

---

DECODED SERIES

---

# AI Integration Decoded

*Workflow Redesign · Governance · ROI*

The CPA / RIA / Attorney Liability-Seat Reference 2026 Edition  
*Essential Modern Business*  
Audit-Defensible AI for Regulated Professionals

---

2026 Edition

---

**BARATELLI INSTITUTE**

*Founded by Philip A. Baratelli, CPA, MBA*

baratelliinstitute.com

## FRONT-MATTER NOTICE

# AI Use Notice

This guide includes AI-prompt content designed to be used with general-purpose AI assistants such as Claude, ChatGPT, Gemini, Copilot, and similar tools. The AI prompts in this guide are practitioner-aids, not professional advice. Every output produced by an AI assistant requires qualified-professional review before reliance — in a tax filing, in a transaction, in a fiduciary action, or in any decision with legal, tax, financial, or operational consequences.

## SIX RISKS TO UNDERSTAND BEFORE USING THE AI PROMPTS

- 1. Hallucination.** AI assistants generate confident text that contains factual errors — invented citations, misquoted statutes, wrong section numbers, fabricated case law. Particularly common with IRC sections, state-specific tax rules, SEC rules, and case citations. *Always verify any specific citation against primary authority before relying on it.*
- 2. Training-cutoff date.** Each AI assistant has a knowledge-cutoff date. Recent legislative changes (OBBA, state-tax amendments, SEC updates) issued after that date will not be in the AI's knowledge. The AI will often produce confident output reflecting *prior* law. Verify against current law.
- 3. State-specific-overlay omission.** AI assistants default to general U.S. federal rules and tend to gloss over state-specific overlays. For any state-specific question, the AI output is a starting point, not an answer. Verify with state-specific authority.
- 4. Circular 230 tax-advice exposure.** AI-generated output discussing federal tax issues is *not* a Circular-230-compliant tax opinion. It cannot be used by a taxpayer to avoid penalties; reliance without qualified-professional review will not protect the taxpayer.
- 5. Securities and Investment-Advisers Act exposure.** AI output produced from prompts in this guide does not constitute individualized investment advice. The Baratelli Institute is a publisher of practitioner-reference material, not a registered investment adviser.
- 6. Privacy and confidentiality.** Inputting client-identifying information, transaction-specific details, or other confidential data into a third-party AI assistant may waive privilege or breach confidentiality. Use anonymized or hypothetical facts. Practitioners subject to attorney-client, accountant-client, or fiduciary obligations should consult their firm's AI-use policy.

## OPERATING DISCIPLINE

The practitioner who uses the AI prompts in this guide responsibly does five things: **(1)** treats every AI output as a first draft, not a final answer; **(2)** verifies every cited statute, case, regulation, or revenue procedure against primary authority; **(3)** reviews every AI-generated number against an independent calculation; **(4)** never uses an AI output as the sole basis for a client recommendation; and **(5)** documents the qualified-professional review that occurred between the AI output and any decision made in reliance on it.

*Used this way, AI tools are a meaningful efficiency multiplier for practitioner work. Used without this discipline, they are a liability. This guide is written for the practitioner who is going to use them the first way.*

**FRONT-MATTER NOTICE**

# Legal Notice

**NOT PROFESSIONAL ADVICE.** This guide is published for general informational and educational purposes only. Nothing in this guide constitutes legal advice, tax advice, investment advice, financial planning advice, accounting advice, or any other form of professional advice. Information reflects the author's general knowledge as of the publication date and is not tailored to any individual's specific circumstances.

**CONSULT QUALIFIED PROFESSIONALS.** All decisions involving legal structures, tax strategies, investments, estate or succession planning, insurance, real estate, philanthropy, employment, or any other matter described in this guide should be made only after consultation with professionals licensed in the relevant jurisdiction and with knowledge of the reader's specific facts and circumstances.

**CIRCULAR 230 NOTICE.** Any tax advice contained in this guide is not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. tax-related penalties. This guide was not prepared as a covered opinion under Circular 230.

**ILLUSTRATIVE EXAMPLES ARE FICTIONAL.** All names, individuals, families, businesses, properties, and financial figures used as examples are fictional composites created solely for illustration. Any resemblance to actual persons, organizations, or situations is coincidental.

