🛫 Pre-Flight Review Checklist

Apogee Capital Resource Group – Wealth Risk Assessment

Kerry Pulliam | 502-599-6623 | kerry.pulliam@capitasfinancial.com

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Advisor Lead-In: *“In preparing for our meeting, I wanted to highlight potential risks in this area, since not addressing them could carry unintended costs for you and your family.”*

Category	Key Risks to Review
IRAs / Qualified Plans	• SECURE Act 2.0 impact on heirs’ taxes • Potential generational tax loss • Repositioning balances to reduce drag
457 Plans	• For nonprofit executives (hospitals, credit unions, colleges, universities) • Vesting and taxation triggers • Early exit impact • Excise tax exposure
Annuities	• Taxation vs other investments • Riders & death benefit structures • Liquidity and tax burdens for heirs
Concentrated Positions	• Risks of concentrated assets • Tax cost of liquidation • Diversification strategies
Trusts	• Grantor vs non-grantor tax treatment • Step-up in basis risks • Trust income taxation and efficiency
Business Ownership / Succession	• Buy-sell agreements and funding • Succession & liquidity planning • Key person protection
Life Insurance	• Performance vs projections • Ownership/beneficiary alignment • Lapse or overfunding risks

Use this checklist before client meetings to ensure no risks are overlooked. Just as a pilot relies on a pre-flight review for safety, elite advisors use this process to safeguard family wealth.