

SWAT Advisors Share Mid-Year Tax Planning Moves California Business Owners Should Make Before Q3 2026 Ends

CALIFORNIA, CA, UNITED STATES, June 8, 2026 /EINPresswire.com/ -- SWAT Advisors, a California-based tax planning and advisory firm founded by Amit Chandel, CPA and LLM (Tax), is advising business owners that mid-year tax planning decisions can significantly impact their final tax liability for 2026. As the third quarter approaches, many business owners remain unaware of the critical decisions they should make before year-end.



Most business owners associate tax planning with the winter months leading up to filing deadlines. However, [tax planning advisors](#) consistently emphasize that mid-year strategy sessions often yield the greatest savings opportunities. By the time November or December arrives, many tax optimization windows have closed.

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Mid-year planning helps businesses reduce taxes legally through smarter decisions around income, deductions, and structure. Early action often leads to greater savings than year-end planning.”

Amit Chandel

"Most business owners wait until January to start thinking about taxes, but by then, you've lost the entire year to make adjustments," said Amit Chandel, Founder and Chief Tax Strategist at SWAT Advisors.

Commonly Overlooked Mid-Year Tax Opportunities

A significant portion of business owners miss deductions that remain available throughout the year. Common oversights include failing to evaluate retirement plan

contributions, deferring income when possible, or missing Section 179 deductions for equipment purchases before year-end.

SWAT Advisors recommends reviewing the following items by the end of July:

Estimated Tax Payments and Withholding: Business owners and self-employed professionals should review whether their current estimated payments align with expected year-end income. Adjusting quarterly payments now can avoid overpaying taxes or facing underpayment penalties.

Retirement Plan Contributions: Many business owners have not maximized contributions to retirement plans such as Solo 401(k)s, SEP IRAs, or Solo Roth IRAs. Decisions about plan structure and contribution limits should be finalized mid-year, not in December when time is limited.

Expense and Deduction Review: A thorough year-to-date review of business expenses ensures that all qualified deductions have been captured. Vehicle expenses, home office deductions, professional fees, and equipment purchases all have specific rules and deadlines.

Business Structure Evaluation: For some business owners, the current year may present an opportunity to evaluate whether their business entity—sole proprietorship, LLC, S-Corporation, or C-Corporation—remains optimal for tax purposes.

Tax Loss Harvesting and Investment Strategy: For high-net-worth individuals and professionals with investment portfolios, mid-year is an ideal time to review investment performance and consider tax-loss harvesting strategies before year-end.

Why Mid-Year Planning Differs From Year-End Filing

The distinction between mid-year tax planning and year-end tax preparation is critical. Tax preparation focuses on reporting what has already happened. Tax planning, by contrast, allows business owners to make decisions that shape their tax outcome.

"When you wait until December to see a tax professional, you're essentially asking them to report your taxes, not help you minimize them," explained Chandel. "Our approach to tax planning services is entirely different. We look at your business trajectory, your income, your investments, and your goals, then we build a strategy that gets you to where you want to be from a tax perspective."

According to SWAT Advisors' experience working with California business owners, the difference between businesses that plan proactively and those that file reactively typically amounts to significant six-figure savings.

The California Business Owner's Unique Considerations

California business owners face additional tax layers beyond federal taxes. State income tax,

self-employment tax, and California-specific deductions and credits require the guidance of an [expert tax advisor California](#) business owners can rely on throughout the year. Combined state and federal tax rates in California can exceed 50% for high-income earners, making tax planning even more critical.

"California business owners are often paying two to three times what they could be paying if they had implemented the right tax strategy," Chandel noted. "The good news is that proactive tax planning advisors can structure income, investments, and business operations in ways that are completely legal and compliant but reduce the overall tax burden significantly."

Working With Tax Planning Advisors

Business owners seeking to implement mid-year tax planning should work with tax planning advisors who specialize in proactive strategy, not just year-end filing. The right advisor will review your current situation, model different scenarios, and recommend specific actions with measurable impact.

SWAT Advisors offers comprehensive tax planning services tailored to business owners, professionals, and high-net-worth individuals. The firm also provides specialized tax planning solutions for retirement planning, exit planning, wealth preservation, and business succession planning.

"The window for 2026 tax planning is open now," Chandel said. "Business owners who take action in the next few weeks can still implement meaningful strategies. Those who wait another six months will have far fewer options and likely will pay significantly more in taxes than they needed to."

About SWAT Advisors

SWAT Advisors is a California-based tax planning and advisory subsidiary of Focus CPA Group Inc., founded in 2023 by Amit Chandel, a CPA and LLM in Tax. The firm specializes in proactive tax strategies for business owners, professionals, and high-net-worth individuals, providing comprehensive tax planning, wealth preservation, retirement, exit, and business succession planning. With over 20 years of combined experience in California, SWAT Advisors has helped clients across diverse industries identify tax-saving opportunities and build sustainable wealth. The firm serves clients in Northern and Southern California and works with business owners nationwide.

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