The Year-Round Tax Advisor

Turning client anxiety into the CPA’s biggest opportunity

In partnership with

Jump

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Overview

Drawing on almost 1,000 financial advisor-client meetings over the past year, this paper examines what clients are actually saying about taxes, where they're saying it, and what it reveals about their relationship with their CPA. The findings also point to a clear opportunity for tax professionals — the clients with the most anxiety are the ones whose CPAs are least engaged, and what those clients want is well within any firm's reach.

Key takeaways:

Tax strategy is a year-round client priority

79%

of advisor/client meetings discussed tax strategy every month of the year, and clients initiated those conversations more times than nearly any other planning topic.

Client tax anxiety and CPA dissatisfaction are directly correlated

Clients who expressed any tax fear were

3.6X

more likely to be dissatisfied with their CPA, and the pattern holds across every fear type that this paper analyzed.

Dissatisfaction is almost never about fees or technical disputes

NEARLY

80%

of client complaints are due to errors, poor responsiveness, and lack of proactive planning, meaning the bar for firms to retain and grow a client base is a service standard, not a technical one.

Source: Jump 2026

Tax strategy shows up in every meeting

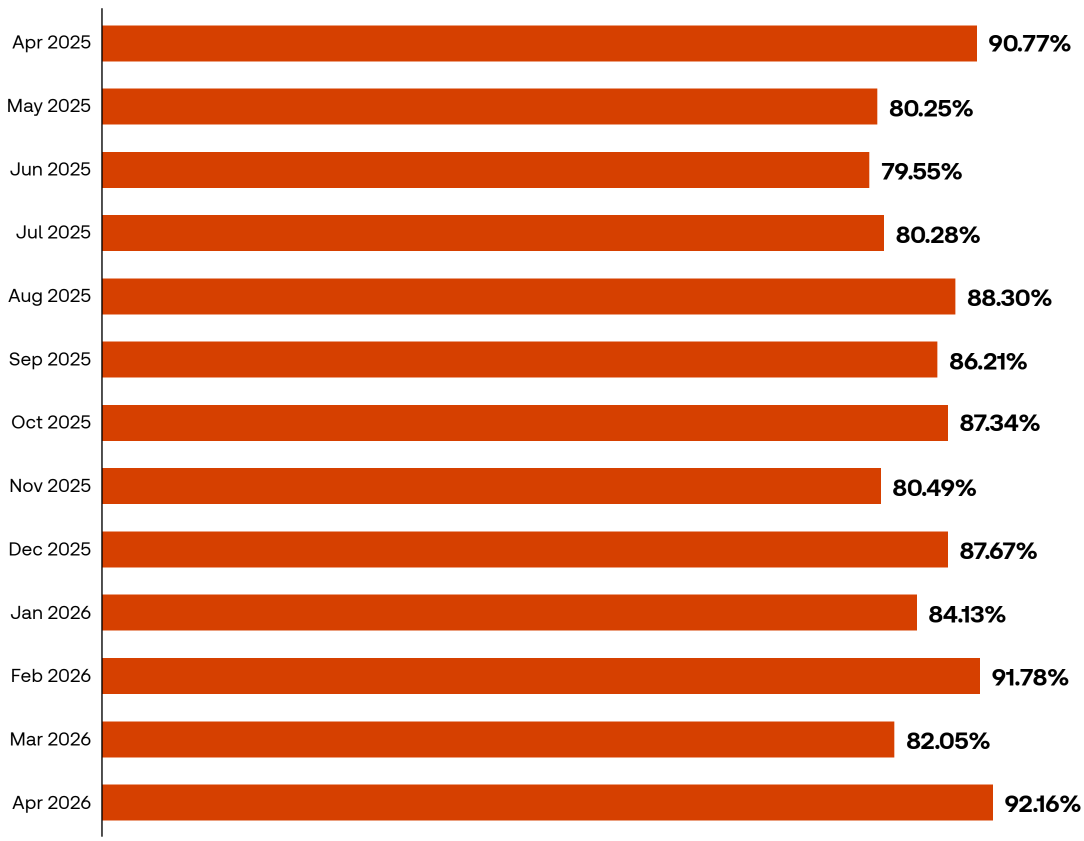
The first point that the data makes clear is that the demand for year-round tax dialogue already exists. Tax strategy was discussed in at least 79% of meetings every month of the year, with April ranking among the months in which there was the highest frequency of tax strategy discussions. February too showed a notable spike in discussions, likely driven by pre-season client reviews.

