POLYMATH REVOPS WIZARD™

YOU ALREADY SEE THE WASTE. GET PAID TO SAY SO.

THE ACCOUNTING, BOOKKEEPING & TAX-PREP FIRM AFFILIATE OVERVIEW

A Zero-Delivery-Work Recurring Revenue Channel Built on What Your Firm Already Sees Every Month

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One introduction. Polymath does 100% of the research, the audit, the report, and every future re-check. You earn a recurring commission for as long as the client stays active.

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September 17, 2026

Volume 3 of 4 · Accounting Affiliate Edition

Prepared for Prospective Accounting, Bookkeeping & Tax-Preparation Affiliates

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This is Volume 3 of a four-volume Polymath RevOps Wizard document set, adapted from Volume 2's general customer overview specifically for accounting, bookkeeping, and tax-preparation firms. Volume 1 is the restricted owner's operations and technical manual; Volume 4 is the full vision and investor report.

The financial projections, revenue models, market-size estimates, and savings figures presented throughout this document are illustrative planning estimates only and are not guarantees of future results. Nothing in this document constitutes legal, financial, tax, or investment advice; readers should consult their own qualified professionals before acting on any information contained here.

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PART VI — LEGAL & PRIVACY REFERENCE

PART 1

The Case for Polymath

The elevator summary, why a free AI prompt falls short, and real proof from a real client

CHAPTER 1 · PART I

The One-Minute Case

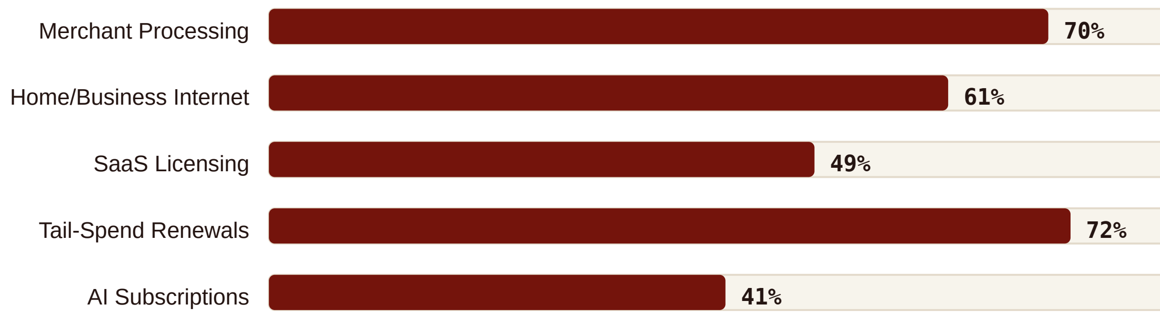
> *"You already see it every month: a client's software stack, merchant statements, and vendor contracts pass across your desk during routine bookkeeping and tax work. Somewhere in there, almost certainly, is money your client doesn't know they're losing."*

Polymath RevOps Wizard™ is a research and auditing engine, with an optional ongoing-monitoring upgrade. Point it at a client's current CRM, ecommerce platform, marketing/SMS tools, software stack, payment processing, or any of six other recurring-spend categories, and it runs a live web-search-backed research pass, ranks exactly three real, currently-marketed alternatives against a fixed evaluation rubric, cites every claim with a verified-as-of date, and hands back a polished, branded report your client can act on immediately — with zero delivery work required from your firm at any point.

Why This Is a Better-Than-Average Affiliate Fit for You Specifically

1. **You already see the exact evidence.** A firm doing monthly bookkeeping or quarterly review is already looking at a client's merchant statements, software subscriptions, and vendor payments in the general ledger — the same line items Polymath audits. Spotting a candidate for referral requires no extra work; the evidence is already in front of you during normal service delivery.
2. **The trust relationship is already established.** A recommendation from "your accountant" carries materially more credibility than a cold audit outreach — your client already trusts you with sensitive financial detail, which is the single biggest barrier a standalone Polymath sale has to overcome on its own.
3. **The cadence is already recurring.** Tax season, quarterly close, and annual review are natural, already-scheduled moments to mention a Guardian Watch subscription — no new client touchpoint has to be invented.

Hidden Waste Is Not an Edge Case — It's the Default



Sources: Nilson Report/industry merchant-fee surveys; industry broadband pricing trackers; Zylo/BetterCloud 2026 State of SaaSOps; Vertice 2026; CostLoop 2026.

The Honest Value Proposition

You are not being asked to become a software reseller, take on delivery risk, or add a new service line to your practice. You are being asked to make an introduction you would likely make anyway, once you know it pays. Everything downstream of that introduction — the research, the audit, the report, and, for any client who adds the separate Guardian Watch subscription, the ongoing monitoring and every future alert — is Polymath's job, not yours.

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CHAPTER 2 · PART I

Where This Started

Polymath did not begin as a piece of software. It began as one real, billable engagement: a systems audit of HubSpot, Klaviyo, and Shopify, scoped and delivered for 7 Fathoms Seaweed Skin Care — comparing the platforms actually in play across its two business lines, for a typical four-day audit consult fee. That engagement produced a real finding, by hand, in a single sitting: a documented recurring-savings opportunity.

The insight that followed was simple: the process behind that one audit was exactly the kind of structured, repeatable research task a purpose-built engine could run in minutes instead of hours. I built Polymath RevOps Wizard to productize that process, not to replace the judgment behind it — and the same discipline that makes it a credible tool for a client is exactly what makes it safe for your firm to put your name behind: a fixed rubric, cited sources, and a timestamped record of what was checked and when.

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Why This Beats a Free AI Prompt

A client can already open ChatGPT or Claude and ask a vendor-comparison question directly. The answer they get is not a substitute for what Polymath delivers — and the gap matters especially for a referral carrying your firm's name:

What Matters	A Free AI Prompt	Polymath RevOps Wizard
Source citations	Rarely cited; claims presented as fact from training data, which may be stale or fabricated	Every claim cited to a live source with a verified-as-of date
Consistency	No fixed rubric — different candidates and reasoning on repeated asks	Fixed 3-candidate evaluation rubric applied identically every time
Ongoing monitoring	A single snapshot answer at the moment asked — not a service	Available on the optional Guardian Watch subscription: scheduled monitoring with automatic change alerts — not included with a one-time audit
Accountability / audit trail	No record of what was checked, when, or against what sources	Timestamped, sourced, retained report — a real audit trail
Accuracy risk	Known to hallucinate pricing, features, and vendor details with full confidence	Grounded in live search results, not generated from memory

> **Why This Matters for a Referral With Your Name On It**
> *If you point a client toward a free AI prompt, an uncited, unrepeatable answer is what you're vouching for. If you point them toward Polymath, you're vouching for a fixed rubric and a citation trail on every audit — and, for any client who adds the separate Guardian Watch subscription, an ongoing monitoring service on top of it — the same evidentiary standard your own practice already holds itself to.*

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CHAPTER 4 · PART I

Real Proof: The 7 Fathoms Story

> *Every claim in this report traces back to one real, paid, four-day systems audit — not a hypothetical.*

The founding engagement behind Polymath was a real systems audit for 7 Fathoms Seaweed Skin Care, comparing the CRM, ecommerce, and marketing/SMS platforms actually running across its two business lines.

