Sample Firm Dashboard

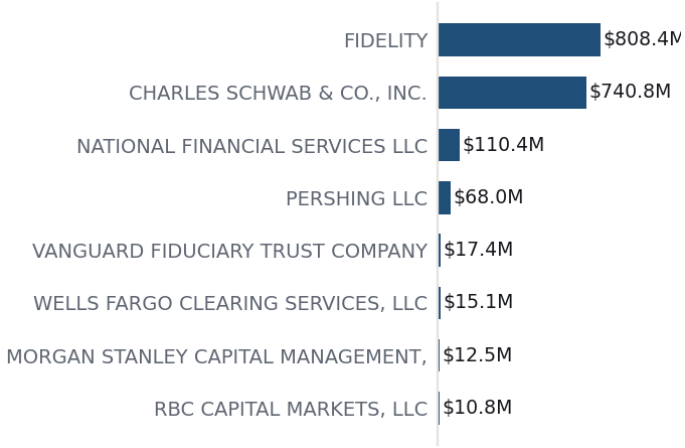
Executive summary · for the CEO and direct reports · data as of 2026-11-05 · prepared November 09, 2026

2,633	1,964	$1.91B	$1.45B	$500.5M	$19.9M
Clients	Households	IRA assets (Form 5498)	Taxable assets (ESTIMATED)	IRA assets subject to RMD	Est. RMDs due this year

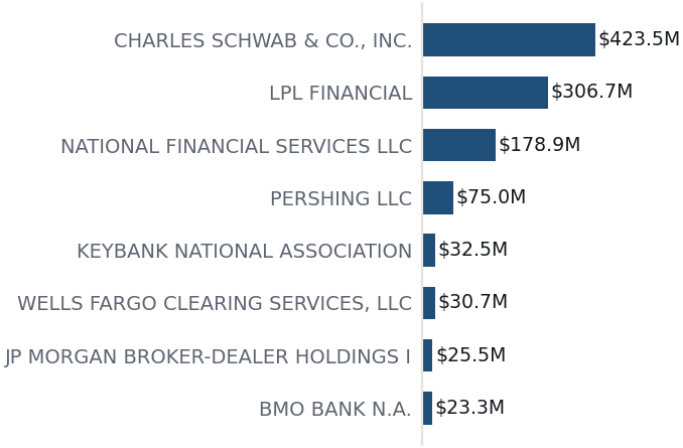
The IRS record of the book shows **$3.35B** of client investment assets visible on information returns ($1.91B of IRA value on Forms 5498 across 1,777 households and 170 trustees; an estimated $1.45B of taxable balances implied by 1099-DIV/INT income). The sections below are the findings of the 165 use-case screens, grouped by what they ask the firm to do: grow, retain, plan, protect and comply. Every figure is a count or dollar amount taken directly from IRS transcripts; no custodian is assumed, so the at-firm / held-away split is left to the firm's own custodial records.

Where client assets sit

IRA assets by trustee (Form 5498, latest year)



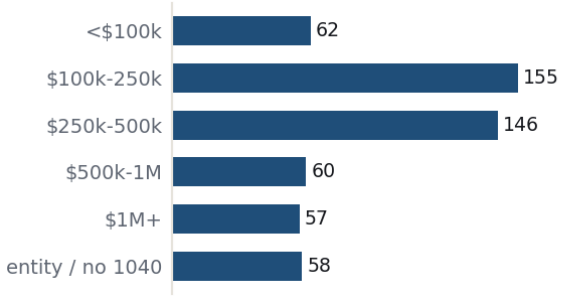
Estimated taxable assets by payer (1099-DIV/INT)



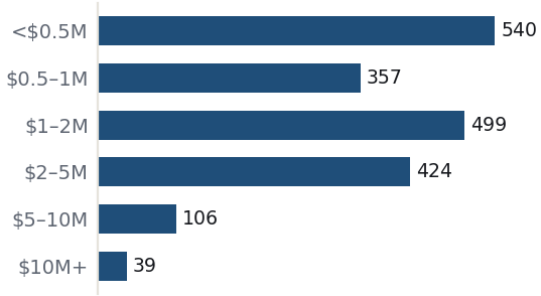
The book at a glance

- **Business owners.** 538 households (28% of filing households) own an operating business (Schedule C, S corp, operating partnership or payroll filings), sized for a dedicated business-owner service.
- **Estate exposure.** 10 households show estimated investable assets above the 2026 federal exemption and 19 more are within half of it.
- **Beneficiary forms.** 5,513 accounts worth $1,921.1M across 1,812 households pass by beneficiary form.
- **Tax-service demand.** 1134 households (60% of filers) either had an IRS penalty, notice or balance due, or file a business/rental/K-1 return: the addressable demand for in-house tax services.

