Professional Alliances with Alpha Innovation Partners

A fiduciary-first advisory platform built on advanced tax mitigation, independent brokerage, and strategic professional alliances — helping clients save **hundreds of thousands to millions** in taxes.

Explore Our Solutions ↓

Partner With Us ↓

ALPHA INNOVATION PARTNERS
NEXT GENERATION ADVISORS

Our Firm: Pursuit of Holistic Alpha

Alpha Innovation Partners operates as an **Independent Brokerage & Fiduciary RIA** with **110+ Licensed Brokers**, including **30+ Strategic Professional Alliances**. Our platform is fiduciary-first — legally and ethically required to act in the best interest of clients, not insurance companies or investment sponsors.

Alliance Partners

CPAs, Enrolled Agents, Tax & Estate Planning Attorneys, Business Brokers, Lenders, and Commercial Real Estate Professionals.

60+ Top-Rated Carriers

Independence allows tailored case design, carrier-agnostic recommendations, and superior underwriting flexibility.

Revenue Sharing (50/50)

Licensed pros share net commission from advanced planning cases they introduce. No need to sell — just refer or co-position.

Grow Your Practice

Add high-value planning without changing your core business. Co-branded client experience & white-glove support included.

Advanced Solutions Overview

Our in-house experts — Attorneys, TPAs, and Advisors — collaborate to handle complex cases using a full suite of advanced tax mitigation strategies. Endorsed by **CAMICO** and **Cal CPA**.

Tax-Deductible Retirement Plans

SEPs, SIMPLEs, 401(k), Defined Benefit, Cash Balance Pensions, 412(e)(3)

Cap Gains Reduction

Charitable Remainder Trusts (CRTs), Deferred Sales Trusts (DSTs)

Cost Segregation

Accelerate deductions, improve cash flow, maximize ROI on real estate

Premium Finance

VRDO-based premium funding for large life insurance policies with arbitrage potential

CAMICO®
Insurance created by CPAs, for CPAs

Cal CPA

Solution #1: Qualified Retirement Plans

Help clients **make up for lost time** with tax-deductible contributions, possible 199A benefits, guaranteed retirement income, and elimination of sequence-of-returns risk.

Feature	Defined Contribution (DC)	Defined Benefit (DB)
Retirement Benefit	However Much Accumulated	Guaranteed Annual Income
Contributions	Employer & Employees	Employer Only
Investment Risk	Employer and/or Employee	Employer
Plan Types	SEP, Profit Sharing, 401(k)	Traditional DB, Cash Balance, 412(e)(3)

Example — Owner, Age 55, $330K Compensation, No Employees: 401(k) = $30,000 | Profit Sharing = $66,000 | Cash Balance = $252,321 | Traditional DB = $300,477 | 412(e)(3) Fully Insured = $428,014

Retirement Plan Contribution Limits (2026) & Dentist Case Study

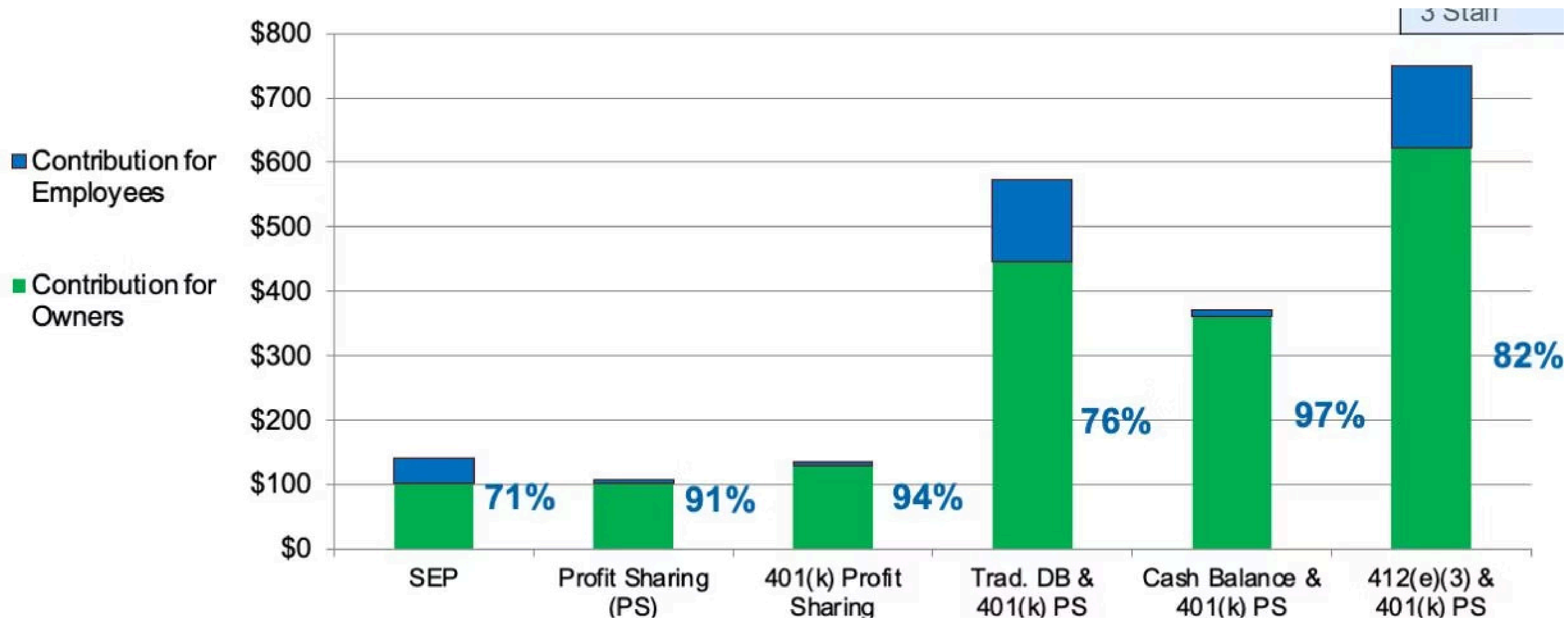
Max Contributions by Age (Salary $360K)