THEIR CURRENT ESTIMATED SPEND

$880/mo (~$10,560/yr)

RANK #1 — MONEY SAVED SWITCHING

$5,712/yr

54% less than their current stack

RANK #2 — MONEY SAVED SWITCHING

$5,520/yr

52% less than their current stack

RANK #3 — MONEY SAVED SWITCHING

$1,032/yr

10% less than their current stack

The top-ranked alternative alone represented more than half of 7 Fathoms' current annual platform spend recovered — found automatically, in one sitting. This is the exact finding pattern a bookkeeper or accountant is positioned to spot in a client's books every single month.

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PART 2

What Your Clients Actually Get

A real look at the report you'd be referring them into

What the Audit Report Looks Like

A visual walkthrough of the actual Savings Snapshot report layout, using the real 7 Fathoms output as the worked example.

polymath-report.pdf — page 1

SMITH BIZ TEST RUN · 3536 POCAHONTAS DRIVE · (904) 599-3502 · MAILTODREW@GMAIL.COM

Savings Snapshot

Prepared for: 7 Fathoms Seaweed Skin Care
Prepared by: Smith Biz Test Run
Date: September 15, 2026

"We evaluated three ranked platform alternatives to 7 Fathoms Seaweed Skin Care's current CRM, ecommerce, and marketing/SMS stack. Below is the estimated annual savings each ranked option represents."

Page 1 of the real report — branded header and client line.

polymath-report.pdf — page 1, continued

YOUR CURRENT ESTIMATED SPEND

$880/mo (~$10,560/yr)

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54% less than your current stack

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$1,032/yr

10% less than your current stack

> **Upgrade to See the Full Picture.** This Savings Snapshot shows the SIZE of the opportunity — upgrading to the Full Audit Report unlocks the actual platform names, pricing, scoring, a compliance & risk review, cited sources, and a step-by-step implementation plan.

This is the actual billboard, in the actual colors, that every referred client scrolls to within seconds of opening their report.

This is the finished product your name would be attached to as the referrer — a branded, sourced, professional document, not a chat transcript or a spreadsheet your client has to interpret themselves.

What Your Client Actually Gets When They Upgrade — the Full Audit Report

The three pages above are the Savings Snapshot — deliberately the smallest possible sample, built to answer one question (is there a finding worth paying for) as fast as possible, with no vendor names shown. A Single Audit or any tier above it delivers the complete report the engine actually produces: a real, 19-page document. What follows is a full page-by-page walkthrough of that complete report, illustrated using the actual, real Full Audit Report delivered to 7 Fathoms Seaweed Skin Care — the same worked example, taken all the way through, that your referred clients receive.

- **Named, real vendors — not categories.** The Savings Snapshot never says which platforms to switch to. The full report names every current and recommended platform outright, with real published prices.
- **Two full current-cost scenarios, priced to the line.** Not one estimate — a lower-tier and a higher-tier reading of the client's actual spend, each broken into every component with its own monthly price, one-time onboarding cost, and exactly what it covers.
- **Every alternative independently rated, not just ranked by Polymath.** Each recommended platform carries a third-party rating (e.g., G2) alongside its own price and what it replaces — evidence your client can verify themselves, not just Polymath's word for it.
- **A specific, written recommendation with reasoning — not just a ranking.** The report names one platform as the pick and explains why in plain language, then explains the runner-ups too, naming the specific situation where each one might actually be the better choice instead.
- **A stepped implementation plan with a named owner for every step.** From first vendor contact through parallel running to final cutover — your client never has to guess what happens after they buy the report, and neither do you.
- **Business-specific risk and fit notes.** Considerations a generic platform comparison would miss entirely — compliance exposure, workflow depth, integration gaps — specific to how that client's business actually operates.
- **A full comparison appendix, one page per candidate.** Every ranked alternative gets its own complete side-by-side table against both current-cost scenarios, closing with the exact dollar and percentage savings.
- **Sourced and dated, throughout.** Pricing and ratings are stated as current to a specific date and flagged to be re-verified before acting — an audit trail you and your client can both stand behind.

Page by Page: The Full 19-Page Report

Page	Section	What's There
1	Cover & Engagement Framing	Consultant letterhead and contact info; client name, title, and date; the report's title and the specific yes/no question it was commissioned to answer; a short paragraph naming exactly what's evaluated and how the report concludes.
2	The Headline Number	The single most important figure, stated first, in large type — here, a 97% maximum potential spend reduction — plus a “Purpose of this report” section framing the real question as cost-fit, not platform quality.
3	Business Context	The client's actual operating structure, in its own terms — here, two distinct commercial lines with different platform needs — and why that structure shapes everything that follows.
4	Platform Landscape at a Glance	A full side-by-side capability table across every current platform (CRM, quoting, email, SMS, integration depth, billing basis), plus a callout naming hidden billing traps specific to those named vendors.
5	What Each Platform Actually Does	Plain-language definitions distinguishing a CRM's job from a marketing platform's job, exactly where the current pairing's integration gap lives, and a labeled diagram of the client's current, disconnected stack.
6	The Recommended Architecture	A second diagram showing the unified alternative, and the written case for why one platform doing both jobs is the more efficient design at this client's actual scale.
7	Current Stack, Priced Out — Scenario A	A full line-item pricing table for the first current-cost reading: monthly price, one-time onboarding fee, and exactly what each line covers.
8	Scenario B, Then the Alternatives Begin	The second, higher-tier current-cost scenario, followed by the start of the ranked lower-cost alternatives table — real price, what it replaces, and an independently sourced rating for each.
9	Alternatives (concluded) & the Gap in Plain Numbers	The remaining ranked alternatives, then a callout translating the entire comparison into one plain-language savings range, closing with a written Summary.
10	Conclusion and Recommendation	A named, specific recommendation with full written rationale — plus the runner-up picks and the exact situation where each one might actually be the better choice instead.
11	Next Step, Then Implementation Begins	A table of exactly what to ask shortlisted vendors before committing and why each ask matters, followed by the opening steps of the numbered implementation plan.
12	Implementation (continued)	The rollout plan's middle steps: exporting current data, starting a trial, rebuilding automations, and running the new platform in parallel against live results.

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CHAPTER 6 · PART II

Effortless for Your Clients, Effortless for You

> *No technical knowledge required, at any step, for anyone.*

What Your Client Does

1. Has their current provider's billing statement or plan-tier page on hand.
2. Fills out a short, plain-language intake form — a handful of questions about their current provider and rough usage. No account credentials, no integration, no technical terms.
3. Receives a finished, branded report in one sitting — typically minutes, not days.