Indeed, clients initiate tax strategy discussions at a meaningfully higher rate than they initiate conversations on other topics, with advisors starting the conversation roughly two-thirds of the time overall. Tax strategy discussions occupied an average of 8.68 minutes per meeting, representing approximately 16% of a typical 52-minute session.

Clearly, clients are already bringing this into the room — the question is whether their CPA is there to meet them.

FIGURE 1:

Did the advisor and client discuss taxation strategy at any point during this meeting?



Source: Jump 2026

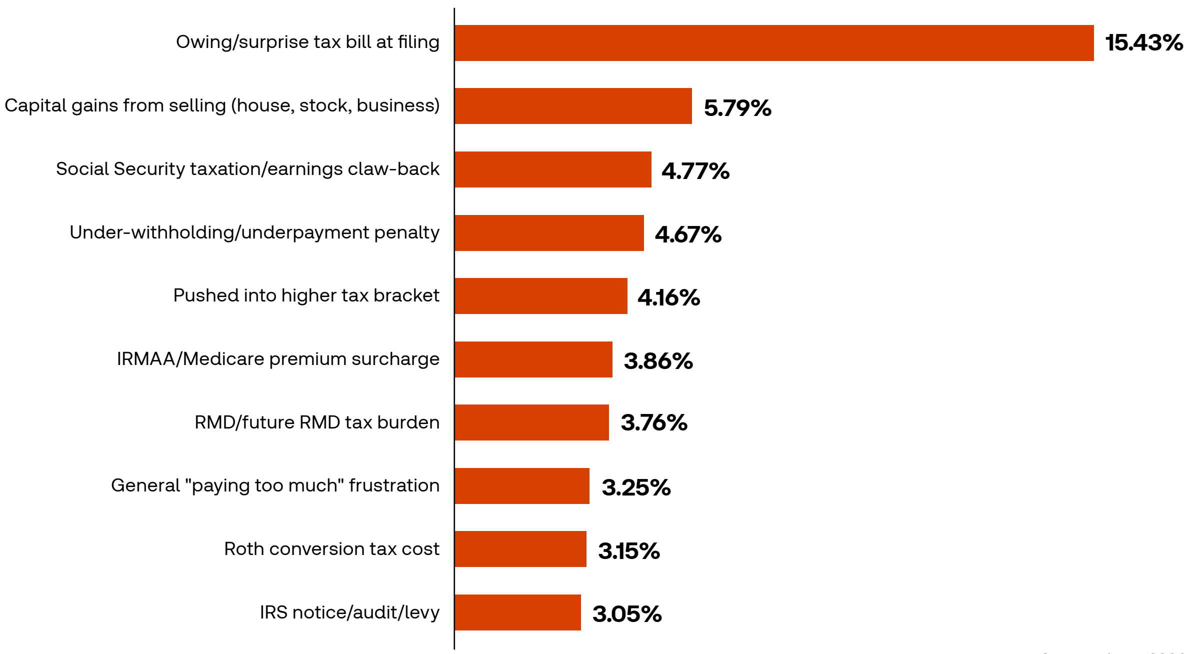
Clients bring specific fears, goals, and triggers

The topics that clients raise are not abstract or academic. They are concrete, predictable, and tied to real-life events. Knowing what clients fear, what they want, and what life events drive their tax conversations gives any CPA a clear roadmap for proactive outreach.

For example, the most commonly expressed client tax fear was owing more than anticipated, with capital gains from a significant sale ranking second. Interestingly, those fears ranked #2 through #10 were separated by a margin of less than 3 percentage points, suggesting that anxiety is broadly distributed rather than concentrated in one area.

FIGURE 2:

Did the client express any fears, concerns, or anxieties related to taxation strategy during this meeting?



