



BUSINESS OWNER NEWSLETTER

APRIL, 2026

KEY APRIL UPDATES

April is when things get real. Taxes are due, cash leaves the business, and what looked good on paper now shows up in your bank account.



Action Tip: Are you currently using every available strategy to reduce taxes beyond a 401(k)?

If you want a simple way to review your options, we can go through it together and see what applies.



PRACTICAL STEPS FOR BUSINESS OWNERS

1. **April 15 Tax Deadline Is Here**

A large cash outflow can hit your business at once, so plan ahead to avoid disrupting operations.

2. **Small Business Hiring Is Slowing**

If growth feels uneven, it is normal, so be cautious with payroll and hiring decisions.

3. **More Businesses Are Tightening**

Cash Flow. Why it matters: Businesses are focusing more on managing cash than chasing growth.

SMART TAX DEFERRAL FOR BUSINESS OWNERS

CASH BALANCE PLAN CONTINUED

A Cash Balance Plan may allow higher contributions than a traditional 401(k), depending on individual circumstances. It can be used as a strategy to help manage taxable income and support long-term retirement savings. Remember, a Cash Balance Plan can be an effective tool in certain situations to support retirement savings.

This makes them ideal for owners looking to boost savings or reduce taxable income during peak earning years. Because contributions are employer-funded and actuarially determined, owners can often receive a significant share of total plan benefits while still meeting nondiscrimination rules.

When paired with an existing 401(k), a Cash Balance Plan can further increase total allowable contributions, creating an efficient structure for long-term wealth accumulation and tax deferral.

ECONOMIC & BUSINESS TRENDS

Interest rates remain elevated and continue to impact borrowing and expansion decisions. Prioritizing liquidity and stability over growth are considerations.

OUR NEXT EVENT FOR BUSINESS OWNERS

You're personally invited to join us for our next Owners Circle event! Connect with other business owners, gain valuable insights from guest speakers, and be part of a community focused on growth and success.

Lunch provided. Seating is limited and tickets are required

Reserve your spot now

→ eventbrite.com/Owners Circle Registration



MEANINGFUL CAUSE

In July, Phil will be riding from John O Groats at the top north east corner of Scotland down to the bottom south west corner of England. When he was 17 he was diagnosed with Leukemia, and so he is raising money for the Blood Cancer United charity. → **1000 miles**

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Financial planning is about progress, not perfection.

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Let's stay connected

Take the next step in your financial journey by **scheduling a strategy meeting** with Greg and Phil [Select a Date & Time - Calendly](#)

For dedicated **support with an existing** account, please contact Lisa at: lisa@mainviewwealth.com

Referrals & Reviews

Referrals are great compliments. If you know small business owners who have been operating for over a year, we would welcome the opportunity to help them.

Reviews are also appreciated. Leave us a review here: [Google Reviews Link https://maps.app.goo.gl/EswJ4GLbJWpCt3Xs7](https://maps.app.goo.gl/EswJ4GLbJWpCt3Xs7)

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