What You Do

1. Make the introduction.

> **That's the Entire List**
> *There is no second step for your firm. Polymath performs 100% of the research, the audit, the report, and every future renewal or re-audit. Your only ongoing task, if you choose, is deciding which clients to mention it to — and even that decision is easy, because you already see the evidence during routine service delivery.*

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PART 3

The Affiliate Opportunity for Your Firm

Revenue potential, compounding growth, and a low-risk way to start

What Your Clients Would Pay

Tier	Price	Best For
Savings Snapshot	$35 one-time	A first look, no vendor names shown
Single Audit	$150 one-time	One full 3-candidate audit with named vendors, pricing, and scoring
10-Audit Pack	$750 one-time ($75/audit)	Running audits across several parts of the business, or for several clients
Unlimited 3-Month / 6-Month Pass	$400 / $600 one-time	A fixed window of unlimited audits
Unlimited Monthly	$149/month	An ongoing standing audit service — the tier most likely to compound into meaningful referral income

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The Comparison That Sells Itself

> *Turn what you already see in your clients' books into passive income — with zero hands-on work once you make the introduction.*

What Matters	Manual / Hand Audit	Generic AI Prompt	Polymath RevOps Wizard
Time cost per audit	4–10+ hours of staff or owner time	Minutes — but unreliable	Minutes, and reliable
Labor cost per audit	$200–$500+ in billable/opportunity time	“Free,” but requires the client's own fact-checking	Flat fee, or bundled into a subscription — no time from your firm required
Source verification	Manual, if done at all	Rarely cited — claims presented as fact	Every claim cited, with a verified-as-of date
Consistency	Depends entirely on who did it and how much time they had	Different results on every ask	Same fixed rubric, every time
Ongoing monitoring	Requires someone to remember to redo it — rarely happens	None — a single snapshot answer	Available as a separate Guardian Watch subscription — automatic once added, not included with a one-time audit

Zero Hands-On. Truly Passive.

Once you introduce a client into the Polymath ecosystem, Polymath handles everything: the research, the audit, the report, and — for any client who adds the separate Guardian Watch subscription — the ongoing monitoring and every future alert. There is no delivery work for you at any point — the referral is the entire job, and if the client stays on a recurring Guardian Watch or Unlimited Monthly subscription, your commission continues for as long as they do.

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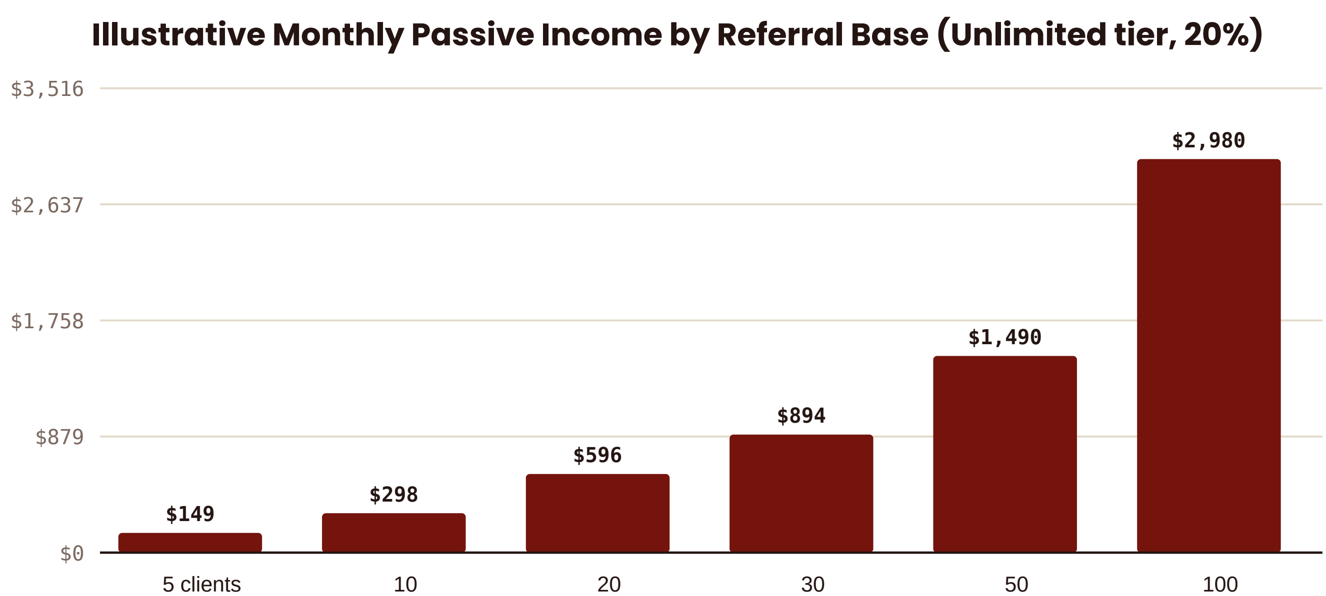
Revenue Potential & the Compounding Effect Over Time

What Your Client Book Could Be Worth

Referred Clients (Unlimited, $149/mo)	Monthly Passive Income (20%)	Illustrative Annual
5	$149.00	~$1,788
10	$298.00	~$3,576
20	$596.00	~$7,152
30	$894.00	~$10,728
50	$1,490.00	~$17,880
100	$2,980.00	~$35,760

Illustrative example: a firm with 150 active small-business clients that refers just 20% of its book — 30 clients — into the Unlimited tier earns $894/month, or roughly $10,728/year, in ongoing passive income added to the firm's existing service revenue, for delivery effort of exactly zero.



Illustrative planning figures based on the live 20%-forever general referral program — the actual flat rate configured in the Lemon Squeezy Affiliates dashboard, which also governs the Guardian Network accounting-firm rate; see Chapter 10.

Why It Compounds, Not Just Adds

Because referred clients rarely need to be re-sold and commission never expires, a firm that keeps referring even a modest number of new clients each year sees its passive income compound as prior-year referrals stack with new ones. A firm that refers 10 new clients in Year 1, another 10 in Year 2, and another 10 in Year 3 is not earning three years of a flat 10-client income — by Year 3 it is collecting on roughly 30 active referrals simultaneously, all from cumulative introductions that took the same few minutes each to make.