Source: Jump 2026

Reducing overall tax burden was the most frequently stated client goal, with just over one-quarter (27%) of tax discussions mentioning it, followed by Roth conversions and adjustments to withholding. Client questions about taxation were distributed broadly across topics, with required minimum distributions (RMDs) rules ranking first, followed by withholding levels and capital gains treatment — with a spread between the top and 10th most common questions of less than 5 percentage points. Further, RMDs and capital-gains-generating sales were the most frequently cited tax-triggering events, with capital gain events from investment sales collectively representing more than one-third (36%) of all events referenced.

Taken together, this is a predictable universe of concerns — one that CPAs can build a proactive practice around.

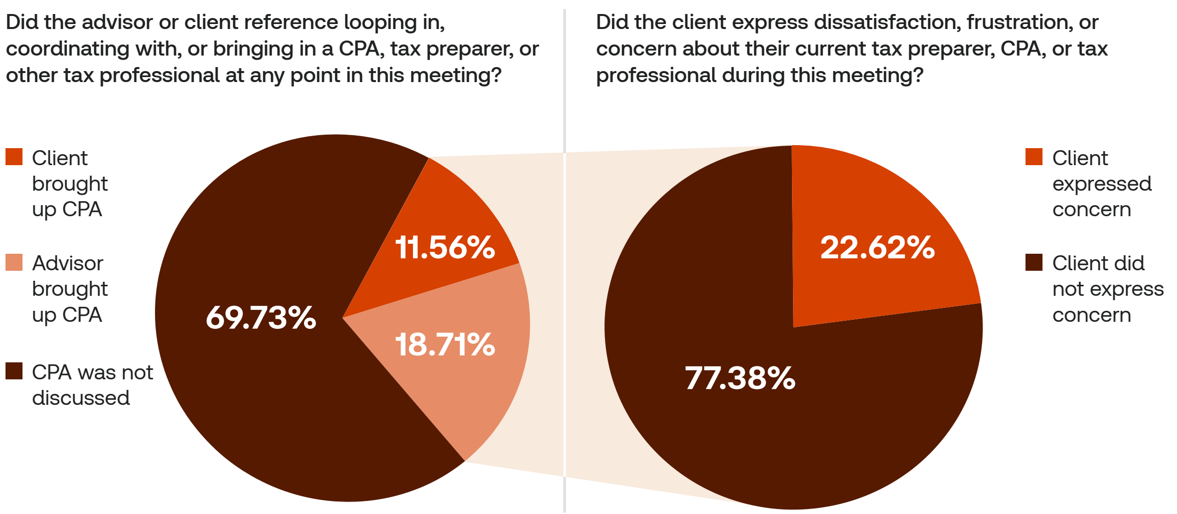
Clients who discuss their CPAs often express dissatisfaction

Before going deeper into the pattern, the baseline matters. Among clients who brought up their CPA in an advisor meeting, 23% of them expressed dissatisfaction with their CPA. This is a meaningful share that is actively open to forming a different kind of relationship.

One caution on this interpretation, however. This percentage of dissatisfied clients applies only to clients who *discussed their CPA* — not to *all* clients. Those clients who raise their CPA unprompted may be more likely to do so because they are dissatisfied, which would naturally inject some bias to move this figure upward.

FIGURE 3:

23% of clients that discussed their CPA expressed dissatisfaction about their CPA.



