

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

UNITED STATES OF AMERICA,

Plaintiff,

v.

**CHARLES A. DOMBEK and THE
OPTIMAL FINANCIAL GROUP, LLC,**

Defendants.

Civil Action No. 4:24-cv-00153-O

ORDER OF PERMANENT INJUNCTION
AGAINST THE OPTIMAL FINANCIAL GROUP, LLC

Pursuant to a stipulation between the plaintiff, United States, and the defendant, The Optimal Financial Group, LLC (“Optimal”), for the entry of an order of permanent injunction and judgment in favor of the United States and against Optimal on Counts I, II, and III of the Complaint, which will not constitute an admission by Optimal of any of the allegations set forth by the United States, the Court approves and so-orders that Stipulation. Accordingly,

IT IS HEREBY ORDERED that The Optimal Financial Group, LLC, and all those in active concert or participation with it, is permanently enjoined from directly or indirectly:

- (1) promoting, organizing, marketing, or selling any plan or arrangement that involves:
 - (a) creating and/or using sham management entities such as C-corporations;
 - (b) improperly shifting income or expenses from one individual or entity (which actually earned or received the income) to another individual or entity to reduce the tax rate on the reported income or otherwise improperly reduce the tax liability on that income;

- (c) deducting sham fees purportedly paid to another individual or entity;
 - (d) deducting personal or other non-deductible expenses as business expenses;
 - (e) assisting taxpayers with creating or maintaining insurance companies that are related to the taxpayer (commonly referred to as “captive” insurance companies); or
 - (f) deducting insurance premiums paid to insurance companies that are related to the taxpayer (commonly referred to as “captive” insurance companies) and excluding those insurance premium payments from the captive insurance company’s taxable income;
- (2) assisting or advising, or causing another person to assist or advise, taxpayers to participate in any plan or arrangement involving the provisions of paragraphs (1)(a)-(f) above;
- (3) assisting or advising, or causing another person to assist or advise, taxpayers to make a claim on a federal income tax return reflecting the provisions of paragraph (1)(a)-(f) above;
- (4) preparing or requesting, assisting in, or directing the preparation or filing of federal tax returns, amended returns, or other related documents or forms, reflecting the provisions of paragraph A. (1)(a)-(f) above; and
- (5) preparing or assisting in preparing federal tax returns that it knows or reasonably should know would result in an understatement of tax liability or the overstatement of federal tax refund(s) as penalized by 26 U.S.C. § 6694.

IT IS FURTHER ORDERED that The Optimal Financial Group, LLC, pursuant to 26 U.S.C. § 7402(a), shall:

- (A) within 30 days of this Order of Permanent Injunction, provide a copy of this Order of Permanent Injunction to all principals, officers, franchises, managers, employees, independent contractors, and tax return preparers of Optimal, and provide to counsel for the United States within 45 days a signed and acknowledgment of receipt of this Order of Permanent Injunction for each person to whom Optimal provided a copy of this Order of Permanent Injunction;
- (B) within 30 days of this Order of Permanent Injunction, provide a copy of this Order of Permanent Injunction by U.S. mail and, where possible, by email, to all customers identified on the electronic files provided by the United States to Optimal titled ‘Optimal Client List 2013,’ ‘Optimal Client List 2014,’ ‘Optimal Client List 2015,’ and

‘Optimal Client List 2016,’ who participated in the tax plans or arrangements referenced above in paragraph A. (1)(a)-(f);

(C) within 30 days of this Order of Permanent Injunction, remove all content promoting or marketing to the public for sale the tax planning referenced above in paragraph (1)(a)-(f), and post or publish a copy of this Order of Permanent Injunction on any website, including social media sites, that Optimal currently uses or has used (and retains access to) to promote or market to the public for sale the tax plans or arrangements referenced above in paragraph (1)(a)-(f); and

(D) within 60 days of this Order of Permanent Injunction, file with the Court a declaration, sworn under penalty of perjury, attesting that Optimal has complied with each of the requirements listed in paragraphs (A) through (C) above.

IT IS FURTHER ORDERED that the Court shall retain jurisdiction over this action for any proceedings to enforce this Order of Permanent Injunction; and

IT IS FURTHER ORDERED that the United States is entitled to conduct discovery to monitor The Optimal Financial Group, LLC’s compliance with the terms of this Order of Permanent Injunction entered against it.

SO ORDERED on this **1st day of November, 2024.**


Reed O'Connor
UNITED STATES DISTRICT JUDGE