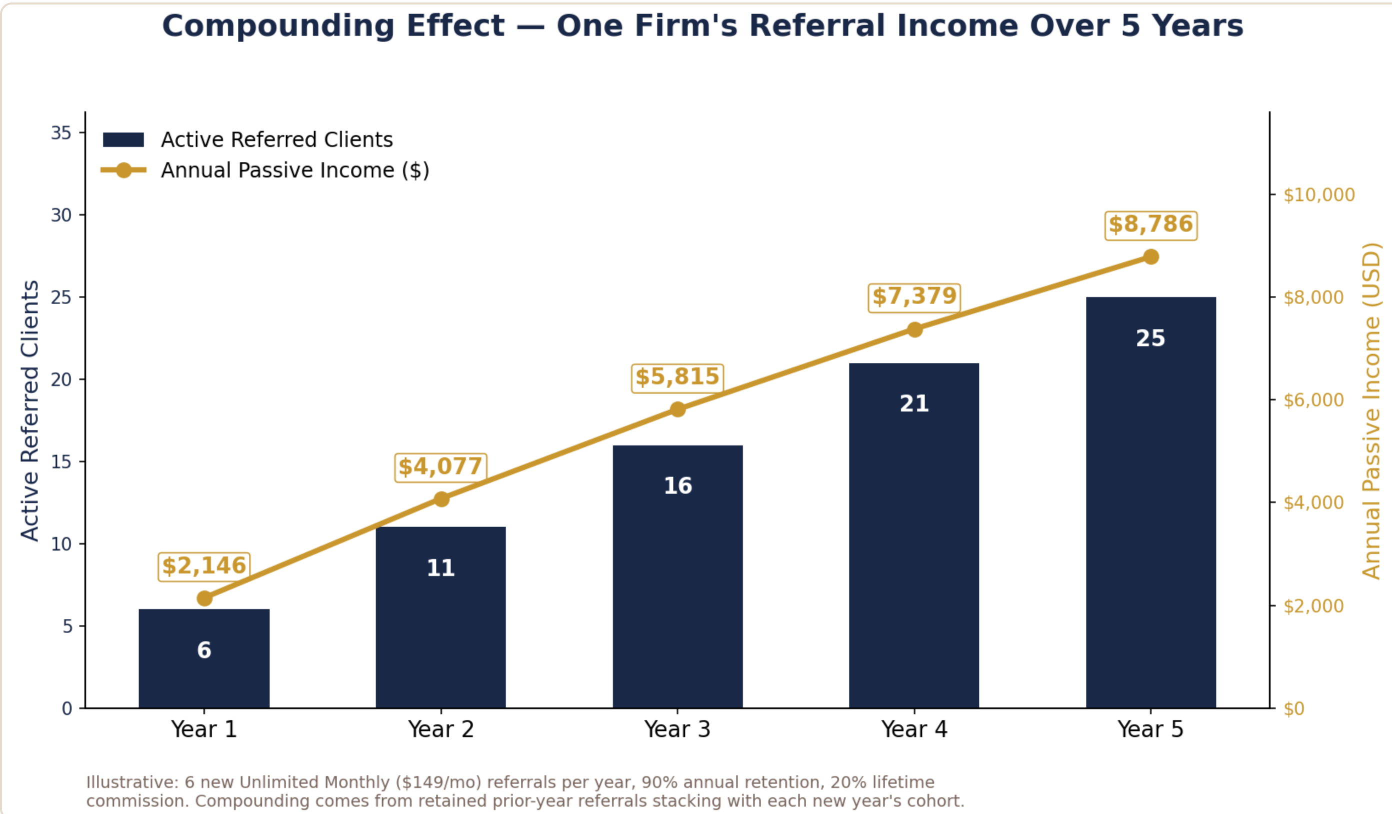


Figure 9.1 — *the same compounding dynamic modeled over five years for a single firm, at the current 20% lifetime commission rate.*

Hands-Off, By Design

No delivery work, ever. No cost, no commitment — signing up as a referral partner is free, with no obligation beyond introductions the firm would want to make anyway. No new client-facing risk — the firm is recommending a tool, not vouching for outcomes it doesn't control.

One Independence Note

Firms performing formal attest engagements (financial statement audits or reviews) should confirm their own AICPA independence obligations before referring an attest client specifically for a commission. This does not affect the large majority of small-business bookkeeping, tax-prep, and advisory relationships this channel targets.

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The Guardian Network Accounting-Firm Rate & Founding Partnerships

Beyond the general 20%-forever program, the expanding Guardian Network of monitoring engines carries its own accounting-firm-specific affiliate structure, with a founding-partner tier for firms that come in early.

Program	Rate	Scope
General Polymath Referral Program	20% of every purchase, lifetime	Anyone, any product
Guardian Network Accounting-Firm Affiliate	20% recurring + $50 one-time bonus per audit	Standard accounting/bookkeeping affiliate rate
Guardian Network Founding-Partner Rate	20% recurring + $100 one-time bonus per audit, locked for the partnership's life	Founding pilot partners only

Why the Rate Is Flat but the Bonus Isn't

All three programs pay the same 20% recurring commission — the actual rate configured in the live Lemon Squeezy Affiliates dashboard. Lemon Squeezy's payout engine cannot cap a commission to a fixed number of billing cycles or run a genuinely tiered percentage, so a higher recurring rate for founding partners isn't something the platform can pay out automatically. The premium instead comes from the one-time bonus, which Lemon Squeezy doesn't need to tier: founding partners earn double the standard accounting-firm bonus — $100 per referred audit instead of $50 — plus a rate-lock guarantee protecting that 20% for the life of the partnership even if the standard rate is ever revised, and first access to new Guardian Network engines as they launch.

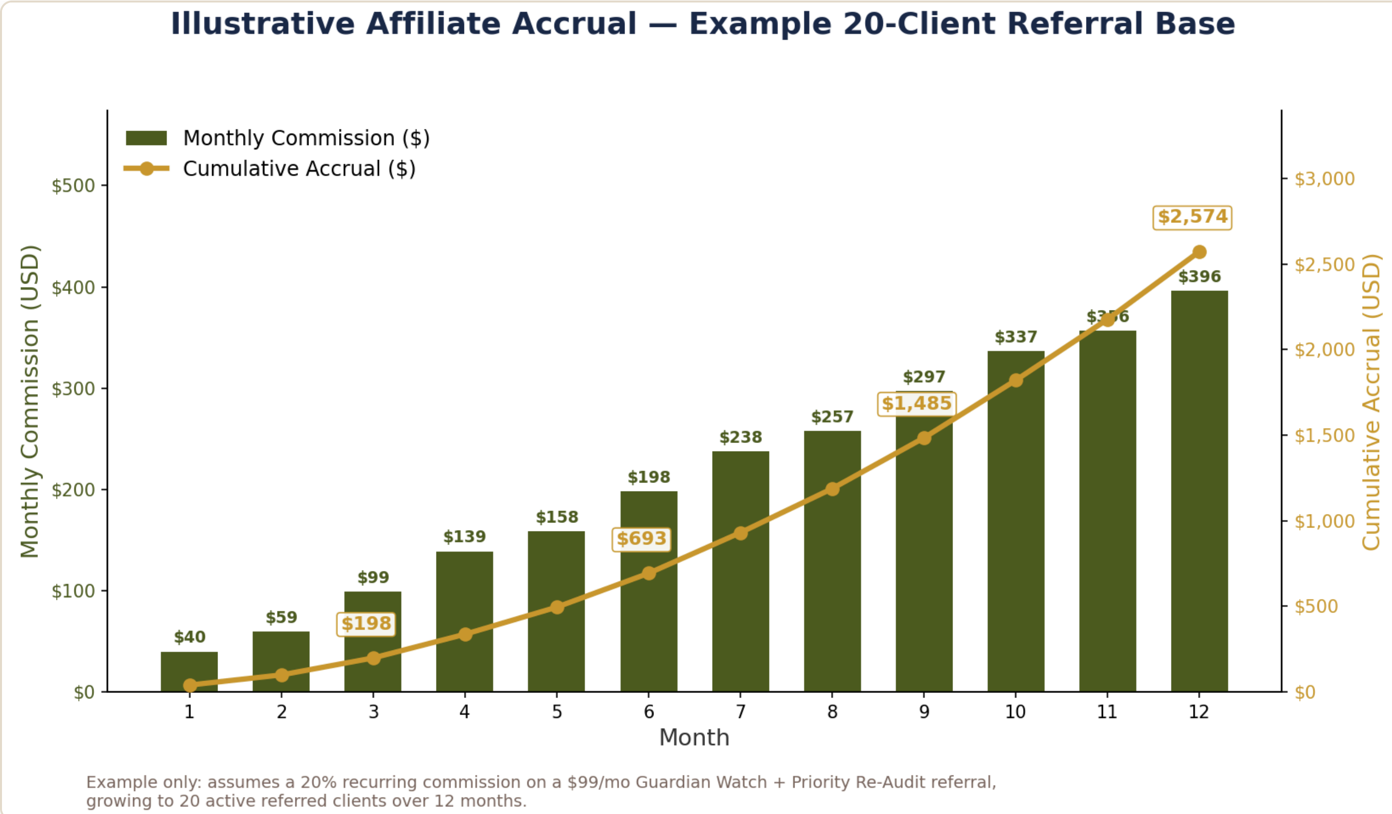

Figure 10.1 — *how monthly and cumulative commission accrue as a founding partner's referral base grows toward 20 active clients, at the current 20% recurring rate.*

A Low-Risk Way to Start: the Founding Pilot Partnership

You already see it every month: a client's software stack, merchant statements, and vendor contracts pass across your desk during routine bookkeeping and tax work. Somewhere in there, almost certainly, is money your client doesn't know they're losing. I invite a small number of accounting and bookkeeping firms to become founding pilot partners — with zero delivery work required from your firm. You refer; I research and audit, and, for any client who adds a Guardian Watch subscription on top, I monitor and report on that too. You earn a recurring commission for as long as the client stays active on a recurring plan.