Source: Jump 2026

Tax fear tracks with CPA disengagement

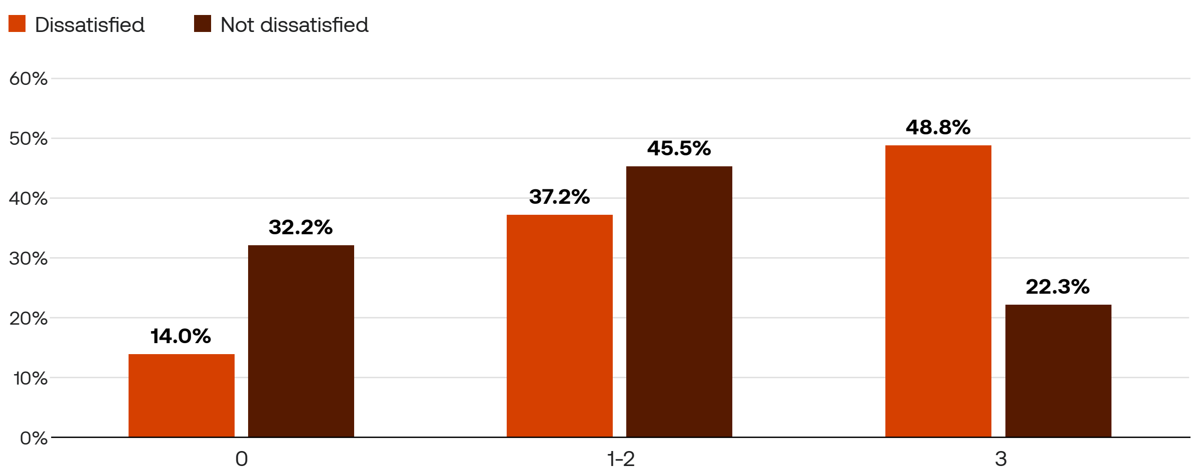
Our survey also showed that client anxiety and CPA dissatisfaction move together. Dissatisfied clients carry more tax fears. For example, almost half of dissatisfied clients cite three or more tax fears, compared to just 22% of non-dissatisfied clients citing that number of tax fears. Not surprisingly, just 14% of dissatisfied clients express no tax fears, compared to almost one-third of non-dissatisfied clients.

Indeed, clients who expressed *any* tax fear were 3.6-times more likely to be dissatisfied with their CPA. Engagement, more than any technical capability, is the single biggest driver of client confidence.

FIGURE 4:

Clients who express any tax fear are 3.6x more likely to be dissatisfied with their CPA

Tax fear count by CPA satisfaction



Source: Jump 2026

The pattern holds across every fear type

This dynamic seems to hold across fear types, although the size of the gap can vary. Dissatisfied clients are far more likely to cite fears of penalties or underpayments and owing a large tax bill than are non-dissatisfied clients, with the latter showing a 15-percentage-point gap between the two groups. However, the gap narrows on fears of capital gains to 7 percentage points and higher tax bracket or rate, about 2 percentage points.

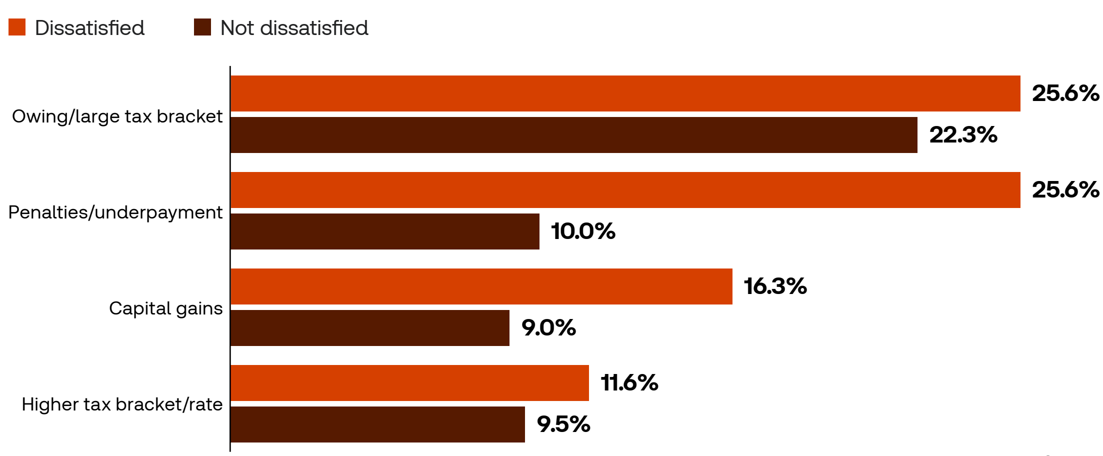
This shows that the concerns of being caught *off guard* — by penalties or unexpected bills — separate dissatisfied clients most sharply. This clearly points to proactive planning as the differentiator rather than any single technical topic.

The larger implication is straightforward: There is no safe corner of the tax conversation in which clients aren't paying attention.