**SINGLE-USER LICENSE.** This guide is sold under a single-user license. Purchase grants one named individual the right to read and use this guide as a personal professional reference. The license does not permit reproduction, distribution, resale, sublicensing, posting to firm knowledge bases, incorporation into client deliverables, or use to train or augment AI models without prior written permission. Documented violations will be pursued under applicable copyright and contract law.

**LIMITATION OF LIABILITY.** To the maximum extent permitted by applicable law, the author, Baratelli Institute, and any of their affiliates disclaim all liability for any loss, damage, claim, cost, or adverse consequence of any kind arising from reliance on any information, framework, worksheet, or example in this guide.

**GOVERNING LAW.** This license is governed by the laws of the State of Florida. Venue for any dispute shall lie in a court of competent jurisdiction located in the State of Florida.

**COPYRIGHT.** © 2026 Baratelli Institute. All rights reserved.

## THE POSITIONING

# Written from the regulated-professional liability seat.

*Not generic AI advice. Audit-defensible AI for the people whose license is on the line.*

## Why this guide exists

Most AI books are written for the AI-curious. This one is written for the practitioner whose state board, partner committee, regulator, or malpractice carrier will eventually ask: which AI did you use, what did it produce, who reviewed it, and how do you know the output was right?

This is the only AI guide written from the regulated-professional liability seat — what your state board, the SEC, and your partner committee will allow you to do with AI, and what they will not. The CPA reader gets the PCAOB AS 1215 documentation framework, the AICPA SQMS No. 1 firm-level quality-management mapping, and the AICPA ET sec. 1.295 independence treatment. The attorney reader gets the ABA Model Rule 1.1 Comment [8], Rule 5.3, ABA Formal Opinion 512, and the Mata v. Avianca cautionary case. The RIA and family-office reader gets the SEC Reg S-P / SEC Reg S-ID and fiduciary-overlay treatment.

These materials live in the new front-of-Part-II chapter, 'What CPAs, RIAs, and Attorneys Cannot Do With AI - And the Citations That Prove It.' Read it before deploying AI in any engagement subject to professional standards.

## Where the moat content lives in this edition

<b>CPA / RIA / Attorney readers</b>	Part II opening chapter - pp 47+ (was Appendix L)
<b>All readers - audit-trail worksheet</b>	Part II opening chapter - 14-field worksheet
<b>All readers - engagement-letter clause</b>	Part II opening chapter - sample clause
<b>Small-business operators</b>	Part III - industry playbooks (Ch 8-15 of SB section)

READER'S ROADMAP

# A Reading Map by Reader Type

Different readers come to this guide with different stakes and reading windows. The chapters below are sequenced for each reader type; read in the suggested order first, then circle back for context.

<b>CPA / Tax Practitioner</b>	Part I — Foundations. Part II Ch on CPA-specific AI workflows. Part IV — Risk & Liability. <i>Tax research and document review get the highest ROI of any AI use case in your practice.</i>
<b>Attorney (Litigation, Transactional, Estate)</b>	Part I — Foundations. Part II Ch on Legal-specific AI workflows. Part IV — Risk & Liability (especially confidentiality + hallucination concerns specific to legal practice). <i>Document review and discovery preparation are the fastest wins.</i>
<b>Family Office Professional / RIA</b>	Part I — Foundations. Part II Ch on FO / RIA-specific workflows. Part IV — Risk & Liability. <i>Client communication drafting, IPS preparation, and meeting prep are the highest-leverage AI applications in your role.</i>
<b>Small Business Owner / Operator</b>	Part I — Foundations. Part III — Industry-Specific Playbooks (find your industry). Part IV — Risk & Liability. <i>Customer service, marketing copy, and operational analysis are where AI pays back fastest.</i>
<b>Fractional CFO / Outsourced Service Provider</b>	Part I — Foundations. Sample Part II (professional services) AND Part III (industry playbooks) to understand both sides of your client base. Part IV throughout.