Plan Type	Age 40	Age 50	Age 60
401(k) PS	$72,000	$80,000	$83,250
Defined Benefit	$150,921	$243,891	$330,780
Cash Balance	$124,653	$204,672	$337,053
412(e)(3) DB	$168,236	$356,439	$407,161

Dentist Case Study: Owner Allocation

2 dentists (ages 52 & 39), 80%/20% ownership, earning $500K/$200K. 5 employees. Maximizing owners while minimizing employee contributions:

Plan	Owner %	Total
Cash Balance & 401(k) PS	97%	$390K
412(e)(3) & 401(k) PS	82%	$791K
Trad. DB & 401(k) PS	76%	$603K



The **Cash Balance & 401(k) PS** combination directs **97%** of contributions to owners. The **412(e)(3) & 401(k) PS** delivers the highest total at **$790,825** with $316,330 in tax savings (at 40%). A 55-year-old professor with $50K Schedule C income can contribute the full amount via a CB + 401(k) combination: $25,000 CB + $21,468 401(k) + $3,532 ½ SE Tax = **$50,000 total deduction**.

Solution #2: CRT & Capital Gains Reduction

A **Charitable Remainder Trust (CRT)** is an irrevocable, IRS-recognized tax-exempt trust that defers or eliminates immediate capital gains on appreciated assets, provides a steady income stream, an upfront charitable deduction, and reduces the taxable estate.

Sell Without Immediate Tax

The trust sells assets tax-free, unlocking full reinvestment potential and diversification out of concentrated positions.

Income Flexibility

Structure payments for retirement, large expenses, or future planning — lifetime or term.

Wealth Leverage

Often paired with life insurance (ILITs) to replace or increase inheritance for heirs.

CRT Example: Client, age 62, holds $8MM in Apple stock and wants to sell $6MM — avoiding **$1,999,375** in capital gains tax. A CRUT at 7% distribution yields **$420,000/year in Year 1**, a charitable deduction of **$1,325,460**, and a trust value that grows to over **$28M by age 100**.

Solution #2 (cont.): Deferred Sales Trust (DST)

A **Deferred Sales Trust (DST)** is a legal tax strategy under **IRC §453** that allows sellers of highly appreciated assets to defer capital gains taxes. Instead of receiving proceeds directly, they're placed into a trust that invests the funds and pays distributions over time — taxes deferred until distributions are received.

$6M

Asset Value

Stocks with $510K basis — almost entirely gain

7%

Distribution Goal

Annual payout target for client age 62

$420K

DST Annual Income

vs. $304,710/year after outright sale

$2.3M

20-Year Advantage

DST generates ~$8.4M vs. ~$6.1M outright over 20 years

Key Insights: By not paying ~$1.6M in immediate capital gains tax, the full $6M keeps working for the client. The 7% payout creates ~$115K more annual income versus an outright sale. DST also allows control over income timing, possible deferral for heirs, and diversification out of concentrated stock positions.

Solution #3: Cost Segregation Study

A detailed engineering-based cost segregation study reclassifies building components into shorter depreciation lives (5, 7, and 15 years), generating **larger upfront deductions, improved cash flow, and deferred taxes** — maximizing ROI at acquisition.