FIGURE 5:

Clients dissatisfied with their CPA are more likely to possess certain fears

Tax fear count by CPA satisfaction



Source: Jump 2026

Dissatisfaction is about execution, not price

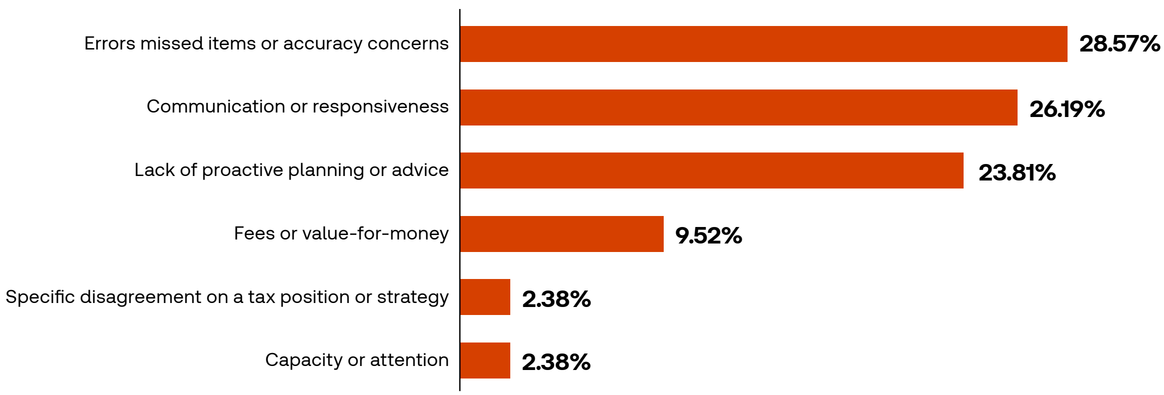
When clients are unhappy with their CPAs, it is almost never about fees or technical disagreement. Errors or accuracy concerns, communication or responsiveness, and lack of proactive planning together account for more than three-quarters of clients citing one of those reasons clients for why they are dissatisfied with their CPAs. Meanwhile, fees rank a distant fourth with less than 10% of clients citing fees as a primary reason for dissatisfaction.

That means that the bar to delight clients is a service standard, not a technical breakthrough — and for most firms, it's achievable without adding headcount or overhauling systems.

FIGURE 6:

Dissatisfaction is driven by execution and communication, not price or tax positions

Primary reason client was dissatisfied with CPA



Source: Jump 2026

The opportunity for CPAs

Here's why this is urgent rather than optional: The CPA isn't the only professional in the room. A client's financial advisor is already having these tax conversations, is already engaged, and is already positioned to become the client's go-to tax resource if the CPA doesn't get there first.

A dissatisfied client doesn't just complain quietly — many redirect their trust to whomever is actually showing up. That reframes everything that follows as a strategy for defending the relationship, not merely a service upgrade.

The evidence across this data all points in one direction: Engaged CPAs are the single biggest driver of client tax confidence. The clients with the most anxiety are the ones whose CPAs are least present. Yet, what these clients want is achievable — accuracy, responsiveness, and proactive planning — with less worry over fees or technical mastery. Tax firms that build year-round engagement around these findings will see it show up directly in client confidence, retention, and referrals.

While client fears are predictable and their goals consistent, it's the calendar itself that provides a natural framework for when CPAs should act. The table below maps in which quarter of the year specific client fears are most likely to surface, the triggers that drive them, and the proactive steps CPAs can take to get ahead of the conversation before clients bring it to their financial advisor instead.

Quarter	Client fear	Calendar trigger	Proactive CPA step
Q1 (Jan–Apr)	Owing a surprise tax bill at filing	Filing deadline approaches; forms such as W-2s, 1099s, and K-1s arrive	Review expected liability and withholding before the return is even filed to eliminate surprises
Q2 (Apr–Jun)	Underpayment penalty; "*paying too much*" frustration	Q1 estimated payment due April 15; bonus/RSU vesting season	Confirm safe-harbor withholding and estimated payment status; flag early-year capital events
Q3 (Jul–Sep)	Capital gains from selling (home, stock, business); Roth conversion cost	Peak home-sale season; mid-year income now visible	Run a mid-year tax projection; model remaining Roth conversion room before year-end
Q4 (Oct–Dec)	RMD burden; IRMAA surcharge; bracket creep	RMD deadline is Dec. 31; tax-loss harvesting window; charitable/QCD deadline	Confirm RMDs and QCDs were executed by the client's advisor or custodian; flag remaining tax-loss harvesting opportunities to the advisor; finalize year-end bracket management

Turning this into practice doesn't require a strategic overhaul — it takes three steps, each building on the last. First, identify where the gaps actually are, then fix what's operationally broken, and only then layer in the more advanced moves that separate a good firm from a great one.