## What's New in This Edition

### Appendix L · Audit-Defensible AI Workflow · page 307

A new back-matter appendix giving the practitioner the workpaper template, the AICPA SQMS No. 1 firm-level mapping, the AICPA ET sec. 1.295 independence framework, the PCAOB AS 1220 engagement-quality-review treatment, the live 14-field audit-trail worksheet, sample engagement-letter language, and the parallel bar-counsel framework for attorneys (ABA Model Rule 1.1 Comment [8], Rule 5.3, ABA Formal Opinion 512, and the cautionary *Mata v. Avianca* case). Read this appendix before deploying AI in any engagement subject to professional standards.

*Page numbers throughout this volume have been refreshed to reflect both additions.*

**PART I**

# Foundations

*The shared chapters: tool stack, data privacy, prompt engineering, workflow design, ROI.*

OPENING CHAPTER · THE CATALOG

# 100 Things You Didn't Know to Ask Claude — Sorted by Your Job

---

*The conversion chapter. Open the book here.*

Most people don't have an AI problem. They have a what-should-I-ask-AI-to-do problem. They have the access. They have Claude or ChatGPT open in another tab right now. What they don't have is the prompt list — the catalog of the things their job is actually made of, written in the language Claude understands.

This chapter is the catalog. One hundred tasks, sorted by role, written as one-line instructions you can paste into Claude this afternoon. I picked the hundred I would run this week if I were sitting in your seat — the highest-leverage tasks across the eight roles this guide is built for.

The full catalog of two hundred and one tasks — every role, every context, every variation — lives in the companion web tool at [tools.baratelliinstitute.com/ai-task-catalog](https://tools.baratelliinstitute.com/ai-task-catalog). Free. Bookmark it. The hundred in this chapter are the on-ramp. The web tool is where you go when you've burned through the on-ramp and want the rest of the menu.

A note on what this chapter is not. It is not the safety chapter. The audit-defensible workflow, the citation-verification discipline, the engagement-letter language, and the bar-counsel framework live in the new front-of-Part-II chapter, two chapters from here. Read that chapter before you deploy AI in any engagement subject to professional standards. This chapter is for velocity. The next chapters are for defensibility. You need both.

Run two or three of these this week. Keep what works. Discard what doesn't. Then come back for the next layer.

— *Philip A. Baratelli, CPA, MBA, Founder*

## 100 THINGS · ROLE SECTION

# For the CFO / Controller

*The CFO's week is closes, board prep, audit defense, and forecast pressure. AI compresses the writing, the reconciling, and the variance commentary. The judgment stays with you.*

**1. Generate the month-end close checklist for a mid-market business**

*Why: Most close checklists in mid-market shops are tribal knowledge. AI builds a defensible written one in ten minutes.*

**2. Draft the journal-entry memo for an unusual accrual**

*Why: The auditor will ask 'where's your memo?' on every judgmental accrual. Having one drafted before they ask is the difference between a clean audit and a finding.*

**3. Build the flux/variance analysis commentary for the IS**

*Why: Flux commentary eats 2-4 hours every month. Getting a credible draft in 90 seconds means you spend the time on the answers, not the question.*

**4. Build the deferred revenue waterfall**

*Why: Deferred revenue is one of the highest-error close items in subscription businesses. The waterfall is the discipline.*

**5. Draft the close-status update for the CEO**

*Why: CEOs without close updates ask the CFO for the close update. The template prevents the daily interruption.*

**6. Draft the board-deck executive summary from the financials**

*Why: The exec summary is read by every board member and then never re-opened. Getting it tight saves a lot of board-meeting drift.*

**7. Build the KPI dashboard slide narrative**

*Why: Board members read the narrative more carefully than the chart. Bad narrative undermines a good number.*

**8. Anticipate the 5 questions the board will ask and prep the answer**

*Why: Eighty percent of board questions are predictable. Being ready for the predictable 80% buys you credibility for the unpredictable 20%.*

**9. Build the board-prep one-pager on the strategic-decision request**

*Why: Board decisions made without a 1-page memo become 90-minute discussions. The memo focuses the decision.*

**10. Rewrite my draft board commentary in plain English**

*Why: Boards punish hedge words. Removing 'likely' and 'somewhat' from a draft is the single highest-leverage edit you can make.*

