

Reduce Your 2025 Tax Burden, Increase Your 2026 Opportunities

In commercial lending, growth isn't driven by chance.

Strong years are built through preparation, timing, and the strategic decisions made before January even begins.

Year-end is one of the most valuable windows brokers have to set themselves up for a stronger year ahead. Not only do these decisions impact taxable income today—they have a direct effect on your lender relationships, your borrower experience, your workflow efficiency, and the quality of opportunities you enter 2026 with.

If you want to increase deal velocity and expand your reach next year, the work begins now.

And CONNECT is uniquely positioned to help you accelerate that advantage.

Year-End Spending Reduces Your 2025 Tax Burden

Most brokers operate through pass-through business structures—LLCs, S-Corps, partnerships, or sole proprietorships.

For these business types, tools, platforms, memberships, Analyzer credits, and operational improvements purchased before December 31 typically count as deductible business expenses.

That means:

Strategic investments made now may reduce your taxable income for 2025.

Waiting until January means leaving those benefits on the table.

When brokers reinvest revenue into their business before year-end, they:

- Lower their tax obligations
- Strengthen their operational foundation
- Improve their ability to compete in early 2026
- Capture advantages that disappear on January 1

This has nothing to do with being “smart” or “not smart.”

It's purely about **timing, planning, and positioning.**

Why CONNECT Is the Most Valuable Year-End Investment

Tax savings matter.

But the real power of investing in CONNECT now is the runway it gives you for 2026.

1. Start 2026 with lender-ready submissions

CONNECT brokers don't spend January rebuilding systems or gathering documents—they're already packaging deals using a platform lenders trust.

CONNECT's submission flow ensures your deals arrive:

- Organized
- Complete
- Analyzed
- Professionally documented

This level of preparation immediately moves your deals ahead of brokers who start the year reactively.

2. Analyzer-driven clarity accelerates lender response

In today's lending environment, lenders prioritize clarity and accuracy.

CONNECT's Analyzer provides objective, data-backed assessment that helps lenders evaluate deals quickly and confidently.

When you begin the year with this tool in place, your submissions stand out right away.

3. Intelligent matching gives you expanded reach

CONNECT exposes your deal to **every relevant lender** based on appetite, parameters, collateral, geography, and dozens of internal criteria.

This widens your opportunity set and increases the likelihood of receiving competitive quotes—especially early in the year when lenders are allocating budgets and focusing on origination volume.

4. Strong early-year preparation sets the tone for the entire year

Borrowers expect professionalism.

Lenders expect completeness.

The market expects speed.

CONNECT positions you to deliver all three from the very first business week of 2026.

Early momentum is one of the most valuable advantages in this industry.

It compounds for months.

Why This Matters More in 2026 Than Ever Before

The lending landscape is shifting.
Appetites are evolving.
Lenders are more selective.
Borrowers are more aware and more demanding.

The brokers who position themselves properly before the year begins will outperform—because they'll be operating with:

- Cleaner packages
- More transparency
- Faster response times
- Consistent lender engagement
- Better borrower experience
- A broader lender universe from day one

This is not about outworking anyone.
It's about **being ready** when the market opens in January.

And readiness is built in December.

Conclusion: Reduce Taxes Now, Create New Opportunities

When you invest in CONNECT before year-end, you're doing more than lowering this year's tax burden. You're building a foundation that allows you to:

- Start 2026 with momentum
- Deliver packages lenders prioritize
- Expand your lender network
- Improve borrower experience
- Increase quote volume
- Close more deals with less friction

It's a simple decision with long-lasting impact.

Reduce your 2025 tax burden.
Increase your 2026 opportunities.
And let CONNECT be the platform that accelerates your advantage.