

The local Capitas Support Team along with the national Private Wealth Centers can provide case consultation and planning options to enable financial advisors to enhance their practices by effectively integrating life insurance into the client's overall estate, business or financial plans.

Kentucky & Tennessee



Kerry Pulliam, CFP®, AEP®, CEPA®

Team Leader - Director of Private Wealth

Gowers & Associates, Inc. – Capitas Financial, Inc.

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Bank of America Private Bank

Merrill Private Wealth Management

Supported by the Capitas Financial Team – Led By Local Director of Private Wealth

Director of
Private Wealth

Point of Sale
Support

Internal Account
Executive

Case
Designer

Case
Manager

Collaborating with the National Capitas Financial Private Wealth Centers

Wealth Transfer &
Estate Planning

Premium
Finance

Business Planning /
Succession

Executive
Planning



Kerry Pulliam, CFP®, AEP®, CEPA®

Director of Private Wealth for Gowers & Associates, Inc.

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BUSINESS EXPERTISE

Wealth Transfer
Wealth Structuring

Business Succession
Executive Compensation Plans

Charitable Giving

BIOGRAPHY

As a Director of Private Wealth at Gowers & Associates, Kerry Pulliam is a nationally top-ranked specialist providing comprehensive estate and insurance planning solutions for high net worth clients of bank and wirehouse financial advisors, independent financial planners, and property and casualty firms in Kentucky and Tennessee. He provides sophisticated, client-tailored, tax-efficient estate, asset protection, business succession and charitable planning strategies to the high net worth clientele of many highly regarded financial institutions in the United States. His responsibilities include face-to-face meetings with clients and their financial advisors to assess planning needs and objectives, analyze supplied data and develop strategies for plan implementation through client-selected providers.

As a CERTIFIED FINANCIAL PLANNER™ with over twenty years of high-end financial planning experience, Mr. Pulliam has provided advanced technical support to some of the nation's top bank and wirehouse financial advisors, independent financial planners, and property and casualty insurance firms. His ability to cover the simple to the complex and to explain the complex simply has been instrumental in developing long term relationships with these advisors while also successfully implementing sophisticated strategies to protect personal and family wealth for some of the top business owners, family offices and sports/entertainment advisors globally. Mr. Pulliam is a frequent keynote speaker and has conducted numerous seminars and continuing education courses for clients, professional advisors and financial institutions. He has significant experience working with the sports and entertainment marketplace.

GOWERS & ASSOCIATES, INC.

Gowers and Associates, Inc. provides life insurance agents, property and casualty agents, financial planners, licensed financial advisors, representatives of stock brokerage firms and banks with innovative marketing concepts and quality life, annuity, disability and long-term care insurance products.

CAPITAS FINANCIAL, INC.

Capitas Financial is the premier partner for Financial Advisors, providing insurance solutions for investment, tax, retirement, estate, business and financial life planning needs. Formed in 2001, Capitas Financial was founded on the strength and reputation of its founding members and was created to establish strong and strategic alliances with leading insurance carriers and financial institutions.

Securities offered through: The Leaders Group, Inc. member FINRA / SIPC 26 W. Dry Creek Circle, Ste. 800 Littleton, CO 80120 (303) 797-9080.



Stephen J. Gowers, CLU®

President and General Agent of Gowers & Associates, Inc.

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BUSINESS EXPERTISE

Executive Compensation Planning
Advanced Estate Planning

Business Continuation Planning
Financial Products Analysis & Design

Retirement Planning

BIOGRAPHY

Upon graduation from Centre College of Kentucky in May of 1976 with a Bachelor of Arts degree in Economics and Management, Steve started his life insurance career as an agent for Penn Mutual in June of the same year. While at Centre, he was the Captain of the football team and President of Delta Kappa Epsilon fraternity. Realizing how difficult that the retailing of life insurance is, Steve was lured to the wholesaling side of the business by his good friends Mark Rushing and John Gannon. Steve opened the Louisville office for Crown Life in 1979 as an Associate General Agent. Steve has been wholesaling for Crown Life, Gowers and Associates, Inc., The R. E. Lee Group and Capitas for over 68% of his life.

Steve is a member and has served as President of the Kentucky Association of Insurance and Financial Planners, the Louisville Association of Financial Service Professionals and the parish council of St. Michael Eastern Orthodox Church. He has serviced as an officer of the Lebanese American Country Club and the Capitas Board of Directors and is a member of the Louisville Association of Insurance and Financial Planners and the Estate Planning Council of Louisville. Dating back to 1996, he has been recognized many times as Who's Who in America. In 2008, Steve was the recipient of the Kentucky Medal of Honor Award, which is the highest award presented, by the Kentucky Association of Insurance and Financial Planners.

In 2004 Steve and two of his friends from 1st grade at Chenoweth Elementary started Right Time Racing and entered the thoroughbred horse business. To date he has had 45 winners but the biggest thrill of his racing career was in May of 2008. They only had two horses in their stable, Street Storm and Bouquet Booth, but they both ran in the \$1,000,000 Kentucky Oaks at their home track, Churchill Downs. This was a dream come true! He hopes that his warmth, his positive attitude and his gifts of M&M's are contagious as he reminds everyone "HAVING A GREAT DAY!" "DO WHAT IS RIGHT AND YOU WILL SLEEP AT NIGHT!"

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We understand and are committed to meeting the unique needs of successful producers.

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