**11. Build the PBC (prepared-by-client) list for the auditor**

*Why: Bad PBC lists drive audit budget overruns. Setting the list cleanly up front is the cheapest investment a CFO makes in audit relationship.*

**12. Generate the customer concentration analysis for the diligence pack**

*Why: Customer concentration kills more deals than any other diligence finding. Surfacing it cleanly is buyer-protective.*

**13. Build the AI-vendor due-diligence checklist for finance ops**

*Why: AI vendor decisions get made on demo theater. The diligence checklist surfaces what matters (data posture, audit trail) over what's shiny.*

100 THINGS · ROLE SECTION

## For the CPA (Tax + Audit)

*Tax season runs you. These tasks pull the organizer, the K-1 chase, the §199A walk, and the reasonable-comp memo off your plate as drafts. You verify the cites and sign the return.*

**1. Generate the 1040 organizer for a HNW client**

*Why: Organizers that don't fit the client invite missing items. A customized one closes the gap.*

**2. Build the K-1-tracking matrix for a HNW client with multiple flow-throughs**

*Why: K-1 chase is the worst part of tax season. A tracking matrix changes the rhythm.*

**3. Build the §199A QBI calculation walkthrough**

*Why: §199A is one of the highest-dollar planning items and one of the most miscalculated. A standing walkthrough is preventive.*

**4. Draft the S-corp reasonable compensation memo**

*Why: S-corp reasonable comp is one of the IRS's most-pursued issues. Contemporary documentation is the defense.*

**5. Generate the 'should I incorporate' analysis for a sole-prop client**

*Why: Sole-prop clients earning \$80K+ leave \$4-8K annually on the table without an S-corp. The analysis surfaces it.*

**6. Translate a complex tax concept into a 1-page client memo**

*Why: Client questions get the same generic answer every year. A standing memo library turns each one into a 5-minute send-and-personalize.*

**7. Draft the penalty-abatement request letter**

*Why: First-time abatement is administratively granted and routinely missed. The letter captures it.*

**8. Draft the response to a CP2000 underreporter notice**

*Why: CP2000 responses with bad logic invite a deficiency notice. A clean one usually closes the matter.*

**9. Build the practice-acquisition diligence framework**

*Why: Practice acquisitions get done on the back of a napkin. A structured framework prevents the most common regrets.*

**10. Draft the busy-season staffing plan**

*Why: Busy-season disasters come from no-plan rather than bad-plan. A structured plan is hygiene.*

**11. Build the partner-compensation allocation memo**

*Why: Partner-comp drift is the #1 reason firms split. Writing the framework explicitly anchors the conversation.*

**12. Draft the 'sorry about the slow extension' client email**

*Why: Extension clients churn. A 5-minute accountability email reduces the churn materially.*

100 THINGS · ROLE SECTION

# For the RIA / Wealth Manager

*Most of your week is preparing for, sitting in, and following up from client meetings. AI handles the briefing, the agenda, the notes scaffolding, and the follow-up. You bring the relationship.*

**1. Generate the client review-meeting briefing**

*Why: Walking into a client meeting unprepared signals lack of care. A structured prep changes the meeting.*

**2. Generate the client agenda based on their CRM history**

*Why: Generic meeting agendas waste the most expensive minutes the advisor has. Personalized agendas earn the next meeting.*

**3. Build the post-meeting follow-up email and action items**

*Why: Action items captured verbally die in the inbox by Friday. The follow-up email is the planning relationship's memory.*

**4. Translate this quarter's market commentary into client language**

*Why: Market commentary that clients don't read is wasted effort. Client-language version gets read and remembered.*

**5. Run a Monte Carlo plan-success-rate sanity check**

*Why: Plan Monte Carlos that aren't diagnosed turn into 'looks good' conversations that miss the lever the client needs to pull.*

**6. Build the financial-plan executive summary**

*Why: Long financial plans don't get read. The executive summary does. Getting it right is the highest-leverage page in the deliverable.*

**7. Build the Social Security claiming-strategy analysis**

*Why: Social Security claiming is worth \$30-150K NPV per couple depending on choice. Most decisions are made on intuition rather than analysis.*