Property Classifications

Class	Life	Examples
Real Property	39/27.5 yrs	Roof, HVAC, Plumbing
Land Improvements	15 yrs	Parking Lots, Landscaping
Personal Property	5/7 yrs	Carpet, Cabinetry, Flooring

Case Study: Office/Retail Building ($1.325M)

5-Year Assets: $159,000 | 7-Year Assets: $39,750 | 15-Year Assets: $198,750

Year 1 Increased Depreciation: $392,404

Year 1 Tax Savings: $137,341

Present Value of Total Tax Savings over study period: **$95,055**

Bonus Depreciation (OBBBA): Starting 1/20/25, bonus depreciation is restored to **100% permanently** for eligible property with a recovery period of 20 years or less — making cost segregation more powerful than ever.

Solution #4: Premium Funding (VRDO)

Premium Financing allows clients to borrow money to pay life insurance premiums instead of using their own capital. Using **Variable Rate Demand Obligation (VRDO)** financing — short-term, tax-exempt municipal bonds — clients access low floating rates to fund large policies while preserving liquidity and achieving arbitrage between borrowing costs and policy crediting rates.

Leverage

Preserve capital instead of tying it up in premiums

Arbitrage

Borrow at low VRDO rates while cash values grow at higher crediting rates

Tax Efficiency

VRDOs are often tax-exempt, reducing effective borrowing cost

Liquidity

Capital stays invested elsewhere instead of being diverted to premiums

High net worth individuals use premium-funded life insurance for **estate equalization, business succession, charitable donations, tax-deferred income,** and **deferred compensation plans**. Supported by leading banks including Goldman Sachs, JPMorgan, Wells Fargo, and BNY Mellon, with law firm partners including Orrick Herrington and Greenberg Traurig.

Professional Alliance Success Stories

Real results for real clients — and real revenue for our alliance partners.

CPA — Bay Area

Referred a 59-year-old client earning $7MM in S-Corp net profits. Proposed a 412(e)(3) Plan ($1.45MM contribution), VRDO Premium Funding ($1.4MM/yr, $16MM death benefit), and Cost Seg on $7.2MM commercial property. Client gained **$2.1MM in additional deductions** and $16MM in estate liquidity. **CPA earned $590,000 in commissions.**

Estate Planning Attorney

Referred an engineer, age 51, with $13MM in a single highly appreciated stock. Needed $420K/year to retire. Proposed $6.7MM into a CRT at 7–8% average growth with 7% distribution. Created a **lifetime growing income stream of $420K+** with massive deductions. **Attorney's firm earned $167,500 in commissions + $5,000 for CRT setup.**

Commercial Real Estate Broker

Client, age 64, had $9MM (90% of wealth) in a single appreciated commercial building. Used a combination of **CRT, DST, and 1031 exchange into a Cost Seg property**. Reduced capital gains tax to **$0**. **Broker earned $157,500 in commissions.**

Medicare Agent

Referred a 67-year-old retiree with $2.8MM in IRA assets and $180K of annual taxable income from consulting. Proposed a qualified retirement plan rollover strategy paired with premium-funded life insurance through VRDO financing to reduce current taxable withdrawals and create tax-advantaged legacy liquidity. Client lowered taxable income by **$94K per year** while preserving retirement cash flow. **Agent earned $42,500 in commissions.**

Business Broker

Referred a 58-year-old owner selling a manufacturing company for $11.5MM with $3.2MM in recapture and capital gains exposure. Structured the exit using a CRT/DST combination plus a 412(e)(3) qualified plan for the final pre-sale year. Client deferred a large portion of tax, secured **$385K of annual income**, and preserved downside protection on reinvested proceeds. **Broker earned $198,000 in commissions.**

Real Estate Agent

Referred a 62-year-old investor with $6.4MM in concentrated appreciated rental properties and $310K in annual net income. Used cost segregation on a newly acquired commercial building, then repositioned part of the portfolio into a DST to reduce active management and improve tax efficiency. Client generated **$214K in first-year deductions** and improved after-tax cash flow. **Agent earned $76,500 in commissions.**

Enrolled Agent

Referred a 45-year-old physician with $1.9MM in practice income and a growing tax bill. Implemented a 401(k) cash balance plan alongside cost segregation on an office building and coordinated premium funding for a permanent policy to move excess cash into a tax-favored strategy. Client created **$528K in deductions** and built long-term tax-free liquidity for the family. **EA earned $61,000 in commissions.**

Bookkeeper

Referred a 54-year-old restaurant owner with $4.7MM in annual gross receipts and multiple locations. The strategy combined a qualified retirement plan for the owner group, cost segregation on a recently renovated property, and VRDO premium funding to protect operating capital while building estate value. Client reduced taxable income by **$312K** and improved cash reserves across the business. **Bookkeeper earned $34,750 in commissions.**

Ready to grow your practice and revenue? Partner with Alpha Innovation Partners — no need to sell, just refer or co-position. Your clients win. You win.

Let's Have a Conversation

For a candid and confidential conversation on how the Alpha Innovation Partners Professional Alliance Program might be something for you to consider for yourself and your company, reach out to:

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