Dimension	Status Quo (No Partnership)	Polymath Pilot Partnership
New revenue line	None from this specific opportunity	20% founding-partner recurring commission plus a $100 per-audit bonus, no delivery work required
Client value delivered	Vendor waste goes unnoticed until the client stumbles onto it themselves	Firm proactively surfaces savings — deepens the trust relationship rather than spending it
Effort required from the firm	N/A	A single referral conversation; Polymath performs 100% of the delivery
Competitive differentiation	The firm looks the same as every other bookkeeper or accountant in the market	The firm becomes the one that actively protects client spend, not just the one that files the return

What Founding Pilot Partners Receive

- A locked-in 20% founding-partner rate for the life of the partnership, plus a $100 one-time bonus per referred audit — double the standard $50 accounting-affiliate bonus.
- Direct input into refining the audit rubric and report format for accounting-client needs.
- Public case-study and co-branding credit as an early adopter, opt-in only.
- Priority access to new satellite engines as they launch, ahead of general release.

Proposed Pilot Path

1. Weeks 1–2: A complimentary founding-partner audit of your own firm's software/vendor stack — a live, zero-risk proof-of-concept before any client is involved.
2. Weeks 3–8: Refer a small initial batch — suggested 5–10 willing clients — into a Single Audit or Guardian Watch.
3. Weeks 9–12: Review findings, gather client feedback, and decide on continuing or expanding the partnership.

Why Now

Two forces make this the right moment rather than an arbitrary one. First, the accounting industry is already moving from compliance work toward advisory revenue as its primary growth lever — this pilot sits squarely inside that trend, not outside it. Second, the newest and least-audited waste category — AI tool subscriptions, at a documented 41% waste rate — is accumulating in client budgets right now, largely unnoticed, which makes early-mover positioning genuinely valuable rather than a marketing line.

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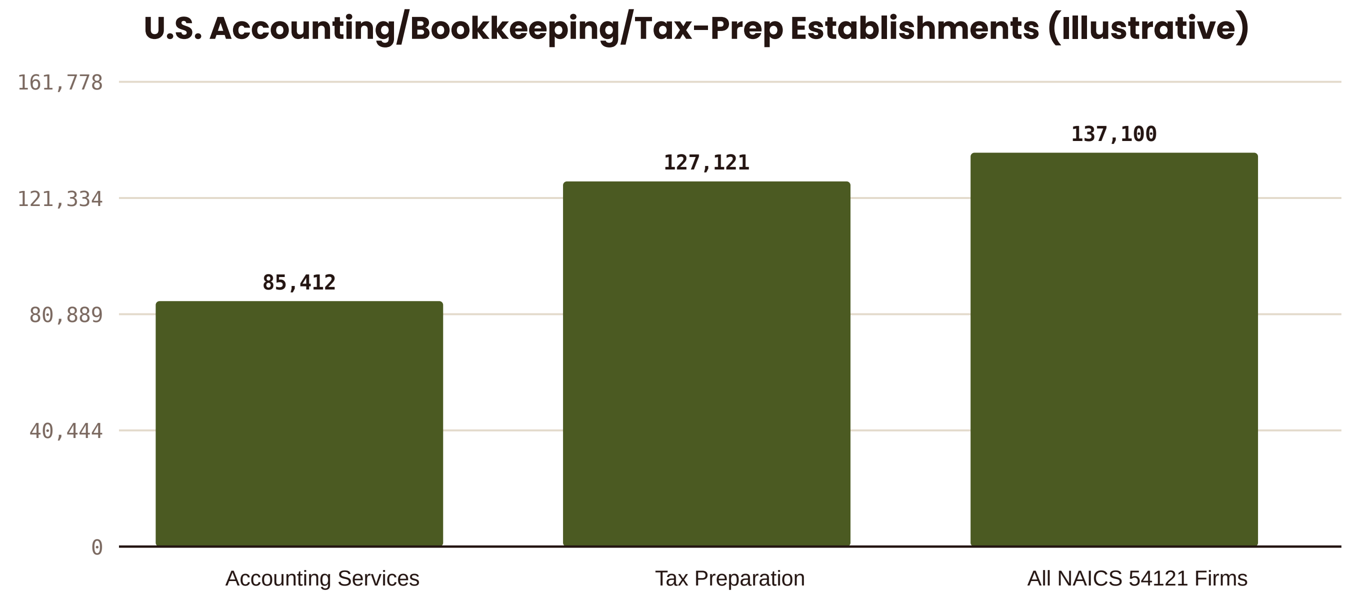
A Large, Fragmented, Reachable Market

Geography	Estimated Firms / Establishments	Source
United States (national)	~137,100 establishments (NAICS 54121)	U.S. Census Business Patterns, 2026
U.S. — tax preparation specifically	~127,121 businesses	IBISWorld, 2026
U.S. — accounting services specifically	~85,412 businesses	IBISWorld, 2026



U.S. Census Business Patterns / IBISWorld, 2026. Averaging fewer than 10 employees per firm — a fragmented market suited to a distributed, low-friction referral model rather than a handful of large partnerships.

A fragmented market of tens of thousands of small, independent firms — averaging fewer than 10 employees each — is precisely the structure a distributed affiliate model is built for. You are not competing with a handful of large partnerships for a limited slot; every firm this size is a candidate, including yours.

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PART 4

Getting Started

How to become a referral partner

How to Accept

1. Reply to schedule a 20-minute onboarding call.
2. Receive your complimentary founding-partner audit of your own firm's stack — the first deliverable, before any client referral is asked of you.
3. Sign up for the free referral program and receive your personal referral link.
4. Share it with clients who are clearly carrying unaudited software, merchant-fee, or vendor waste.

The Ask

One introduction. No pilot program, no paperwork, and no case-by-case negotiation required to get started — there is no cost, no software to install, and no obligation beyond the conversation itself.

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PART 5

Frequently Asked Questions & Reference Guide

Everything needed to answer the question a prospective accounting or bookkeeping affiliate is likely to ask, plus a real referral bench for anything this document doesn't anticipate

CHAPTER 13 · PART V

The One-Minute Case, Restated for a Conversation

> *"You already see this every month. A client's software stack, merchant statements, and vendor contracts cross your desk during routine bookkeeping or tax work. Somewhere in there, almost always, is money the client doesn't know they're losing."*

"Polymath RevOps Wizard is a research and auditing engine. Point it at a client's CRM, ecommerce platform, marketing tools, payment processing, software stack, or a few other recurring-spend categories, and it runs a live, web-search-backed research pass, ranks exactly three real, currently-marketed alternatives on a fixed rubric, cites every claim with a verified-as-of date, and hands back a branded report the client can act on immediately. There's an optional add-on subscription, Guardian Watch, that keeps monitoring after the report is delivered and alerts the client if something changes — that's separate from the one-time audit and priced on its own, so I want to be precise about that distinction up front rather than let it blur."