**8. Build the retirement-income sourcing schedule**

*Why: Tax-aware drawdown is worth 100-200 bps annualized in net retirement outcome. Doing it deliberately is the planning-side value.*

**9. Draft the Investment Policy Statement**

*Why: IPS protects both client and advisor. The client gets clarity; the advisor gets defensibility against second-guessing.*

**10. Build the proposal-to-prospect document**

*Why: Proposal documents that look like sales decks lose to proposals that look like documents. The latter wins more often.*

**11. Draft the prospect follow-up after a discovery meeting**

*Why: Most discovery meetings die in the follow-up. A thoughtful 24-hour follow-up is the conversion lever.*

**12. Draft the year-end Roth conversion recommendation memo**

*Why: Roth conversions are the single highest-leverage tax planning move for pre-retirees in low-income years. Doing them deliberately is the planning value.*

**13. Draft this quarter's client newsletter**

*Why: Newsletters that don't get written are missed touchpoints. AI cuts the write time from 3 hours to 45 minutes.*

100 THINGS · ROLE SECTION

# For the Family Office Principal

*Your job is the family in front of the assets. AI translates the CIO memos into family English, drafts the difficult conversations, and builds the next-gen curriculum. You make the calls.*

**1. Draft the cover letter for the quarterly family report**

*Why: The cover letter is the only part most family members read. Getting it right is the single highest-impact 30 minutes per quarter.*

**2. Build the quarterly family-balance-sheet summary**

*Why: Family balance sheets that don't have a standing format invite ad-hoc reporting that the family can't compare across quarters.*

**3. Translate the FO CIO's investment memo into family-readable English**

*Why: The CIO writes for the CIO. The family needs the CIO's analysis in family English. That translation layer is what the principal owns.*

**4. Build the agenda for the family meeting**

*Why: Family meetings drift unless they have structure. A 30-minute prep with AI saves 30 minutes of meeting drift.*

**5. Build the family-meeting prep packet for distribution**

*Why: Family members who walk into a meeting unprepared make worse decisions. The prep packet changes the meeting.*

**6. Draft the 'difficult topic' family memo**

*Why: Family conflict is the #1 destroyer of multi-generational wealth. Practicing the conversation before having it is the principal's job.*

**7. Generate the advisor interview question set**

*Why: Bad advisor hires are expensive to unwind. A structured interview is the single highest-ROI hour the principal spends.*

**8. Decode the advisor's compensation structure**

*Why: Advisor compensation structures are designed to obscure conflicts. Decoding them in writing forces clarity.*

**9. Build the financial-literacy curriculum for the next generation**

*Why: The next generation doesn't inherit financial sophistication. It has to be built deliberately. Without a curriculum, it gets built by accident.*

**10. Map the family's giving philosophy onto specific cause areas**

*Why: Philanthropy without strategy turns into advisor-driven sprawl. A structured framework anchors the giving committee.*

**11. Draft the multi-year giving strategy memo**

*Why: Multi-year giving is more impactful per dollar than ad-hoc. Structuring it forces the strategic conversation.*

**12. Evaluate a grantee proposal request**

*Why: Grant decisions are often made on relationship rather than analysis. A structured eval keeps the analysis alongside the relationship.*

## 100 THINGS · ROLE SECTION

# For the Family Office CIO

*Manager DD, IC memos, rebalancing logic, liquidity schedules. AI builds the scaffolding fast so your hours go to judgment instead of formatting.*

### 1. Generate the asset-allocation policy memo

*Why: Many FOs operate on inherited AA that was never written down. Writing it down forces the IC to actually decide.*

### 2. Build the asset-allocation rebalancing memo

*Why: Drift compounds. Most FOs rebalance reactively after big swings; a memo-driven rebalance is the discipline.*

### 3. Stress-test the portfolio against a market drawdown

*Why: Most FOs build wealth in a bull market and discover their liquidity profile in a bear one. Stressing it deliberately is the CIO's job.*

### 4. Generate the manager due-diligence question pack

*Why: DDQs that are 5+ years old miss current scams. Refreshing the standing pack every 12 months is the CIO's hygiene task.*

### 5. Analyze the manager's track record claims

*Why: Managers present their best slide deck. Stress-testing it numerically is the difference between getting in and getting in cleanly.*

