CPA PARTNER RESOURCE • REFERRAL DECISION TOOL

When should you introduce Twin Peaks?

A decision tree for CPAs. Answer **YES** or **NO** at each step. Every branch ends in one of three outcomes: **Refer Now**, **Revisit Later**, or **Not Yet.**

HOW TO USE Pick the trigger that fits the client in front of you. Walk the questions top-down. Stop when you hit **Refer Now**, **Revisit Later**, or **Not Yet**.

01 / TRIGGER

Equity & Concentrated Stock

RSUs, ISOs, NSOs, founder shares, single-stock positions

Does the client hold equity comp or a single-stock position above $750K?

- YES → **Equity / Liquidity Event?** IPO, tender offer, major vesting date, business or asset sale
  - YES → **Refer Now** Pre event planning. Time sensitive.
  - NO → **Big Income Event?** Option exercise, RSU income, large capital gain, sale proceeds, or a surprise tax bill
    - YES → **Refer Now** Tax-aware planning needed.
    - NO → **Revisit Later** Flag for next vest or year-end.
- NO → **Not Yet** Reassess at next grant or year-end.

02 / TRIGGER

Signals in the Tax Return

Patterns on the 1040, K-1s, and Schedule D

Big Income Event? Option exercise, RSU income, large capital gain, sale proceeds, or a surprise tax bill

- YES → **Equity / Liquidity Event?** IPO, tender offer, major vesting date, business or asset sale
  - YES → **Refer Now** Both signals present. Act now.
  - NO → **Refer Now** Large income alone qualifies.
- NO → **New Complexity?** New entity, new state filing, new equity schedule, new K-1, or higher prep time vs prior year
  - YES → **Revisit Later** Next 6-12 months. Complexity will grow.
  - NO → **Not Yet** No qualifying signal today.

03 / TRIGGER

Life & Liquidity Events

Inheritance, divorce, business exit, retirement

Has the client ever mentioned a transition? Inheritance, divorce, sale, retirement, job change, children/grandchildren, or home purchase

- YES → **Equity / Liquidity Event?** IPO, tender offer, major vesting date, business or asset sale
  - YES → **In the next 6-12 months?**
    - YES → **Refer Now** Planning window is open.
    - NO → **Revisit Later** Reintroduce 6 months out.
  - NO → **Big Income Event?** One-time income landing this year
    - YES → **Refer Now** Cash is moving. Right moment.
    - NO → **Revisit Later** Soft intro. Check in 6-12 months.
- NO → **New Complexity?** New entity, new state filing, new equity schedule, new K-1, or higher prep time vs prior year
  - YES → **Revisit Later** Flag the file. Check next 6-12 months.
  - NO → **Not Yet** No qualifying trigger. Hold.

Refer Now Right client, right moment. Send a warm intro this week — we'll loop you in on every meeting.

Revisit Later Good fit, wrong timing. Flag in your CRM — we'll prep talking points for the next touch.

Not Yet No qualifying trigger today. No action needed — the tree will catch them when it changes.