

A private jet is parked on a runway at sunset. The sun is low on the horizon, creating a warm, golden glow. The jet is white with blue accents on the tail and wings. The runway is paved and has some grass on the sides. In the background, there are some airport buildings and trees.

PRE-FLIGHT REVIEW CHECKLIST

Private Wealth & UHNW Diagnostic System

APOGEE CAPITAL RESOURCE GROUP
PRECISION · PROCESS · PROTECTION

Your best clients are another advisor's best prospects.



The 'Silent Risks': Why Great Clients Quietly Leave

This diagnostic protocol identifies risks and opportunities that don't show up on standard statements. These often include:

- Missed structure
- Invisible tax drag
- Unaddressed estate exposure
- No proactive architecture
- No "outside perspective" risk audit

"Advisor Lead-In: 'In auditing your current plan against the new tax landscape, I've flagged three specific structural vulnerabilities that require immediate review. Not addressing them could carry unintended costs for you and your family.'"

*"When another advisor shows what you
you didn't, **loyalty shifts.**"*

The Pre-FLIGHT Framework

Complex work benefits from systematic processes. Whether it's aviation, surgery, or wealth planning, checklists help ensure nothing important gets overlooked.

Identify Risks Before A Competitor Does

This framework is designed as a preparatory tool — not a client presentation.



The 7 Diagnostic Categories

- 1 IRAs & Qualified Plans
- 2 457(f) Plans
- 3 Annuities
- 4 Concentrated Assets
- 5 Trusts & Estate Structures
- 6 Business Ownership & Succession
- 7 Life Insurance Architecture

Resource Partners

1 | IRAs & Qualified Plans

SECURE Act 2.0 Impact | Mitigating Generational Tax Drag

- Does this client have substantial IRAs/qualified plans passing to non-spouse beneficiaries?
- Will beneficiaries be subject to the 10-year distribution rule, forcing compressed taxation during their peak earning years?
- Has the total family tax burden under the 10-year rule been modeled?
- Could strategic Roth conversions during lower-income years reduce lifetime 'tax drag'?
- Has the net present value of converting now vs. leaving taxable IRAs to heirs been quantified?
- Are alternatives being considered (Charitable Remainder Trusts, QCDs)?



2 | 457(f) Plans

For high-earning nonprofit executives.

Key Focus diagnostic Checklreas

Vesting & Taxation Triggers | Excise Tax Exposure — IRC Section 4960

- Does the client understand that 457(f) taxation occurs at vesting (lapse of risk of forfeiture)?
- Could the vesting event push the client into a higher tax bracket in that single year?
- Could 457(f) vesting trigger the nonprofit's 21% excise tax on compensation over \$1 million?
- Has the nonprofit modeled the organizational cost of this tax?
- Is there coordination between salary, bonus, and vesting to minimize this exposure?

3 | Annuities

**For clients holding annuities requiring tax or lifestyle review.*

Key Focus Areas

Taxation vs. Efficiency

Liquidity & Cash Flow Stress-Test

Tax-Efficiency Arbitrage

Diagnostic Checklist

- Does the client understand gains are taxed as ordinary income vs. capital gains?
- Does the tax deferral benefit outweigh the higher ordinary income tax treatment?
- Is the annuity income actually needed to support the client's retirement lifestyle?
- Could alternative income strategies better serve their cash flow needs?
- Could annuity income riders be turned on to fund life insurance with Chronic Illness or LTC riders?
- Would converting taxable annuity distributions to tax-free death benefits create more efficient wealth transfer?





4 | Concentrated Assets

For clients with low basis assets (business, real estate, stock).

Key Focus Areas: Risk & Tax Cost | Diversification Strategy

Diagnostic Checklist:

- What is the potential wealth impact if the concentrated asset declines significantly?
- What is the capital gains tax liability if sold today? Has the client modeled the 'opportunity cost' of paying it?
- Could a Charitable Remainder Trust (CRT) allow for a tax-free sale while providing lifetime income?
- Would a Wealth Replacement Trust using life insurance restore the asset value for heirs?
- Has the combined CRT/Life Insurance strategy been modeled for net family benefit?

5 | Trusts & Estate Structures

For clients with older trust structures.

Outdated Planning | Grantor vs. Non-Grantor Review

Diagnostic Checklist:

- Were trusts created when exemptions were lower (pre-2018), now causing unnecessary income tax drag?
- With current exemptions (~\$13-14M), is previous planning causing a loss of step-up in basis?
- **Grantor Trust:** Is the tax pass-through creating drag on personal wealth?
- **Non-Grantor Trust:** How is the trust handling compressed income tax brackets?
- **Swap Powers:** Is there an opportunity to swap high-basis personal assets for low-basis trust assets?
- Are structures that can stop income tax drag and create 'synthetic cost basis' being considered?