Step 1: Audit before you act

Before building anything new, a CPA should honestly ask themselves questions such as:

- **When do we currently talk to clients about taxes?** Only at filing, or only when they ask? Most firms will find the answer is *reactive*, and this is exactly the gap that the data describes.
- **How fast do we actually respond, in practice — not in intention?** Pull the last 20 client emails or calls and time the real-response gap. Most firms overestimate their own responsiveness.
- **Do we know which clients had a capital event, RMD, or conversion this year** — without being told by the client? If your client information relies mostly on the client volunteering it, that's the core problem the data identifies.
- **When a client leaves or complains, do we know why?** By default, most tax firms attribute churn to fees; however, the data says fees are rarely the real reason.

This self-audit alone often reveals that a firm's self-image ("*We're responsive*" "*We're proactive*") often doesn't match client experience. This is consistent with why the client dissatisfaction rate sits at 23% even among firms that likely believe they're doing fine.

Step 2: Practical, near-term moves

Once the gaps are visible, the fixes are operational, not strategic. Some actions to take include:

- **Segment clients by trigger exposure, not just by revenue or complexity** — The data already lets you know where to start: Capital gain events account for more than one-third of all tax-triggering events referenced by clients — more than any other trigger — followed by RMDs and Roth conversions. A client with any of these events upcoming is a near-term risk regardless of how easy their return otherwise is.
- **Set one visible response-time commitment and actually track adherence to it** —Penalties and underpayment fears separate dissatisfied clients from satisfied ones more sharply than almost any other fear, with a 15-percentage-point gap between the two groups. Yet much of that gap is about the fear of being caught off guard, not about technical skill, and a visible response commitment closes it directly.
- **Build a short list of "reach out first" events, in the order the data ranks them** — Start with capital gain events, then RMDs, and then Roth conversions, as the data dictates. Then, assign an owner for triggering contact when each event happens, rather than waiting for the client to raise it in a discussion.
- **Make it repeatable, not heroic** — This paper's own strongest finding is that dissatisfaction is about *execution*, not knowledge. In fact, the barrier was never about knowing what to do, it's about building the operational habit to do it consistently. A mid-year "*Are you overpaying*?" review that happens once because someone reads a white paper doesn't move the needle. However, reviews that are built into the firm's standard workflow — such as a calendar trigger or client relationship management flag, rather than someone's memory — does. Firms don't lack ideas; they lack repeatable process.

Step 3: More advanced considerations

Once the basics are running, there's a deeper opportunity in the data worth acting on:

- **Reframe the CPA's role from compliance to advisory presence** — The data shows clients want engagement more than technical firepower. And that means those CPAs winning the *opportunity* that the paper describes are the ones treating tax conversations as a relationship touchpoint year-round, not a once-a-year filing event.
- **Use fear data to prioritize, not just react** — Since *paying too much* carries the widest satisfaction gap of any fear type, a tax firm could build a specific, named service (such as, a mid-year "*Are you overpaying*?" review) around that single fear rather than spreading effort evenly across all client concerns.
- **Identify opportunities proactively, not just outreach** — Almost every recommendation in this paper is about responding faster or reaching out sooner to concerns the client already has. However, the data also shows that clients already initiate the majority of these conversations, meaning they're bringing the firm their concerns, not the other way around. The differentiated CPA brings the concern that the client hasn't even thought of yet, or the strategy on the return the client never knew was available. Saying "*I noticed something on your return you should know about*" builds advisory presence in a way that simply responding faster cannot.
- **Build feedback into the system, not just outreach** — Firms that only measure their own responsiveness may miss whether clients actually *feel* less anxious. A short annual pulse-check (even informal) can close the loop that the original data source used to generate these findings in the first place.

Methodology

Jump Insights draws on aggregated, anonymized data from complete advisor-client interactions across the United States from advisors and firms who have opted into data sharing. No individual client or firm data is ever identifiable or used for commercial purposes.

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