

Advising Through OBDD: 5 Ways Advisors are Turning Tax-Law Updates Into Revenue, Referrals and Client Confidence





Executive Summary

Tax planning isn't just a technical skill — it's becoming one of the single most defining *competitive edges* for financial advisors.

As tax law shifts annually from inflation adjustments and more dramatically through sweeping legislation like the One Big Beautiful Bill (OB BB) in July 2025, clients increasingly expect their advisors to anticipate the impact before they even ask.

Advisors who proactively identify, model, and communicate these changes are no longer seen as service providers — they're viewed as strategic partners and financial guardians.

This white paper outlines a five-step system advisors can use to turn dynamic tax planning into measurable client value, deeper trust, consistent referrals, and a scalable revenue driver.



Why Proactive Tax Planning Is Now the Ultimate Differentiator

In a world where investment performance has been commoditized and every advisor claims to “holistically plan,” genuine differentiation comes from anticipating change — not reacting to it.

Why this matters now

- ✓ Taxes are a client’s largest lifetime expense — bigger than housing, education, or healthcare.
- ✓ Most advisors still treat tax planning as a one-and-done exercise, or worse, outsource it entirely.
- ✓ Legislation is accelerating, with the OBBB reshaping dozens of tax strategies overnight.

This creates a powerful opportunity for advisors who can say: **“We’ve already modeled how these changes affect you — and here’s what we recommend.”**

Clients don’t just see value. They *feel* it.
And clients who feel well taken care of? They refer.

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I don't really advertise anymore. My practice runs on referrals – **because I'm constantly building better systems that help my clients feel confident and genuinely taken care of.**

JAMES GALLAGHER

Moments of Truth

When OBBB or any major legislation passes, these moments become opportunities to prove your worth:

- ✓ “Here's what changed.”
- ✓ “Here's what it means.”
- ✓ “Here's what we can do next.”

Instead of feeling uncertain - clients feel guided, experience clarity and see your value in action.

The 5-Step System

Make Tax Planning a Scalable Growth Engine

Step 1:

Set Client Expectations for Dynamic, *Living* Plans

“Tax projections are estimates — and that’s part of the value.”

Start the relationship with a clear message:

Tax planning is a moving target. That’s why it matters.

When you communicate that tax-law changes are normal — not emergencies — you reframe the conversation:



Step 2:

Make Tax Updates a Standard Part of Annual Reviews

Consistency builds emotional stability — and trust.

Each year, IRS thresholds change:

- Marginal tax brackets
- Standard deductions
- Phaseouts
- Contribution limits
- AMT thresholds

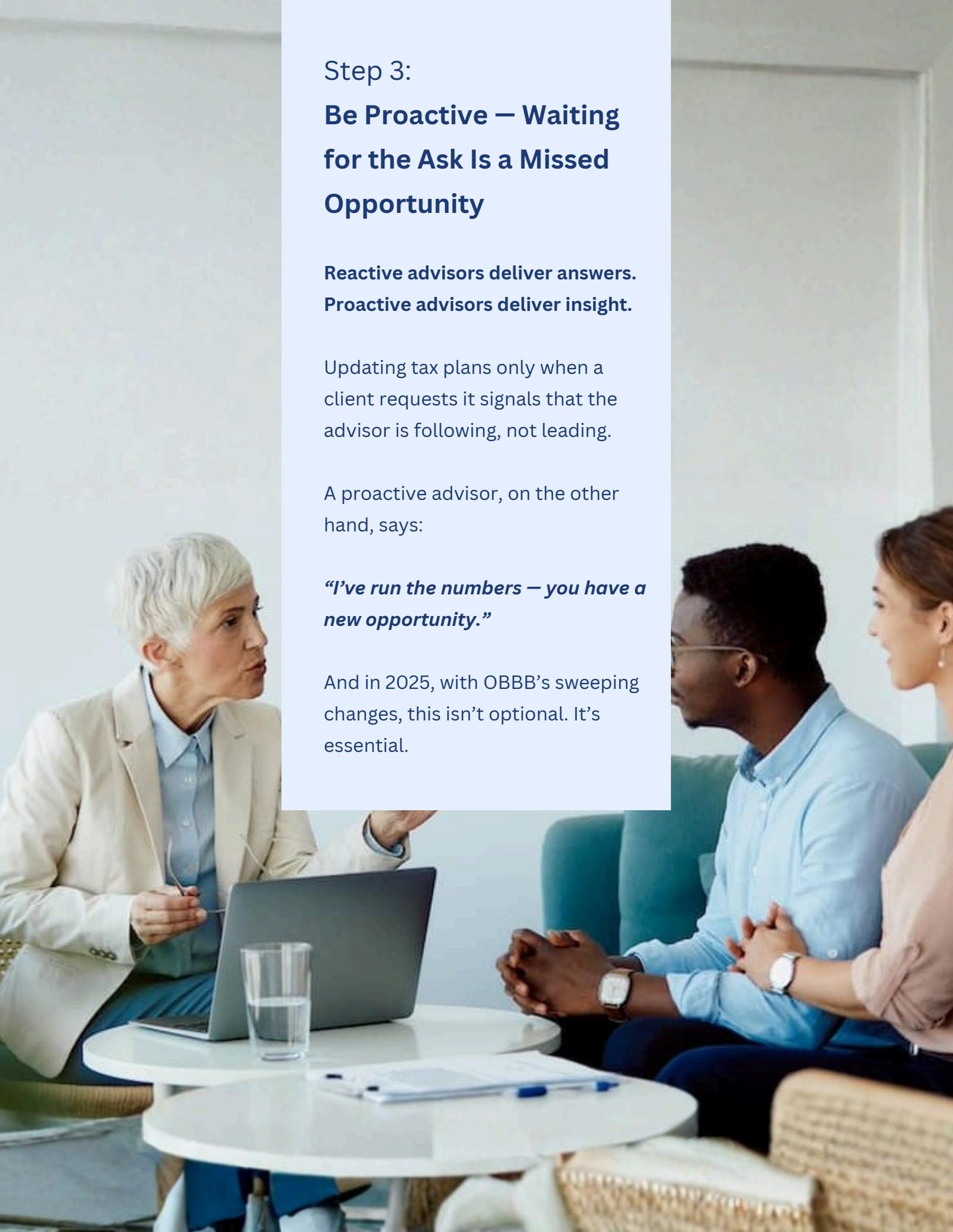
While these shifts may seem routine, they train clients to expect annual tax planning — so when a major change hits, they're already conditioned for the conversation.