Why You Specifically

You already see the exact evidence — the same merchant statements, subscriptions, and vendor payments Polymath audits already cross your desk in the general ledger. Spotting a referral candidate costs you nothing extra; it's a different lens on data you're already looking at.

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How the Program Pays, in Plain Language

> *"Here's exactly how you get paid. Every client you refer gets a unique link. When they purchase, you earn a one-time bonus for that referral, plus 20% of whatever they pay Polymath, for as long as they stay on a paying recurring plan — that's tracked automatically through our affiliate platform, so there's no invoicing or manual tracking on your end."*

> *"Two things worth being upfront about, because I'd rather you hear them from me than notice them later and wonder. First: the 20% recurring rate is the same for standard and founding partners — our payout platform can't run a genuinely tiered percentage, so founding partners get a bigger one-time bonus and a rate-lock instead of a higher percentage (see the rate table in Chapter 10). Second: the recurring 20% only continues for as long as the client keeps paying on a recurring plan — our Unlimited Monthly tier or the Guardian Watch subscription. If a client only ever buys a one-time audit, you still earn the full one-time bonus for that referral, but the recurring piece doesn't apply because there's nothing recurring to take a percentage of."*

> **If They Ask Why Not a Straight Higher Percentage**
>
> *"Honestly? Our payout platform's limitation, not a decision to shortchange founding partners. A flat 20% is what the system can actually pay reliably to every affiliate, so the founding-partner premium is a bigger guaranteed bonus per audit and a locked-in rate no future repricing can touch — not a headline percentage that would need manual overrides to honor."*

What they're being asked to do in exchange: nothing beyond the introduction. Polymath runs 100% of the research, the audit, the report, and — for any client who adds Guardian Watch — the ongoing monitoring. There is no delivery work, no software integration, and no service-line addition for their firm at any point.

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Handling Objections Live

"Does taking a commission create a conflict with my professional ethics rules?"

> *"That's exactly the right question to ask before saying yes, and it's not one I'm going to guess at for you. The short version: this program is built for the non-attest side of your book — bookkeeping-only and tax-only clients, not clients your firm provides attest services to, where accepting a referral commission is a bright-line issue under the AICPA code and most state boards. Beyond that distinction, I want you checking your own state board and the AICPA's Code of Professional Conduct rather than taking my word for it — the exact links are in Chapter 22, "The Referral Bench.""*

"What if my client is unhappy with what Polymath finds or recommends?"

> *"Every audit runs on a fixed rubric with three ranked candidates and a cited, dated source for every claim — so there's a documented trail behind every recommendation, not a black-box opinion. Your role is the introduction; Polymath stands behind the audit itself. That said, I'm not going to tell you how to think about your own firm's liability exposure — that's a conversation for your E&O carrier or broker if you want it in writing."*

"This sounds too good — what's the catch?"

> *"Fair question. The honest answer: the recurring commission only pays out while the client keeps paying Polymath, so it's not free money for a one-time introduction that never converts to a subscription — and it only pays at all once someone actually purchases, so there's no guaranteed income just for signing up. What it doesn't require is any delivery work, any new service line, or any ongoing time from your firm. That's the trade: real but uncertain upside, in exchange for genuinely zero effort beyond the introduction."*

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CHAPTER 16 · PART V

The Close & Next Steps, Scripted

> *"If this sounds like something you want to try, here's exactly what happens next, and it costs you nothing to find out: first, you get a complimentary founding-partner audit of your own firm's stack — that's the first deliverable, before I ever ask you to refer a single client. Second, you sign up for the free referral program and get your own personal referral link. Third, you share that link with any client you already know is carrying unaudited software, merchant-fee, or vendor waste — which, if you've been doing this work a while, you can probably already name one or two of without thinking hard."*

> **The Ask**
> *"Can I get your audit started today — no cost, no obligation to refer anyone — and send your referral link over right after we finish?"*

If they say yes: confirm the best email and tell them what arrives and by when (referral link and this document's materials to forward to clients). If they want to think about it: offer to send the same materials with no pressure, and set a specific, named follow-up date rather than leaving it open-ended.

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Compensation & Payment

"How and when do I actually get paid?"

> *"Through our affiliate platform's standard payout schedule — every purchase made through your personal referral link is tracked automatically, so there's no invoicing on your end. You can see your own referral activity and running balance any time through your affiliate dashboard."*

"What if a referred client only ever buys the one-time audit and never subscribes to anything recurring?"

> *"You still earn the full one-time bonus for that referral — $50 standard, $100 as a founding partner. The 20% recurring commission only applies on top of that if the client is on a paying recurring plan, since there's nothing recurring to take a percentage of otherwise."*

"Is there a cap on how much I can earn, or a limit on referrals?"

> *"No cap. The math scales directly with how many clients you refer and how many of them stay on a recurring plan — there's no ceiling built into the program."*

"Is this commission taxable income I need to report?"

> *"Yes — affiliate and referral commissions are reportable income, and you'll almost certainly know the specific reporting mechanics better than I do. I'm not going to try to tell an accountant how to handle their own 1099 income."*

"Can my firm refer its own existing clients, or does that create some kind of conflict just on its own?"

> *"Referring your own clients is exactly who this program is built for — that's the whole value of the affiliate relationship. Whether it's appropriate for a specific client of yours is a professional-standards question, covered in the next chapter and in "The Referral Bench.""*

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Compliance & Professional Standards

> *The single most important section in this document. Every answer here is deliberately scoped to what Drew can say with confidence — what Polymath does and how it pays — and hands off cleanly on anything that requires a professional-ethics ruling.*

“Does accepting a referral commission violate AICPA independence or ethics rules?”

> *“I'm not a CPA and I'm not going to give you a ruling on your own ethics code. What I can tell you: the AICPA Code of Professional Conduct's Commissions and Referral Fees interpretation is the specific rule that governs this, and it draws a hard line around attest clients. Beyond that, your state board of accountancy may add its own requirements. I'll point you to both sources in “The Referral Bench” rather than paraphrase them for you.”*

“Is it different if the client is an attest client of my firm (audit, review, certain compilations)?”

> *“This is the one place I'll be direct rather than deferring entirely, because it's a widely-documented bright-line rule, not a judgment call: under the AICPA code, a member generally cannot accept a commission for a product or service recommended to a client for whom the firm also performs attest services. This program is intended for the non-attest side of your practice — bookkeeping-only and tax-only clients. If you're not sure whether a specific client counts as an attest client under the rule, that's exactly the kind of question to check against the source in “The Referral Bench,” or with your own compliance resources, before referring them.”*

“Do I have to disclose this commission to my client?”

> *“For non-attest clients, AICPA guidance generally requires disclosing a referral or commission arrangement to the client in writing. I'd treat that as the expectation rather than an exception, and I'd rather you confirm the exact disclosure language your own compliance standards require than have me draft it.”*

“Does this work differently for a bookkeeper than for a CPA or an enrolled agent?”