6 | Business Ownership & Succession

For business owners needing succession or liquidity planning.

Key Focus Areas

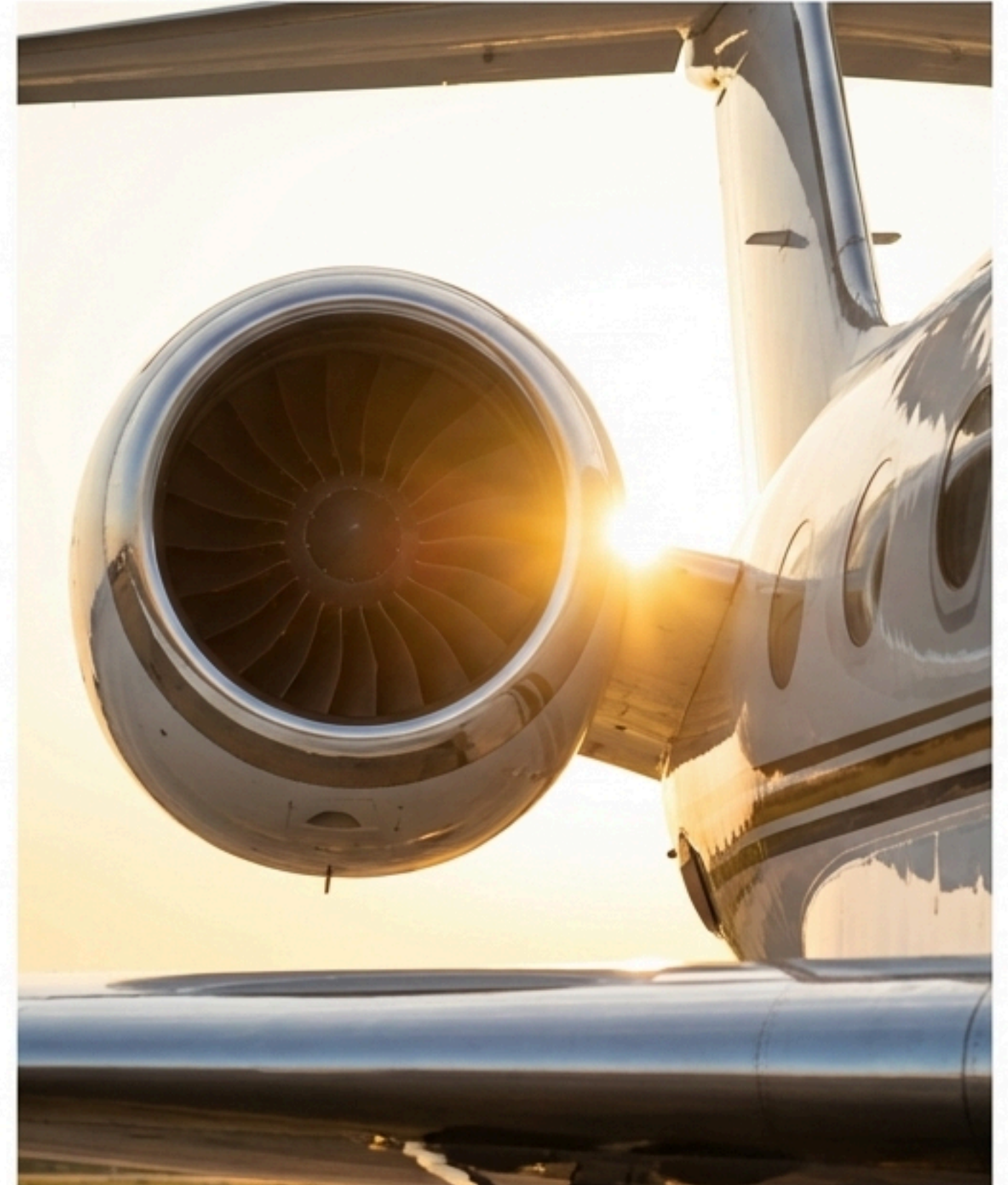
Buy-Sell & Funding

Tax-Efficient Extraction

Protecting Enterprise Value & Transferability

Diagnostic Checklist

- Is the buy-sell agreement properly funded and does the valuation formula reflect current business value?
- Is the structure (cross-purchase vs. entity) tax-efficient?
- Could a Synthetic Mega Roth strategy or a Cash Balance plan enhance tax-efficient wealth extraction?
- Is the business value transferable, or is it tethered to human capital? Has the financial impact of losing key talent been quantified?



