



OCTOBER 2026

BUSINESS OWNERS • WEALTH PLANNING • INVESTMENT TRENDS

At Incline Wealth Advisors, we help our clients build wealth and live the lifestyle they want. Each month we release blog posts, videos and other content to help you get there.

October was all about business owners: what buyers really pay for, what you would keep after a sale, and why your company shouldn't be your only retirement plan. Below are this month's summaries. Use the links to open the full content for the topics that matter most to you.

CLIENT APPRECIATION EVENT

Bengals Watch Party

Join us for our annual client appreciation event: a Sunday morning of Bengals football, food, drinks and games. Kids are welcome, so bring the whole family.

DATE

Sunday, November 8th
Doors 9 AM, kickoff 9:30 AM

PLACE

Western Hills Country Club
5780 Cleves Warsaw Pike, Cincinnati

ADMISSION

Free, with food and drinks

RSVP NOW



BUSINESS OWNERS

BLOG

Your Business Is Not Your Retirement Plan

For many owners, the business is the paycheck, the retirement plan, the largest asset and the legacy all at once. That is a lot to ask of a single company, however good it is.

We look at why value on paper isn't cash in hand, what can go wrong when everything rides on one business, and how building wealth outside it protects your options.

[READ THE ARTICLE](#)

BLOG

What Buyers Look For: Recurring Revenue, Margins and Cash Flow

Buyers aren't really buying your past. They are buying the cash flow your business is likely to produce after you're gone, and the price reflects how confident they are in it.

Learn how dependable recurring revenue, steady margins and clean cash flow shape what a buyer will pay, and where customer concentration can hold your price back.

[READ THE ARTICLE](#)

BLOG

Are You Financially Ready to Sell Your Business?

Most owners ask whether their business is ready to sell. The more important question is whether *you* are. A sale that looks great on paper can still fall short if what's left afterward doesn't support the life you want.

This practical checklist walks through knowing your number, estimating what you would actually keep after debt, fees and taxes, and checking whether a sale would fund your next chapter.

[READ THE ARTICLE](#)

VIDEO

Efficiently Selling Your Business

For many owners, the year they sell is their biggest financial windfall, and possibly the biggest tax bill they'll ever pay. How the deal is structured can change how much you keep.

John walks through stock sales versus asset sales, installment sales and seller notes, Qualified Small Business Stock, ESOPs and rollover equity.

WATCH THE VIDEO



VIDEO

How Business Owners Can Pay Their Kids and Lower Their Taxes

Could putting your children on the payroll be a smart planning move? Done properly, employing your kids in the family business may lower your taxable income, teach them valuable money lessons and start building generational wealth.

WATCH THE VIDEO



VIDEO

401(k), SEP IRA or SIMPLE IRA? Retirement Plans for Your Business

Thinking about a retirement plan for your employees, or for yourself? We break down the options from the owner's side: what each plan offers, what it costs, and how it can help you attract and keep great people while you build your own long-term savings.

WATCH THE VIDEO



BLOG

Why the First Decade of Retirement Matters Most

Two retirees can earn the exact same average return over 30 years and end up in completely different places.

The difference is not how much the market returned. It is when.

Learn why a rough market in the first ten years of withdrawals can do lasting damage to a portfolio, and how to plan for a bad start before it happens.

[READ THE ARTICLE](#)



VIDEO

Estate Planning 101: Avoid Probate, Protect Privacy, Plan Ahead

Estate planning isn't just for the wealthy. It is about making sure your assets go where you want, when you want, with as little friction for your loved ones as possible.

- How a trust can help you avoid probate
- Why a trust keeps your affairs private, while a will becomes public record
- When an irrevocable trust may offer asset protection and tax benefits

[WATCH THE VIDEO](#)

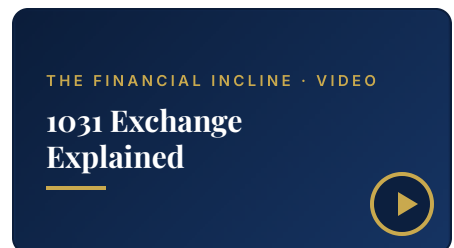


VIDEO

1031 Exchange Explained: How to Defer Taxes on a Property Sale

Selling an investment property? A 1031 exchange could let you defer taxes while you keep growing your real estate portfolio. John covers the key timelines and requirements for selling one investment property and buying another.

[WATCH THE VIDEO](#)



ON INSTAGRAM

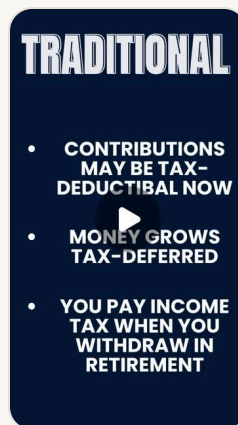
Quick Takes from John



Financial Red Flags & Green Flags

Are your money habits building long-term wealth or holding you back? John breaks down the red flags to watch for and the green flags that put you on the right path.

[WATCH THE REEL](#)



Roth IRA vs. Traditional IRA

There's no one-size-fits-all answer, but there is a right answer for you. Swipe through the basics, and reach out if you aren't sure which one fits.

[WATCH THE REEL](#)

INVESTMENT TRENDS

WEEKLY VIDEO SERIES

This Month in the Markets

Each week, John Bovard and John McKay break down the market stories that matter and what they could mean for your portfolio.



EPISODE #122

Week of October 5

Record highs for the Nasdaq and S&P 500, a soft jobs report, and what oil and diesel prices could mean for inflation.

[WATCH →](#)



EPISODE #123

Week of October 12

A hotter-than-expected CPI report, the first round of big bank earnings, and what ASML and TSMC results say about the AI trade.

[WATCH →](#)



EPISODE #124

Week of October 19

A big tech selloff, a preview of the Fed meeting, and year-end portfolio moves: rebalancing, reviewing for losses and checking concentration.

[WATCH →](#)



EPISODE #125

Week of October 26

The Fed, oil above \$100 a barrel, big tech earnings, and Anthropic's IPO filing.

[WATCH →](#)

Questions About Anything in This Issue?

Whether you're thinking about selling, retiring or just want a second look at your plan, we're happy to talk it through.

[SCHEDULE A CALL](#)

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