> *“Yes, and I'd rather send you to the source than guess. Bookkeepers aren't bound by the AICPA code unless they're certified through a body like AIPB or NACPB, which have their*

> *own standards. Enrolled agents and other tax practitioners fall under IRS Circular 230, which has its own contingent-fee provisions. Different rulebook depending on your credential — "The Referral Bench" has the right source for each."*

"What if my state has stricter rules than the AICPA code?"

> *"Entirely possible — state boards can and do layer on additional requirements. Your state board's own rules are the controlling authority for your license, not the national code by itself. NASBA's state board directory, in "The Referral Bench," is the fastest way to find your specific board."*

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Client Experience & Liability

"What if Polymath gets something wrong and my client acts on bad information?"

> *"Every claim in an audit is cited with a verified-as-of date, and every audit runs the same fixed rubric against exactly three real, currently-marketed alternatives — so there's a documented trail behind every recommendation, not an unverifiable opinion. That's a materially higher evidentiary bar than a free AI prompt, but I won't tell you it's error-proof, and I won't tell you what that means for your firm's specific liability exposure — that's a question for your own E&O carrier or broker."*

"Does my firm's own liability insurance need to know about this program?"

> *"I genuinely don't know, and I'd rather say that plainly than guess at an insurance question. If you want it answered with certainty, that's a quick call to your carrier or broker — and if they need anything in writing about what the referral relationship actually involves, I'm glad to provide it."*

"Will my firm be seen as endorsing whatever vendor Polymath ranks first?"

> *"Your role is the introduction to the audit, not an endorsement of a specific vendor — Polymath's rubric picks the ranking, not you, and the report itself is where the client sees the reasoning and sources. How you want to frame the introduction to preserve your own professional distance is worth thinking through, and "The Referral Bench" has where to check if that framing question turns out to have a professional-standards answer too."*

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Product & How It Works

"What exactly does Polymath audit?"

> *"The core engine audits a client's CRM, ecommerce platform, and marketing/SMS tools. Through the Guardian Network, it extends to software stack, payment processing, AI subscriptions, telecom, cloud costs, insurance, and vendor contracts — any recurring spend category where a client could plausibly be overpaying without knowing it."*

"How is this actually different from a client just asking ChatGPT themselves?"

> *"Three ways: every claim is cited and dated, not a confident guess from training data; the same fixed rubric runs every time, not a different answer on every ask; and the optional Guardian Watch subscription keeps monitoring after the report is delivered, which a one-off chat answer structurally can't do."*

"How long does an audit take, and what does the client actually receive?"

> *"The research and ranking pass runs in minutes, not days. What lands in the client's inbox is a full branded report — the same one itemized page by page in Chapter 5 — with the ranked candidates, the evaluation rubric, and a cited, dated source for every claim."*

"What's the difference between a one-time audit and Guardian Watch?"

> *"A one-time audit is a single snapshot answer, priced on its own. Guardian Watch is a separate, optional subscription that keeps monitoring after that snapshot and sends an automatic alert if something material changes — it's never bundled into the one-time audit price, and I want that distinction clear every time it comes up."*

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Logistics & Onboarding

"What actually happens today if I say yes?"

> *"Three steps: you get a complimentary audit of your own firm's stack first, at no cost and with no referral required from you; you sign up for the free referral program and get your personal referral link; then you share that link whenever you spot a client carrying unaudited software, merchant-fee, or vendor waste."*

"Is there a contract, and can I get out later if I change my mind?"

> *"The referral relationship runs under the program's written affiliate terms, and founding-partner pilots have their own confidentiality agreement covering the commission-structure details (see Chapter 26). You're free to stop referring at any time; anything already earned before you stop is governed by the written program terms, which I'll make sure you have in hand before you sign up, not after."*

"What does actually referring someone look like, day to day?"

> *"As simple as sending your personal link — by email, by text, however you'd naturally reach that client. No software integration, no new tool for your firm to adopt, no client data you have to hand over yourself."*

"How do I get help if something goes wrong with a referral or a client has a billing question?"

> *"That comes to Polymath directly, not through you — the client's purchase and support relationship is with Polymath from the moment they buy. Your part ends at the introduction."*

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The Referral Bench

> *Real, currently-live, authoritative sources — not a generic “consult a professional” disclaimer. Each entry is where an accountant, bookkeeper, or firm partner should look first for a definitive answer this document can't give.*

Question Area	Authoritative Source	Link
CPA commissions & referral-fee rules, disclosure requirements	AICPA Code of Professional Conduct — Commissions and Referral Fees interpretation	us.aicpa.org/research/standards/codeofconduct.html
AICPA ethics resources, interpretations, and updates	AICPA & CIMA Ethics Resource Center	aicpa-cima.com/resources/landing/aicpa-ethics
Tax-practitioner contingent-fee rules (EAs, CPAs practicing before the IRS)	IRS Circular 230, §10.27 (Office of Professional Responsibility)	irs.gov/tax-professionals/office-of-professional-responsibility-and-circular-230
State-specific CPA licensing rules & your controlling state board	NASBA — National Association of State Boards of Accountancy, state board directory	nasba.org/stateboards/
Looking up a specific state accountancy board's contact & rules	NASBA Accountancy Licensing Library	ald.nasba.org/accountancy-boards
Bookkeeper professional standards (non-CPA)	AIPB — American Institute of Professional Bookkeepers	aipb.org
Certified bookkeeper standards & code of ethics	NACPB — National Association of Certified Public Bookkeepers	nacpb.org

Links current as of September 2026. Verify each organization's current URL before sending it to a prospective affiliate, the same way any dated source claim in a Polymath audit is verified before it's cited.

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QUICK-REFERENCE APPENDIX

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The One-Page Quick-Reference Sheet

Figure	Value
Standard accounting-affiliate rate	20% recurring + $50 one-time bonus per referred audit
Founding-partner rate	20% recurring + $100 one-time bonus per referred audit, rate locked for life of partnership
Savings Snapshot	$35 one-time
Single Audit	$150 one-time
10-Audit Pack	$750 one-time ($75/audit)
Unlimited 3-Month / 6-Month Pass	$400 / $600 one-time
Unlimited Monthly (recurring, commission-bearing)	$149/month
Guardian Watch (ongoing monitoring add-on)	Separate, optional subscription — priced apart from any one-time audit
Proof point	7 Fathoms Seaweed Skin Care — $5,712/yr found, 54% less than prior stack

If Nothing Else Sticks

Zero delivery work for their firm. 20% recurring while the client stays on a paying recurring plan. A bigger one-time bonus (not a higher percentage) for founding partners, because of a real platform limitation, disclosed honestly. And any professional-standards question gets the referral sources in "The Referral Bench," not a guess.

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FAQ Quick-Index by Topic

If They Ask About…	Go To
Payment timing, taxes, referring existing clients, earning caps	Chapter 17 — Compensation & Payment
Independence, attest clients, disclosure requirements, state rules, bookkeeper vs. CPA vs. EA	Chapter 18 — Compliance & Professional Standards
Liability if a recommendation is wrong, E&O insurance, endorsement concerns	Chapter 19 — Client Experience & Liability
What Polymath audits, how it beats a free AI prompt, Guardian Watch vs. one-time audit	Chapter 20 — Product & How It Works
What happens today, contracts, day-to-day mechanics of referring	Chapter 21 — Logistics & Onboarding
Anything not covered above	Chapter 22, “The Referral Bench” — name a source and follow up in writing directly

This reference guide is built to be revised: any question that comes up twice and isn't already covered above belongs in the next revision of this document, not left as a one-off improvisation.