Business-owner households by AGI band



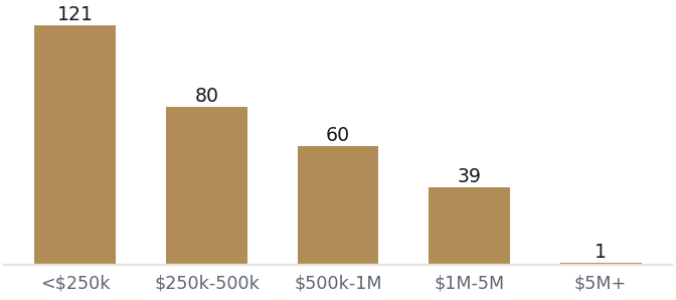
Households by estimated investable assets



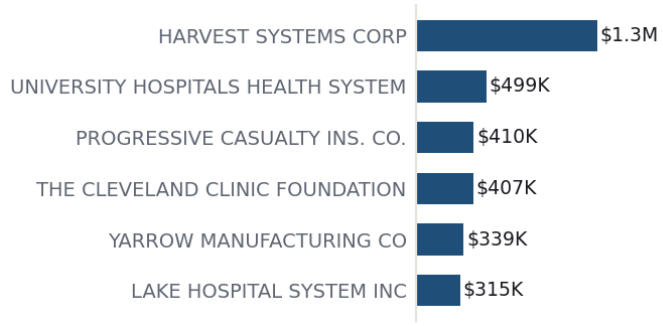
Growth — for the head of advice

- **Liquidity events.** 301 households had a liquidity event in 2024-2025 (property sales or a 50%+ jump in brokerage sales), about $160.2M of new money to invest.
- **401(k) rollovers.** 651 households left employers where they had been deferring into a workplace plan. A further 249 clients aged 50+ are still deferring $3.9M a year into employer plans.
- **Idle cash and HSAs.** 245 households hold about $90.8M of cash beyond a six-month reserve. 280 HSAs holding $6.0M look abandoned across 250 households: 156 have a balance but no contributions or withdrawals, and 24 stopped reporting a 5498-SA altogether.
- **Home equity.** 1,276 mortgaged homes across 856 households are worth an estimated $655.1M, with about $299.2M of equity (46% of value) after the estimated 2026 mortgage balances.
- **Multi-trustee households.** 667 households hold $1M+ in IRAs and 416 spread their IRAs over more than one trustee: the consolidation list once the firm's custodian is selected on the dashboard.

Households by size of liquidity event



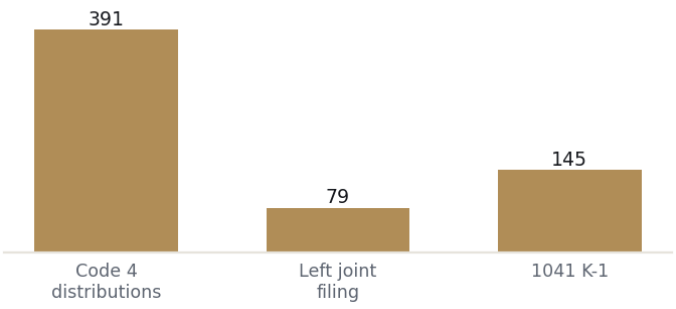
Deferrals at former employers, by employer



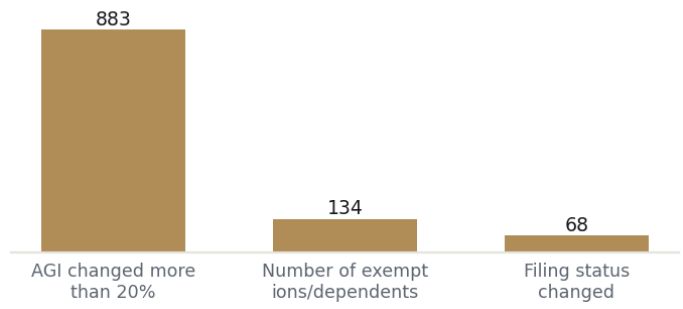
Retention and wealth transfer

- **Wealth in transfer.** 513 households show a wealth transfer in progress: 391 receive inherited-account distributions ($27.1M), 79 left joint filing and 145 are trust or estate beneficiaries.
- **Survivor tax jump.** 824 joint-filing households with a spouse aged 62 or older were tested for the survivor tax jump: 761 would land in a higher bracket as a single filer, adding about $10,645,020 of tax a year.
- **Life events.** 274 households show a life event on their latest returns: 8 marriages, 20 joint-to-single changes, 34 new dependents and 102 moves.
- **Reviews to schedule first.** 938 households warrant an earlier review: 883 with AGI moving more than 20%, 68 with a filing-status change and 134 with a dependent-count change.