### 6. Draft the IC memo for a new fund commitment

*Why: IC memos are how the FO documents its judgment. A weak memo means a weak commitment record.*

### 7. Build the family lifestyle-spend budget

*Why: Spend that isn't budgeted drifts upward. The FO-level budget anchors the conversation with the principal.*

### 8. Build the 5-year liquidity schedule

*Why: Illiquid-heavy portfolios with steady spend are how UHNW families end up borrowing against themselves at the wrong time. The schedule prevents that.*

### 9. Benchmark the portfolio's net-of-fee return against the policy benchmark

*Why: FOs that don't benchmark net-of-fee discover after 5 years that they could have done index for cheaper. The benchmark is the discipline.*

### 10. Build the performance-attribution narrative for the quarter

*Why: Performance reports without narrative get misread. A clean narrative is the CIO's communication layer to the family.*

### 11. Build the year-end tax-strategy memo coordinating across entities

*Why: Multi-entity year-end planning gets missed by single-vantage advisors. The FO's coordination layer is where the value is.*

### 12. Map the tax-location strategy

*Why: Tax-location is 30-100 bps of annualized return for a UHNW portfolio. Doing it deliberately is one of the highest-ROI CIO tasks.*

100 THINGS · ROLE SECTION

# For the Estate Planning Attorney

*Drafting, intake, conflict checks, trust-provision checklists. AI gives you the first pass; you review for the jurisdiction-specific overlay and the family's circumstances.*

- 1. Build the prior-document inventory request to the new client**  
*Why: Designing an estate plan without seeing the prior documents creates conflict between layers. The request letter is mandatory hygiene.*
- 2. Draft the engagement letter for a complex estate plan**  
*Why: Engagement letters are how disputes get prevented. A weak one creates problems three years later when the engagement is half-remembered.*
- 3. Generate the trust-provision checklist for a SLAT**  
*Why: SLAT failures usually come from one missing provision. A structured checklist prevents the structural failure.*
- 4. Generate the GRAT structuring memo**  
*Why: GRAT timing is everything. Structuring it cleanly captures the wealth transfer; structuring it sloppily forfeits it.*
- 5. Draft a charitable-remainder-trust analysis memo**  
*Why: CRT structuring decisions get made in 30-minute conversations. Having an analytical memo prevents the second-thought-three-years-later problem.*
- 6. Review an existing trust document for amendment opportunity**  
*Why: Trusts drafted before 2010 frequently have provisions that no longer optimize tax outcomes. A structured review surfaces them.*
- 7. Build the annual gift-exclusion tracking matrix**  
*Why: Annual exclusion gifting compounds over decades. Most families leave it on the table because the tracking is ad-hoc.*
- 8. Stress-test the gifting plan against estate tax sunset scenarios**  
*Why: Gifting decisions get made based on stale assumptions about future law. Showing the scenarios in writing forces honest evaluation.*
- 9. Draft the trustee acceptance letter and initial inventory**  
*Why: Clean trustee acceptance avoids later disputes over what was funded and when. The inventory is the day-one baseline.*
- 10. Generate the trust accounting and annual notice checklist**  
*Why: Trustee breach claims usually point to missed administrative steps. A checklist prevents the misses.*
- 11. Build the agenda for a family-meeting on the estate plan**  
*Why: Estate plans that never get explained to the family create the conflict they were designed to prevent. The family meeting is where the plan becomes legitimate.*
- 12. Draft the petition for probate / first inventory**  
*Why: Probate procedural mistakes cause unnecessary delay. A structured outline prevents the easy ones.*

**100 THINGS · ROLE SECTION****For the Trust Officer / Administrator**

*Distribution memos, HEMS analysis, UPIA documentation, beneficiary letters. AI makes the trust-administration paper trail tractable. You apply the standard.*

**1. Draft the distribution-denial letter to a beneficiary**

*Why: Denials handled clumsily cause beneficiary lawsuits. Handled professionally, they rarely do.*

**2. Draft the discretionary-distribution decision memo**

*Why: Distribution decisions that aren't documented contemporaneously are the #1 source of trustee breach claims. The memo is the protection.*

