The Integrated Wealth Framework

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The Way Most People Do This

You have a CPA who files your taxes. You have a financial advisor who manages your portfolio. If you own commercial real estate, maybe you have a 1031 intermediary you call when you need them. If your company does research and development, you have a tax preparer who handles the return.

Each of these people is doing their job. Most of them are doing it well. But they are not talking to each other. The result, almost universally, is that the most powerful financial strategies available to you are either being missed entirely, or being used in isolation, which means they are working at a fraction of their potential.

This is not a failure of your advisors. It is a structural problem. Most firms are built to deliver one thing. A cost segregation provider delivers cost segregation. An R&D; firm delivers R&D; credits. A 1031 intermediary handles exchanges. No one is running the integration.

Triple Star Strategy was built to run the integration.

> *Most tax planning is reactive. Someone files what happened. Nobody asked what could have happened differently. The gap between those two questions is where real wealth is built.*

The Five Strategies

There are five categories of strategic tax planning that most business owners and real estate investors either do not know about, underutilize, or treat as separate projects with separate advisors. Each is legitimate. Each is established in the tax code. Each is available to businesses and investors who qualify. And each works better when it is coordinated with the others.

1031 Exchanges

Defer capital gains and depreciation recapture on investment property sales by rolling proceeds into a replacement property. When structured across multiple cycles, the deferral compounds indefinitely.

Cost Segregation

Reclassify building components from 39-year to 5-, 7-, or 15-year depreciation schedules. Combined with 100% bonus depreciation under the OBBBA, creates large first-year deductions on the property you just acquired.

R&D Tax Credits

A dollar-for-dollar reduction in your actual tax bill for qualifying research activity. Not a deduction. A credit. Available to most technology companies, manufacturers, and businesses doing any work that required genuine uncertainty and experimentation.

Section 179-D

A direct deduction of up to $5.00 per square foot for energy-efficient improvements to lighting, HVAC, and building envelope on commercial properties. One of the least-utilized provisions in the tax code.

Insurance Planning

Property and casualty. Life and health. The right coverage structure is not independent of your tax strategy. It intersects with how you hold real estate, how you plan for wealth transfer, and how protected you are when the value you have built becomes significant.

1031 Exchanges

A 1031 exchange allows a real estate investor to sell an investment property and defer the capital gains and depreciation recapture on the sale by rolling the proceeds into a replacement property of equal or greater value. The gain does not disappear. It defers. When structured correctly over multiple cycles, it can defer indefinitely.

Everyone buying their second investment property should understand this. The 1031 is the foundation of a serious real estate wealth strategy. Without it, a portion of the wealth created at every transaction goes back to the government. With it, that capital stays in play, compounding into the next property.

The 1031 is not complicated. Identify a replacement property within 45 days. Close within 180 days. Use a qualified intermediary to hold the funds. The rules are specific. They are also manageable. The investors who use this strategy consistently over a career accumulate significantly more than those who do not.

Cost Segregation

Cost segregation is an engineering-based analysis of commercial or investment real estate that reclassifies building components from a 39-year depreciation schedule to 5-, 7-, or 15-year schedules. Under the One Big Beautiful Bill Act's restored 100% bonus depreciation rate, reclassified components can be fully deducted in year one.

On a $2 million commercial building, a study typically identifies 20 to 40 percent of the building's value in components that qualify for acceleration. That can translate to a first-year deduction between $400,000 and $800,000. For an investor in the top federal bracket, that is $160,000 to $320,000 in tax savings in a single year.

The natural pairing with the 1031 exchange is where this gets powerful. The 1031 preserved your capital on the property you sold. Cost segregation accelerates the depreciation on the property you just acquired. One strategy handles the exit. The other handles the entry. Each cycle, the combination compounds.

Cost segregation can also be applied retroactively to properties acquired within the last three years, using a change in accounting method under Form 3115. That includes replacement properties acquired through a 1031 exchange.

> *One of the most common situations we encounter: an investor who completed a 1031 exchange one, two, or three years ago and never ordered a cost segregation study on the replacement property. They assumed it was too late. It is not. The IRS allows a retroactive study on that property today, with the entire catch-up deduction applied in the year the Form 3115 is filed. Three years of missed depreciation. One tax year to recover it. The window is open. It will not stay open.*

The Research and Development Tax Credit

Congress created the R&D; tax credit in 1981 and made it permanent in 2015. It is not a deduction. It is a dollar-for-dollar reduction in your actual tax bill. American businesses claim more than $15 billion in R&D; credits annually. Experts estimate another $7 to $10 billion in legitimate credits go unclaimed every year, left on the table by businesses that qualified and never filed.

Under IRC Section 41, the credit applies to wages, contractor costs, and supply costs tied to qualifying research activities. For technology companies, that includes software development, internal tools, custom APIs, and cloud infrastructure built to solve problems no existing solution addresses. For manufacturers, it includes process improvements, prototype development, and testing. The work does not need to succeed. It needs to involve genuine uncertainty and a process of experimentation.