Institutionalize the rhythm

- ✓ Add tax updates to every annual review
- ✓ Show year-over-year deltas
- ✓ Explain how inflation changes ripple through the plan
- ✓ Reinforce that the plan is current, not static

This creates a sense of ongoing stewardship and keeps the advisor positioned as the “financial constant” in a world of moving parts.





Step 3:

Be Proactive – Waiting for the Ask Is a Missed Opportunity

**Reactive advisors deliver answers.
Proactive advisors deliver insight.**

Updating tax plans only when a client requests it signals that the advisor is following, not leading.

A proactive advisor, on the other hand, says:

“I’ve run the numbers – you have a new opportunity.”

And in 2025, with OBBB’s sweeping changes, this isn’t optional. It’s essential.



High-impact opportunities created by OBBB

1. The \$6,000 Senior Deduction

A small deduction in theory – but a big lever in practice.

Proactive modeling can uncover:

- Unexpected phaseouts
- Roth conversion timing traps
- Short-term vs long-term tax tradeoffs

Clients love when advisors prevent surprises. They remember it. They talk about it.

2. Opportunity Zone Extensions (and Eliminations)

OBBB introduced a rare window for:

- Capital gains deferral
- Permanent elimination in select cases

Step 4: Systematize Your Tax Planning Process

A great plan isn't what wins — a scalable planning system does.

The biggest barrier to proactive tax planning is operational: “I can't redo 200 plans every time tax laws change.”

You shouldn't have to.

When plans are scattered across multiple tools, or when calculations require manual assembly, tax updates become overwhelming.

Systematization is the unlock:

- One tool
- One flow
- One place for tax, cash flow, assumptions, and projections
- Automated updates
- Instant re-models

Focus on outcomes, not hours

Clients don't care how long the plan took.

They care:

- “Is it correct?”
- “Is it current?”
- “Is it helping me make better decisions?”

Streamlined systems remove the bottleneck so advisors can focus on guidance — not recalculations.





Step 5:

Turn Tax Updates Into a Revenue-Generating Activity

This is where elite firms separate from the rest. When your system is scalable, you can run a firm-wide tax opportunity scan across your entire client base.

This allows you to:

- Identify the top 10–20% with major new opportunities
- Prioritize outreach
- Deliver high-impact conversations
- Capture “hidden” revenue

How this translates to growth:

1. Higher fees through elevated service tiers

“Integrated, proactive tax planning” is a premium service — not a giveaway.

2. New asset capture

Tax-optimized strategies often require managing external accounts. When clients see clear value, they consolidate.

3. Referrals triggered by value moments

When a client saves thousands (or hundreds of thousands) because you spotted an opportunity early, they tell people.

The advisors who win
in the next decade
will be the ones who:

- Expect change
- Systematize their response
- Reach out before clients ask
- Deliver clarity during uncertainty
- Turn planning updates into value moments

They are important inflection points, trust builders and referral engines— if advisors can leverage them quickly and consistently.

Proactive Tax Planning Requires Proactive Technology

To operationalize the 5-step system at scale, advisors need a platform that:

- ✓ Integrates tax planning seamlessly into financial plans
- ✓ Updates instantly with tax-law changes
- ✓ Models complex scenarios quickly
- ✓ Scans entire books of business
- ✓ Reduces time spent on manual calculations
- ✓ Enables proactive outreach with precision

That is in part why we built PlanScout.

How PlanScout is supporting Advisors through OBBB →

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Trust is built in the moments when uncertainty is highest. **The advisor who steps forward with proactive insight during times of change becomes indispensable.**

JAMES GALLAGHER



The PlanScout Advantage

PlanScout gives advisors the ability to:

- ✓ Instantly model the impact of OBBB
- ✓ Identify client-specific tax planning opportunities
- ✓ Update plans in minutes, not hours
- ✓ Deliver clear, client-friendly visuals
- ✓ Turn compliance-driven updates into high-value conversations

With PlanScout, advisors are not reacting to legislation. They are leading clients *through* it – confidently, consistently, and at scale.

[**Got 5 Minutes? Get Your Free Plan Now!**](#)