**3. Analyze a HEMS request against the standard**

*Why: HEMS is more contested than it looks. A consistent analytical framework prevents arbitrary decisions and the disputes they invite.*

**4. Draft the trustee's annual letter to all beneficiaries**

*Why: Beneficiaries informed proactively rarely sue. Beneficiaries kept in the dark sometimes do.*

**5. Respond to a hostile beneficiary inquiry**

*Why: How a trust officer handles a hostile inquiry sets the stage for litigation or its avoidance. Practicing the response in writing is preparation.*

**6. Build the trust-investment statement (TIS)**

*Why: Trusts without a TIS get sued more often. The TIS is the trustee's documented compliance with UPIA.*

**7. Document the concentrated-position decision under UPIA**

*Why: Concentrated positions are where trustees most frequently get sued. Documenting the duty-vs-discretion analysis is the protection.*

**8. Build the trust DNI optimization analysis**

*Why: Trust compressed brackets mean trust-retained income is taxed harshly. Pushing DNI out cleanly to lower-rate beneficiaries is real savings.*

**9. Build the income / principal allocation memo**

*Why: Income vs principal disputes are common in multi-generational trusts. A standing memo settles them in advance.*

**10. Build the year-end tax-planning memo for the trustee**

*Why: Trust tax-bracket compression makes year-end planning more impactful than at the personal level. Most trusts skip the planning.*

**11. Draft the K-1 distribution summary letter**

*Why: Beneficiaries call with the same K-1 questions every year. A clean explanatory letter prevents 80% of those calls.*

**12. Build the trust-officer's annual policy-review checklist**

*Why: Trust administration drifts unless reviewed annually. A checklist prevents the drift.*

100 THINGS · ROLE SECTION

# For the Business Owner / CEO

*SWOT, competitive briefs, pricing discipline, hiring scaffolds, monthly reviews. AI is the analyst you do not have. You stay accountable for the call.*

**1. Run a SWOT against the current business**

*Why: Most strategic planning is cheerleading. A real SWOT with the weaknesses honestly stated is rare and valuable.*

**2. Build the competitive intelligence brief on a key competitor**

*Why: Most CEOs guess about competitors. A structured public-info synthesis is cheaper and often more accurate.*

**3. Build the 12-month strategic plan one-pager**

*Why: Strategic plans that don't fit on one page don't get read. The one-pager forces the discipline.*

**4. Build the pricing-discount discipline policy**

*Why: Undisciplined discounting destroys margin permanently. A standing policy is the cheapest gross-margin protection available.*

**5. Draft the win/loss analysis interview script**

*Why: W/L analysis is the cheapest market intelligence available. Most companies don't do it because they don't have a script. Now there's a script.*

**6. Draft a job description for a critical hire**

*Why: Most JDs are HR-language templates. Outcome-based JDs attract better candidates.*

**7. Build the interview-question pack for a senior hire**

*Why: Most interviews drift into rapport-building. A structured pack with a rubric is the difference between hiring on resume and hiring on signal.*

**8. Build the gross-margin walk and the unit-economics review**

*Why: GM movement explains 60-70% of EBITDA movement. Walking it explicitly is the highest-leverage operating-finance work.*

**9. Build the meeting-cadence map for the leadership team**

*Why: Ad-hoc meetings consume the leadership team. A structured cadence makes meetings additive rather than draining.*

**10. Build the decision-rights / RACI matrix for the leadership team**

*Why: Most leadership friction is decision-rights friction in disguise. The matrix surfaces it and resolves it.*

**11. Build the post-mortem template for a project that missed**

*Why: Blame-game post-mortems hide the lessons. Blameless ones surface them and improve the org.*

**12. Build the customer-onboarding workflow**

*Why: Bad onboarding is the #1 cause of first-year churn. A structured workflow captures the recoverable margin.*

**13. Build the board-deck appendix on the operating-metric definitions**

*Why: Boards drift into arguments about metric definitions. The appendix ends the argument before it starts.*

**14. Draft the founder's personal-readiness assessment for sale**

*Why: Most founder regrets after sale are about not having done this thinking. 90 minutes of structured reflection prevents most of them.*

OPENING CHAPTER · THE BRIDGE

# How to Use the Next 320 Pages

The hundred tasks above are the start. The rest of the book is how you do them without getting cited.

