

Table 1: Referral Structure in Adviser-CPA-Client Relationship				
Model	Integration Level	Incentive	Compliance Complexity	Longevity
One-time referral	Low	Flat fee	Simple	Short term
Revenue share	Moderate	Ongoing %	Moderate	Medium term
Licensing integration	High	Dual revenue	Complex	Long term
Joint venture	Very high	Shared equity	High	Permanent