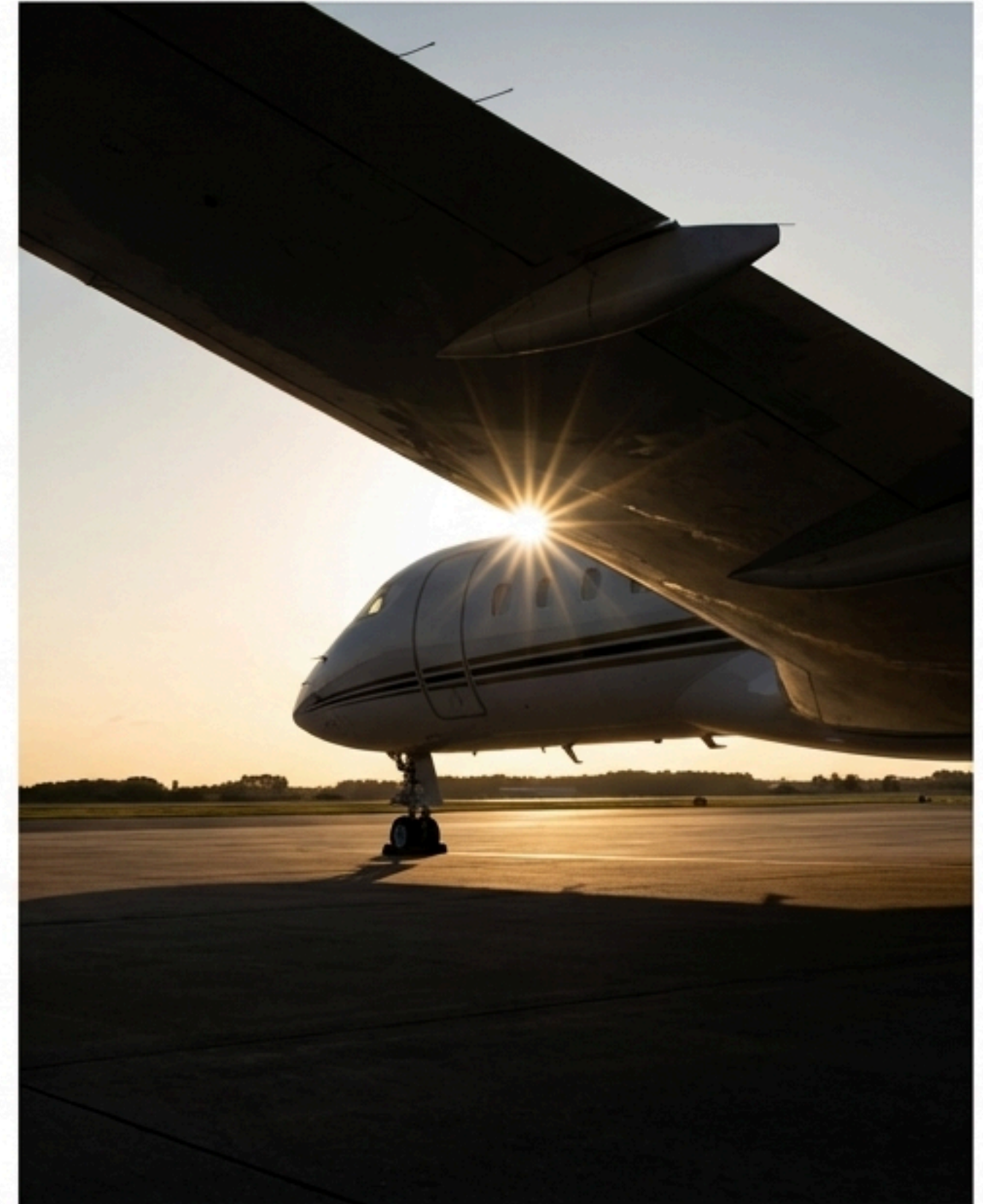
7 | Life Insurance Architecture

**For existing policies requiring audit/optimization.*

Performance Audit | Optimization

Diagnostic Checklist

- Are policies performing as originally illustrated? Have interest rates or mortality charges impacted the death benefit?
- Are underfunded policies at risk of lapsing before death?
- Is "lazy capital" trapped in outdated contracts that could be redeployed tax-free?
- Would transferring to new plans with LTC/Chronic Illness benefits add strategic value?