Households by wealth-transfer signal



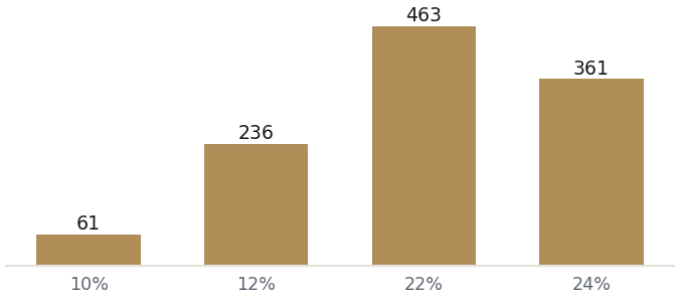
Households by review trigger



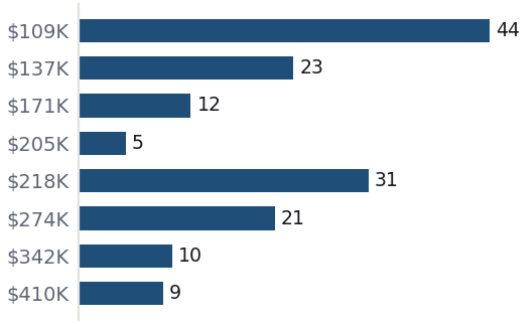
Tax planning — for the head of planning

- **Roth conversions.** 1121 households with pre-tax IRAs have $10K+ of room left in the 24% bracket or lower ($66M convertible). The low-income-year analysis: Converting $18.2M across 200 low-income-year households in 2026 would cost about $3.7M all-in (20.2% average).
- **Roth for heirs.** 767 households with $500K+ pre-tax IRAs ($1,099.3M) are in the 24% bracket or lower — converting now could beat heirs emptying the account within 10 years at higher rates.
- **Gain budget.** 1,456 investing households have a combined $32.3M of gain budget before reaching their next bracket or the NIIT threshold.
- **IRMAA.** 156 Medicare-age households (a member 65+ by 2026) had 2024 MAGI within $10K of an IRMAA tier (2026 premiums).
- **Loss banks.** 254 households carry $31.9M of unused capital losses — gains up to that amount can be taken to rebalance or diversify with no capital-gains tax.

Roth conversion window: households by marginal rate



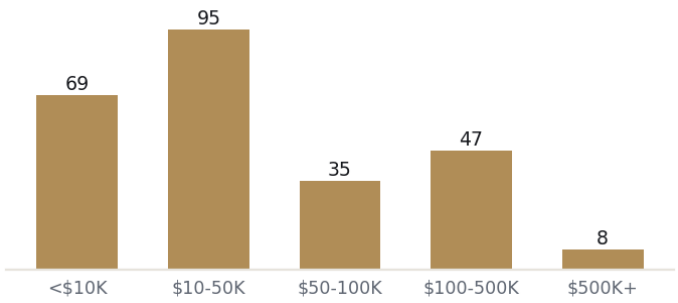
IRMAA: near-tier households by threshold



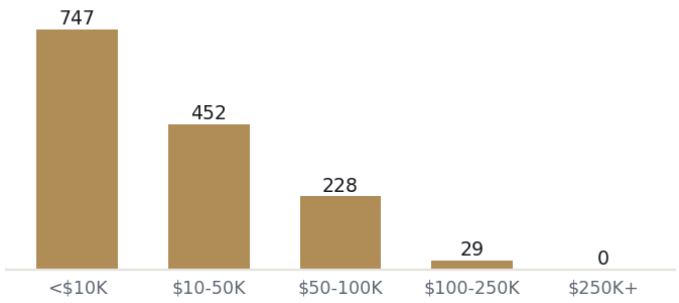
Investment management — for the CIO

- **Realized gains.** 1,015 households realized $29.6M of gains on 2025 sales ($6.9M short-term), an estimated $5.8M of federal tax.
- **Loss carryforwards.** 254 households carry $31.9M of unused capital losses — gains up to that amount can be taken to rebalance or diversify with no capital-gains tax.
- **Wash sales.** 406 households had $7.8M of losses disallowed as wash sales in 2023-2025.
- **RMDs and QCDs.** 476 households have an IRA owner of RMD age and 69 more have one aged 70½-72 who can already give through QCDs.

