

This is An Insanely Valuable

IRS Code-Breaking Guide



You're Not Overpaying Taxes by Accident

If you're paying over \$50,000+ a year in taxes, it's not because you're doing something wrong — it's because you're doing everything the IRS expects you to. And they're counting on that.

This guide breaks open the IRS Code — and the strategies the wealthy use to legally stop the bleeding.

1. Cost Segregation Accelerated Depreciation

Strategy: Accelerate depreciation on real estate assets to take massive deductions in the early years.

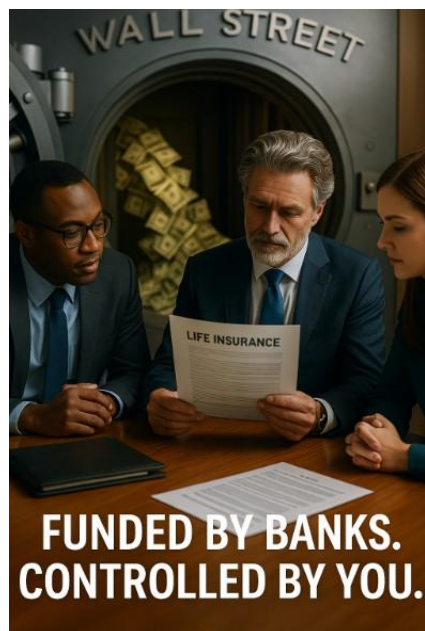
- **Best For:** Real estate investors, business owners with property
- **Estimated Tax Savings:** \$100K–\$500K+ per property
- **Required Resources:** CPA with cost seg experience, engineering study
- **IRS Code Reference:** §168(k), §179
- **Effort vs. Benefit:** 4/10 effort | 9/10 benefit



2. Premium-Financed Life Insurance

Strategy: Use bank or Wall Street funding to finance large policies for estate planning, tax-free retirement, or key-person protection.

- **Best For:** \$2M+ net worth individuals and business owners
- **Estimated Tax Savings:** \$100K–\$5M (estate/wealth tax offset)
- **Required Resources:** Facilitator, underwriter, attorney
- **IRS Code Reference:** §101(a), §7702
- **Effort vs. Benefit:** 6/10 effort | 10/10 benefit



3. 831(b) Micro-Captive Insurance

Strategy: Form your own insurance company to self-insure business risks and deduct premiums

- **Best For:** Businesses with \$1M+ in profit and operational risk
- **Estimated Tax Savings:** \$100K–\$2.6M/year
- **Required Resources:** 831(b) specialist, captive manager, attorney
- **IRS Code Reference:** §831(b)
- **Effort vs. Benefit:** 8/10 effort | 10/10 benefit



4. Defined Benefit & Cash Balance Plans

Strategy: Maximize tax-deductible retirement contributions far beyond 401(k) limits

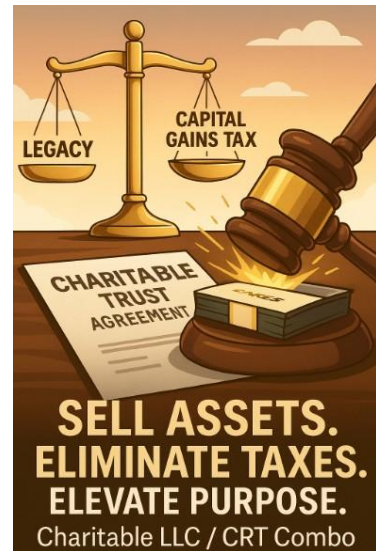
- **Best For:** High-income earners with consistent W2 income
- **Estimated Tax Savings:** \$50K–\$300K/year
- **Required Resources:** Third-party administrator (TPA), actuary
- **IRS Code Reference:** §412, §404(a)(1)(A)
- **Effort vs. Benefit:** 5/10 effort | 8/10 benefit



5. Charitable LLC / CRT Combo

Strategy: Use charitable structures to eliminate capital gains tax and redirect to heirs or causes

- **Best For:** Business owners selling a company or real estate
- **Estimated Tax Savings:** \$250K–Millions (one-time)
- **Required Resources:** Tax attorney, estate planner
- **IRS Code Reference:** §664, §501(c)(3)
- **Effort vs. Benefit:** 7/10 effort | 10/10 benefit



6. Bonus: R&D Tax Credits

Strategy: Claim generous credits for qualifying product/process development — even for internal tools

- **Best For:** Manufacturers, tech firms, engineers, architects
- **Estimated Tax Savings:** \$30K–\$250K/year
- **Required Resources:** R&D credit firm, CPA
- **IRS Code Reference:** §41
- **Effort vs. Benefit:** 3/10 effort | 7/10 benefit



Final Thoughts

If your advisor hasn't mentioned half of what's in this guide... you don't have a tax strategy — you have a tax surrender.

Every dollar you overpay is one less you'll ever use to protect your family, build your legacy, or reinvest in your business. You've done well. Now it's time to **defend it well**.

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Book Your Private Tax Strategy Call with Dan Hatcher — Financial Strategist & Creator of the Razor Edge Wealth Defense System

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