



2026 Tax Mitigation Strategies

Tax Code Possible Benefit

Strategy

What This Means For You



IRC SEC 408A(d)(3)
IRA Roth Conversion

Valuation Discounts
9 questions to answer

Cut “Roth conversion” taxes by 50% > by investing in real estate/energy in your IRA.



IRC SEC 263(c)
Shelter Ordinary Income

Intangible Drilling Costs

Invest in oil/gas and get a ~85-90% deduction on income through IDC Tax Credits.
\$100K investment = Approx. \$85K write-off.



IRC SEC 401(a)
Shelter Ordinary Income

Cash Balance Plans

Allows business owners to make large, tax-deductible contributions while creating their own pension plan. Possibly shelter \$100 - \$300,000 of income from taxes.



IRC SEC 453
Defer taxes

Deferred Sales Trust

Defer capital gains taxes when selling highly appreciated businesses and assets.



IRC SEC 26 1400Z-1, -2
Shelter Capital Gains

OZ's 2027 New Rules
1031 and DST's
1031 vs. OZ ?

Offset major capital gains and create future tax-favored income. Can be done within 180 days of sale. OZ's Old rules vs. New rules.



IRC SEC 167-168, 179
Business & Income Tax Shelter
See OBBS .

Cost Segregation and
Bonus Depreciation

Defer taxes, increase immediate cash flow, and accelerate depreciation on commercial real estate reducing current tax liability.



IRC SEC 7702
LT Tax Free Estate Planning

Private Placement Life Insurance (PPLI)

Tax-Free Growth & Inheritance Distributions.



IRC SEC 831(a) or 831(b)
Shelter Income.
Premiums paid are deductible.

Captive Insurance

Reduce taxes while creating a better risk management strategy for business owners



IRC SEC 170(h)(4)(A)
Shelter Ordinary Income

Fee Simple
Conservation Easement
(CE) Land Donation: Video

Invest in land, and if donation option is chosen, there is potential for leveraged charitable deduction tax credits to shelter ordinary Income. Limited to 30% AGI.



IRC SEC 48E 13702

Solar Tax Credits
Note: 2027 Changes

Potential dollar-for-dollar reduction of your federal tax liability. 3rd party intro. video.