

SEPTEMBER, 2026

BUSINESS OWNER

NEWSLETTER

KEY UPDATES

This month we are analyzing the latest labor market shifts, the expansion of the services sector, the IRS digital transition, and a deep dive into high-impact retirement strategies like Cash Balance Plans.



Action Tip: Review Q3 revenue, expenses, and profit margins to identify opportunities and prepare for year-end decisions.



PRACTICAL STEPS FOR BUSINESS OWNERS

- Run a cash-flow stress test to confirm you can support annual plan funding.
- Coordinate payroll, distributions, and retirement contributions for tax efficiency.
- Get an actuarial estimate and a draft plan illustration before committing.
- Consider combining a Cash Balance Plan with a 401(k)/profit-sharing plan for flexibility.

BUSINESS PRACTICAL STEPS

1.**Jobs DataShowsElevated Labor MarketRiskThe latest labor reports** show unexpected job losses in some months and a tick up in unemployment, signaling that hiring and wage trends may be choppier than recently expected. Why it matters: plan conservatively for payroll costs and contingency cash.

2.**Services Sector Still Expanding The ISM Services PMI** (Institute for Supply Management Services Purchasing Managers' Index) indicates continued expansion in the services sector. Why it matters: customer-facing and service businesses may find pockets of demand even when other sectors soften.

3.**IRS Phasing Out Paper Refund Checks** The IRS has announced a phaseout of paper refund checks, moving taxpayers toward electronic refunds. Why it matters: make sure your business and owners use direct-deposit or electronic payment methods to avoid delays.

4.**Small-Business Outlook** Is Cautious Federal Reserve survey data show small businesses trimming their outlook for revenue and hiring compared with prior years. Why it matters: conservative forecasts and tighter cash-flow planning will reduce surprise shortfalls.

5.**Cash Balance Plans** Remain a High-Impact Strategy Cash Balance Plans continue to be an effective retirement and tax-planning tool for profitable small businesses when properly designed and funded. Why it matters: these plans can enable significantly larger deductible contributions than a 401(k), helping owners accelerate retirement savings and reduce current taxable income.



ECONOMIC & BUSINESS TRENDS

WHAT IS A CASH BALANCE PLAN?

A Cash Balance Plan is a qualified defined-benefit retirement plan (governed by the Internal Revenue Code and ERISA) that presents participants that expresses benefits as a hypothetical account balance. Each year participants receive a pay credit and an interest credit defined by the plan.

Although the benefit is presented as an account, assets are pooled and managed by the employer, who bears the funding risk. Required contributions are determined using actuarial calculations.

> Financial planning is about progress, not perfection.



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

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