

Meet the Investor's CPA

Estimated Reading Time: 3 minutes

- Be cautious of the CPA splitting time between business clients and individual clients
- Your investing deserves the attention of a dedicated “individual CPA”, focused solely on your family’s portfolio, and managing the tax implications
- “The Investor’s CPA” will understand your goals and suggest tax strategies and timing to best serve your family.



Your investing deserves the attention of a dedicated “individual CPA,” who is focused solely on your family’s portfolio and managing the tax implications. “The Investor’s CPA” will understand your goals, suggesting tax strategies and timing to best serve your family.

Be cautious of CPAs who split time between business clients and individual clients; they operate with their feet straddling two worlds.

Consider the generalist CPA, divided among 2 investment worlds, and forced to wear multiple hats:

- Prepping financial statements
- Internal auditing
- Forensic accounting
- Financial consulting
- Tax preparation

With all of this bouncing between distinct types of clients and all of these hats, you can appreciate how easy it would be to fall off balance!

Sometimes, you need a specialist.

In Knoxville, TN, there is one choice for a true “investor’s CPA.”

I work with individual business owners and investors. I serve as a personal CPA.

Together, we concentrate on clients’ tax planning needs.

I consult and understand each client’s unique goals:

- saving for children’s education
- estate and gift planning
- family continuity of income
- charitable giving
- Roth IRA conversion strategies

Tax planning that maximizes your investments

Tax deferred investments are great. That is, as long as you acknowledge that when withdrawal time approaches, taxes become due as well.

One of the best tools to expand financial returns is a strategy of tax efficiency. A Personal CPA’s goal becomes extending the longevity of your wealth while managing risk, and structuring tax efficient withdrawal

The best tax planning weighs the client’s existing portfolio decisions against their eventual distribution requirements. The result? The best tax plan for a client’s unique needs, addressing specific deductions, and questions of timing.

Changes in the tax landscape

The Tax Cuts and Job Act of 2017 was the most sweeping tax legislation since the mid-80s. Nationwide, CPAs struggled with the complexities of the new law. Some well-established senior CPAs decided it was time to close their practice rather than assimilate these significant changes into their work.

The SECURE Act of 2019 promises more upheaval. This “Setting Every Community Up for Retirement Enhancement Act” changes established distribution time frames. In some instances, accounts must be emptied within as little as 10 years. Legal changes such as these may affect your existing investment plans.

Your first step: Schedule a no-risk consultation

In more than 20 years as a CPA in Knoxville, I've helped hundreds of clients get the most at tax time. Working with individual investors exclusive of the concerns of their commercial business allows both parties real focus on what's best for the investor, and his/her family. In sum, I'd like your consideration to be your "investor's CPA."

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Andrew Ellis is a Certified Public Accountant and a Certified Financial Planner® professional. Andy is one of a handful of elite CPAs nationally who is also a Chartered Financial Analyst®, the gold standard in the investment industry. He holds a Bachelor of Science degree from the University of Tennessee. Along with wife Holly and four active children, Andy makes his home in West Knoxville.

Let's talk about your unique situation: schedule an appointment with me, [Andrew B. Ellis, CPA, CFP, CFA Financial Advisor](#) (865) 344-2965

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