Households by capital-loss carryforward



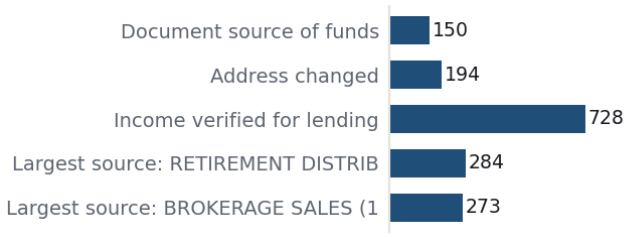
Households by year-end gain budget



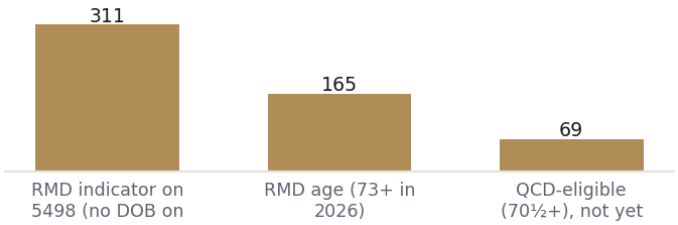
Banking, insurance and estate — for product leads

- **Mortgages and cash.** 1,482 mortgages were reviewed: 157 carry an implied rate of 6.5% or more and 83 are between 5.5% and 6.5%, with $1,082,273 a year of interest above a 5% rate. 245 households hold about $90.8M of cash beyond a six-month reserve.
- **KYC.** 736 households have a banking KYC item: 150 show inflows well above verified income (document the source of funds), 194 changed address, and 728 have IRS-verified income ready for a lending file.
- **Life and long-term care.** 734 working-age households (oldest member under 65) carry an estimated $2.4B of life insurance need at 10x earned income. 689 households fit the LTC screen (a member aged 55-72 with $250K+ of IRA assets).

Households by KYC action



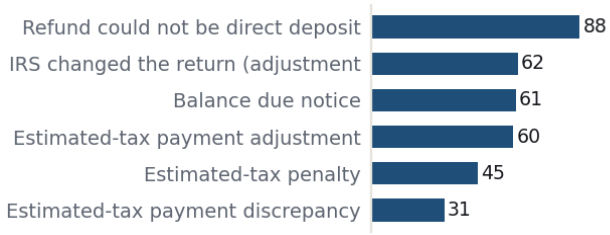
QCD candidate households by age status



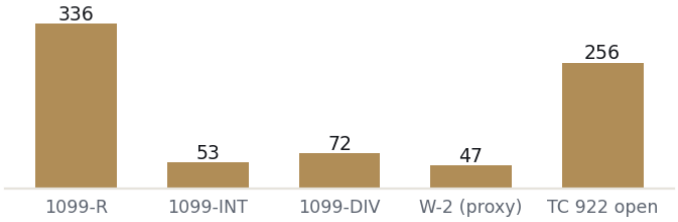
Compliance and operations — for the tax and operations leads

- **CP2000 risk.** 459 households show 2024 information-return income more than $1,000 above the filed return ($18,436,514 in total), and 256 households already have an IRS unreported-income review (TC 922) on a transcript.
- **IRS notices.** 573 IRS notices or notice-generating actions hit 340 households since 2026-04-27.
- **Unfiled years and collections.** 148 clients (132 households) have a 2022-2025 year with income reported to the IRS but no return on file. 55 households owe $1,995,077 (with accruals) across 93 modules.
- **Document reconciliation.** The IRS holds 91,156 tax-year 2025 information returns for 2,416 clients.

IRS notices by type



CP2000 risk: households by mismatch type



Recommended actions by owner

Owner	Action	Scale
CEO / Advisors	Select the firm's custodian(s) on the dashboard, then work the consolidation and held-away lists (667 households with $1M+ in IRAs; 356 estimated at $1M+ taxable).	$3.35B visible
Advisors	Call the 301 liquidity-event households and the 294 freshest former-employer plans before the money settles elsewhere.	$160.2M + $29.6M
Planning	Run the Roth conversion window for 1,121 households; prioritise the 200 low-income-year conversions and the 156 IRMAA near-tier households before year end.	$65.8M of room
Client service	Schedule the 938 priority reviews; confirm RMDs for 548 clients (26 first-timers).	$19.9M due
Tax / compliance	Clear the 459 CP2000 gaps and route the 71 act-now notices; resolve 132 households with unfiled years.	$18.4M unreported
Estate	Audit beneficiary forms on 5,513 accounts ($1.92B); review the 10 households above and 19 near the federal exemption.	$1.92B
Insurance	Size coverage for 734 working-age households ($2.37B of need at 10x income) and the 689 long-term-care prospects.	$2.37B need
Business owners	Build the owner segment: 538 households (28% of filers), 230 with S-corp K-1s.	117 at $500K+ AGI
Operations	Reconcile 91,156 2025 forms before season; chase 1,471 clients with a 2024 form not yet seen; complete KYC files for 736 households.	4,165 forms