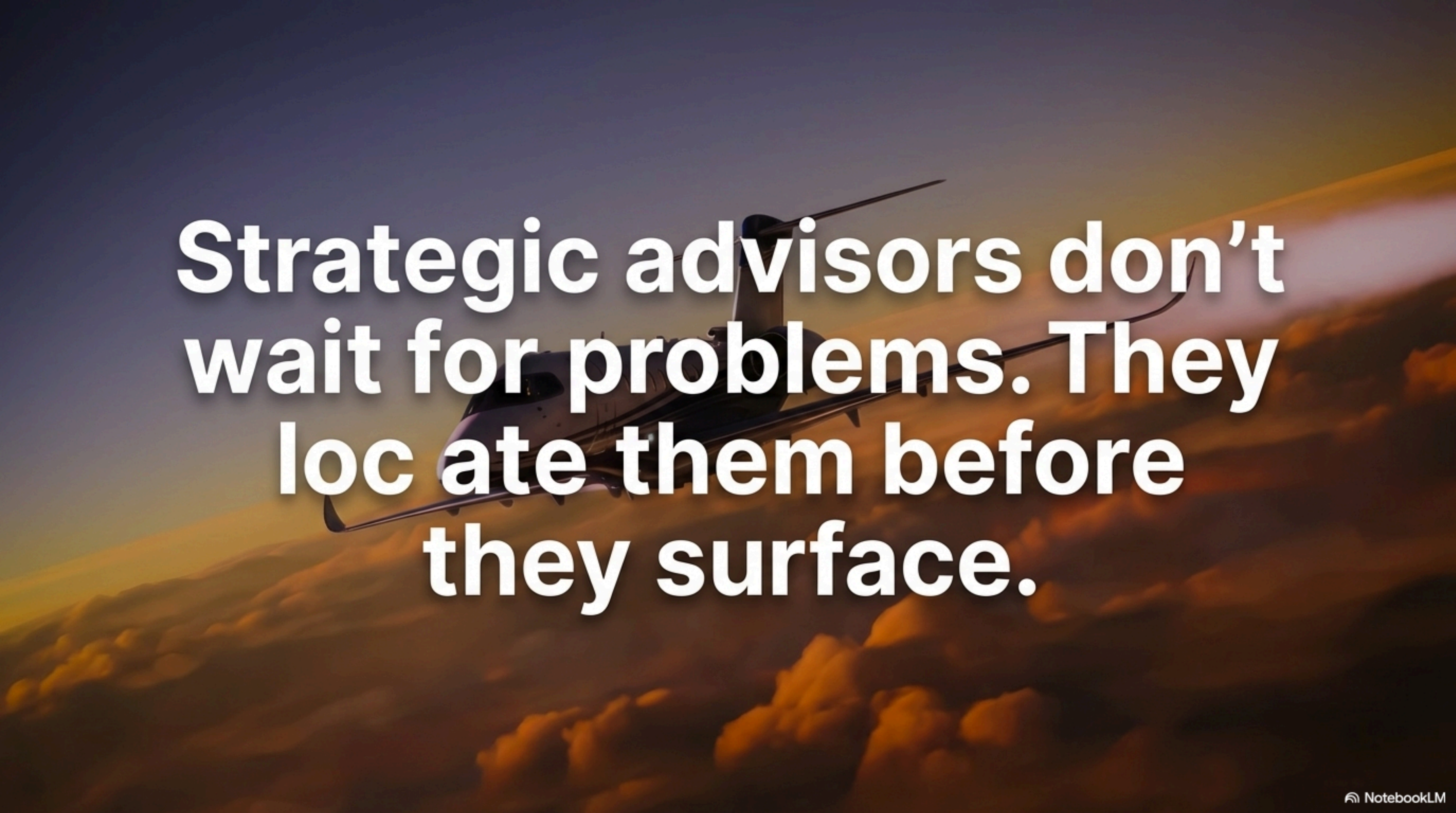




What This Process Surfaces

- Tax inefficiencies
- Estate vulnerabilities
- Liquidity gaps
- Exit risk
- Income volatility
- Structural weakness

“This protocol isn’t about selling products. It is about securing outcomes.”

A biplane is shown in flight, positioned behind the main text. The background is a dramatic sunset or sunrise scene with a sky transitioning from dark blue to orange and yellow, and a landscape of rolling hills or mountains below. The text is in a large, bold, white sans-serif font, centered on the image.

**Strategic advisors don't
wait for problems. They
locate them before
they surface.**

Strategic Access



Where Clarity Meets Sophistication

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