Part I — Foundations covers the operating discipline. The five-element prompt, the verification tail, the tool stack, the privacy posture, the workflow design. Read it once. Treat it as the instruction manual for the catalog you just saw.

Part II — For Professional Services Firms opens with the chapter that exists in no other AI book on the market: 'What CPAs, RIAs, and Attorneys Cannot Do With AI — And the Citations That Prove It.' PCAOB AS 1215. AICPA SQMS No. 1. AICPA ET sec. 1.295. ABA Model Rule 1.1 Comment [8]. Rule 5.3. ABA Formal Opinion 512. The Mata v. Avianca cautionary case. The fourteen-field audit-trail worksheet. The sample engagement-letter clause. If your license is on the line, this is the chapter that protects it. Read it before you run any of the tasks above in a billable engagement.

Part III — For Small Business Operators is the industry layer. Retail. Restaurant. Medical and dental. Real estate. Trades. Salons. Logistics. E-commerce. The catalog you just saw is the horizontal cut; Part III is the vertical.

Part IV — Risk, Liability & Competitive Moat is where it gets useful. Where AI fails. Build vs. buy. Vendor concentration. Billing models in a compressed practice. The competitive moat that compounds for firms that take AI seriously and the productivity sink for firms that don't.

And throughout: Field Notes. Two sets. The first set anchors to specific 2026 developments — Mata v. Avianca, NIST AI RMF, EU AI Act, EO 14179, verticalized tax-AI shelf, ABA Formal Opinion 512. The second set is worked examples: an OBBBA-era 1040 with AI in the loop, family-office IPS drafting, two M&A diligence case studies, restated ROI math for solos.

The catalog gets you started. The book gets you defensible. The web tool keeps you current.

*"The catalog is the on-ramp. The book is the discipline.*

*The web tool keeps both current — free, at [tools.baratelliinstitute.com/ai-task-catalog](https://tools.baratelliinstitute.com/ai-task-catalog)."*

— PB

## END OF FREE EXTRACT

# The other 320 pages.

---

You just read the catalog. The full guide is how you run it without getting cited.

Part I — Foundations covers the operating discipline. The five-element prompt, the verification tail, the tool stack, the privacy posture, the workflow design. Treat it as the instruction manual for the catalog you just saw.

Part II — For Professional Services Firms opens with the chapter that exists in no other AI book on the market: 'What CPAs, RIAs, and Attorneys Cannot Do With AI — And the Citations That Prove It.' PCAOB AS 1215. AICPA SQMS No. 1. AICPA ET sec. 1.295. ABA Model Rule 1.1 Comment [8]. Rule 5.3. ABA Formal Opinion 512. *Mata v. Avianca*. The fourteen-field audit-trail worksheet. The sample engagement-letter clause. If your license is on the line, this is the moat.

Part III — For Small Business Operators is the industry layer. Retail, restaurant, medical, dental, real estate, trades, salons, logistics, e-commerce. The catalog is the horizontal cut; Part III is the vertical.

Part IV — Risk, Liability & Competitive Moat is where it gets useful. Where AI fails. Build vs. buy. Vendor concentration. Billing models in a compressed practice.

Field Notes throughout: *Mata v. Avianca*, NIST AI RMF, EU AI Act, EO 14179, OBBBA-era 1040 worked examples, family-office IPS drafting, ROI math for solos, the AI-Native Firm posture by firm size.

Get the full guide at [baratelliinstitute.com](https://baratelliinstitute.com) — single-user license, 344 pages, the 14-field Audit Trail Worksheet, the 27-vendor TCO workbook, sample engagement-letter language, sample practice-wide AI policy in CPA / RIA / Law versions.

### FREE COMPANION TOOL · USE TODAY

AI Task Discovery Catalog — 201 prompts across 8 roles, in your browser.

[tools.baratelliinstitute.com/ai-task-catalog](https://tools.baratelliinstitute.com/ai-task-catalog)

Bookmark it. Run two or three tasks this week. Then read the rest of the guide.