation to buy or sell any security. One Aspire LLC provides financial education only and is not a registered broker-dealer, investment adviser, certified public accountant, enrolled agent, tax preparer or law firm, and does not hold any securities, insurance, tax, accounting or legal license. The information is general in nature and is not intended to address the circumstances of any particular individual or entity. Ratios and figures are illustrative and subject to change; no tax result is guaranteed, and the IRS or a state tax authority may disagree with the tax treatment of any strategy. Please review any of these strategies, particularly the promissory-note and financing terms, with your own CPA or tax attorney before implementing. © 2026 One Aspire LLC, Oregon.