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PART 6

Legal & Privacy Reference

The Terms of Service, Privacy Policy, and a confidentiality agreement template for the founding-partner pilot

Terms of Service & Privacy Policy

> *Reproduced here in full so a prospective accounting or bookkeeping affiliate partner — and any client they refer — can review exactly what governs use of the Service before making or accepting an introduction.*

Terms of Service — Polymath RevOps Wizard™

Effective date: September 17, 2026

These Terms of Service (“Terms”) govern use of Polymath RevOps Wizard™ and the Guardian Network (the “Service”), operated by the business named on this document's cover page. By purchasing or using the Service, the user agrees to these Terms.

DESCRIPTION OF SERVICE

Polymath RevOps Wizard researches a user's current CRM, ecommerce, and marketing/SMS platforms, compares them against current market alternatives, and produces a ranked comparison report with cost and recommendation information, based on the details provided and current publicly available vendor pricing at the time the report is generated. The Service also offers Guardian Network monitoring subscriptions (“Guardian Watch” and related tiers) across additional recurring-spend categories, which re-check a category on a recurring, ongoing basis and alert on a detected change, for as long as the subscription remains active.

NOT PROFESSIONAL ADVICE

Reports and alerts produced by the Service are informational and educational in nature. They are not financial, legal, tax, insurance, or professional consulting advice, and should not be relied upon as a substitute for independent professional judgment before making a purchasing, coverage, or vendor decision.

PAYMENT & REFUNDS

Payment is processed through Lemon Squeezy at the time of purchase. One-time purchases are non-refundable once a report has been generated and delivered. Guardian Watch and other recurring monitoring subscriptions may be cancelled at any time; cancellation takes effect at the end of the current paid billing period, with no partial-period refund for a mid-cycle cancellation.

ACCEPTABLE USE

The user agrees to use the Service only for lawful purposes, to provide accurate information when submitting a request, and not to attempt to disrupt, reverse-engineer, or resell access to the Service without authorization.

INTELLECTUAL PROPERTY

The Service, its software, design, and underlying methodology remain proprietary. A report generated for a user is theirs to use for their own business purposes; the user may not resell or redistribute the underlying tool itself without a separate agreement. Participation in the affiliate/referral program is governed by its own separate program terms and does not grant any license to the Service itself beyond the referral link provided.

DISCLAIMER OF WARRANTIES & LIMITATION OF LIABILITY

The Service is provided “as is” and “as available.” Reasonable efforts are made to ensure the accuracy of vendor pricing and comparisons at the time a report or alert is generated, but pricing and features published by third-party vendors change frequently and without notice. To the fullest extent permitted by law, the Service is not liable for any indirect, incidental, or consequential damages arising from use of the Service or reliance on a report or alert it produces.

GOVERNING LAW

These Terms are governed by the laws of the Province of Newfoundland and Labrador, Canada, without regard to conflict-of-law principles.

Privacy Policy — Polymath RevOps Wizard™

Effective date: September 17, 2026

Polymath RevOps Wizard™ and the Guardian Network (“the Service,” “we,” “us”) explains what information is collected when the Service is used, how it is used, and the user's rights regarding that information.

INFORMATION WE COLLECT

When a user generates an audit report, we collect the information submitted through the form, which may include: name and email address, company or business name, and details about current CRM, ecommerce, and marketing/SMS platforms and pricing tiers. Certain Guardian Network satellite engines require materially more sensitive information, each scoped narrowly to what that engine needs, as detailed in Volume 1, Chapter 15.

HOW WE USE YOUR INFORMATION

We use the information submitted to generate an audit report or run a Guardian Watch monitoring check, to send the completed report and related alerts and communications, to process payment through our payment processor, and to improve the Service's accuracy and reliability over time. If a user was referred by an affiliate or referral partner — including through the accounting-firm channel described in Part III of this volume — Lemon Squeezy's Affiliates feature records that referral relationship for commission-calculation purposes only; it does not receive the content of any report. We do not sell user information to third parties.

THIRD-PARTY SERVICES

To generate a report or run a monitoring check, the details submitted are sent to Anthropic's Claude API, which performs live research and analysis to produce results. Payment is processed by Lemon Squeezy, our merchant of record; Lemon Squeezy collects and processes payment details directly.

YOUR RIGHTS

A user may request access to, correction of, or deletion of the personal information held about them by contacting us using the details on this document's cover page.

> **Referring Firms, Read This**
> *As a referring accounting or bookkeeping firm, you are not a data processor under this Privacy Policy and do not need your own client's consent to make an introduction — you are simply pointing a client at a service they can choose to use or not. Once a client engages the Service directly, this Policy (not your own firm's privacy policy) governs the information they submit to Polymath.*

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Confidentiality Agreement (Template) for Founding Pilot Partners

> *Template — Not Legal Advice. Relevant specifically to the Founding Pilot Partnership described in Chapter 10: reviewing pricing, commission structure, or any client-level detail ahead of a referral may warrant a signed mutual NDA before either side goes further, particularly where a firm's own client information could come up in conversation. Have this reviewed by qualified counsel before use.*

Mutual Non-Disclosure Agreement

This Non-Disclosure Agreement (“Agreement”) is entered into as of [DATE] by and between the owner of Polymath RevOps Wizard and the Guardian Network (“Disclosing Party”), and [FIRM NAME] (“Receiving Party”), collectively the “Parties,” in connection with a prospective founding pilot partnership under the affiliate program described in Part III of this volume.

1. PURPOSE

The Parties wish to explore a founding-partner referral relationship (the “Purpose”), in connection with which either Party may share certain confidential and proprietary information, including commission structure details not otherwise made public and, where relevant, anonymized or aggregate client information.

2. DEFINITION OF CONFIDENTIAL INFORMATION

“Confidential Information” means all non-public information disclosed by either Party, whether oral, written, or electronic, including without limitation: pricing and commission structures, revenue projections, audit methodology, and any client-specific detail either Party discloses in the course of discussing or conducting the pilot.

3. OBLIGATIONS OF THE RECEIVING PARTY

- Use the Confidential Information solely for the Purpose.
- Not disclose the Confidential Information to any third party without prior written consent.
- Protect the Confidential Information with at least the same degree of care used to protect its own confidential information, and no less than reasonable care.

4. TERM

This Agreement remains in effect for a period of [TWO (2) YEARS] from the date first written above, and confidentiality obligations survive termination of the pilot relationship for that same period.

5. NO LICENSE OR OBLIGATION

Nothing in this Agreement obligates either Party to proceed with a founding-partner relationship or any other transaction.

6. GOVERNING LAW

This Agreement shall be governed by the laws of [JURISDICTION TO BE SPECIFIED], without regard to conflict-of-law principles.

IN WITNESS WHEREOF, the Parties have executed this Agreement as of the date first written above. Signature blocks follow on the executed copy. A more detailed general-purpose NDA template, plus a companion non-competition/non-circumvention template, appear in Volume 4, Addenda B and C, for any deeper due-diligence review a prospective founding partner may want to conduct.

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