The Alternative Simplified Credit method produces a credit of 6% to 14% of qualifying expenses above a base amount. A company with twelve engineers each earning $130,000 per year has roughly $1.56 million in qualifying wages. At the 6% startup rate, that is $93,600 per year off the actual tax bill. Over three retroactive years: $280,800 recovered from returns that were already filed. Not off income. Off the bill.

One qualification worth naming directly: the R&D; credit requires qualifying research activity, not property ownership. A real estate investor who owns a commercial building and leases it to tenants does not qualify for the R&D; credit in that capacity. Their tenant may well qualify. The landlord does not. The business owner who both owns real estate and operates a company conducting qualifying research is the client who benefits from the full stack. That combination is more common than most people realize — and it is the client we are built to serve.

Section 179-D: Energy Efficiency Tax Credits

Section 179-D allows owners of commercial buildings, and designers of government-owned buildings, to take an immediate deduction for energy-efficient improvements to lighting, HVAC, and building envelope systems. Under current law, the deduction can reach $5.00 per square foot for buildings meeting the highest efficiency thresholds.

On a 20,000 square foot commercial building that qualifies at the maximum rate, that is a $100,000 deduction. For an architect or engineer who designed a qualifying government building, the deduction transfers to the designer rather than the building owner.

179-D is one of the least-utilized provisions in the tax code. Most building owners and design professionals either do not know it exists or assume they do not qualify without ever running the analysis.

Insurance Planning

Insurance, both property and casualty and life and health, is not a separate bucket. The right coverage structure intersects with every other strategy on this list. How your business and assets are insured affects how you hold real estate, how you plan for wealth transfer, and how exposed you are when the value you have built becomes a target.

Insurance is the layer that protects everything else. The strategies above create wealth. The right insurance structure protects it and, in many cases, amplifies it. A plan that coordinates the tax strategy and the protection strategy as a single system is fundamentally different from one where each is handled by a separate advisor who has never seen the other's work.

Triple Star Strategy is in the process of adding insurance planning as a formal capability. We are building it because a truly integrated plan cannot stop at the tax code. That piece belongs in the same room as everything else.

The Stack: Why Integration Changes the Math

The returns from each of these strategies individually are significant. The returns from using them together are a different order of magnitude.

Consider a business owner who owns commercial real estate and runs a company doing qualifying R&D; work. In a single tax year, they could be eligible for cost segregation on their property, an R&D; credit on their qualifying wages, and a 179-D deduction on an energy-efficient improvement to their building. Three separate provisions of the tax code. Three separate benefits. All available in the same year to the same taxpayer.

Most people do not have all three because no one is looking for all three.

THE COMPOUNDING EFFECT

The 1031 exchange defers the gain. Cost segregation accelerates the depreciation on the new asset. The R&D; credit reduces the operating tax burden. The 179-D deduction rewards the capital investment in the building. The insurance structure protects the accumulated value. Each one feeds the next. This is not five separate projects. It is one system.

The investors who build real wealth over time are not doing more. They are doing the same things most investors do, owning property, running businesses, selling assets, with a strategy behind it. The strategy is not complicated. It is consistent, integrated, and built on provisions that already exist in the tax code.

Why Most People Never Get Here

The reason integrated planning is rare is not that it is difficult. It is that the advisory world is not built to deliver it.

CPAs are compliance professionals. Their job is to file an accurate return on time. They are not typically looking for strategies the code makes available. They are accounting for the strategies you have already executed. This is not a criticism. It is a job description. Compliance and strategy are different work.

Financial advisors manage allocation. Insurance agents manage coverage. Real estate attorneys manage transactions. Each specialist knows their domain. None of them, by design, is responsible for the integration.

The result is that most business owners and investors have a team of advisors who have never been in a room together. The tax return reflects activity that happened in isolation. The strategies that exist at the intersection of those activities never get executed.

The money those strategies would have generated does not disappear. It just stays on the table.

> *Most tax planning reflects what happened. A strategy reflects what was possible. The gap between those two is rarely a matter of eligibility. It is a matter of whether anyone was looking.*

The Triple Star Approach

We come in at the system level. We look at the full picture, what you own, what you operate, what you owe, and what the tax code makes available, and we build a plan that accounts for all of it.

Cost segregation is often the starting point. Not because it is the most important strategy. Because for most property owners, it is the fastest way to make the math visible. The numbers are concrete. The timeline is short. And the analysis is free.

But the study is not the goal. The relationship is. What we are looking for are clients who understand that the tax code is a tool, not a fixed cost. Who believe that the difference between what they paid last year and what they should have paid is worth understanding. Who want a long-term partner running the full picture, not a vendor delivering one piece of it.

These strategies exist in the tax code for a reason. They work better together for a reason. The people who use them fully are not doing anything unusual. They are just doing all of it, consistently, with someone who is watching the whole board.

GO DEEPER

We write about each of these strategies in plain language, with real numbers, at triplestarstrategy.com/blog. If any piece of this framework connects to something you have been thinking about, that is the best place to start.