

## BUSINESS PLANNING / SUCCESSION

**Expertise: Business Planning, Valuation, Wealth Transfer, Estate Planning, Multi-Generational Planning**

Capitas brings over 40 years of consulting experience with primary emphasis on the tax and financial considerations affecting the creation, preservation and perpetuation of wealth. Capitas' practice focus is on business exit planning, business succession, business valuations and business value enhancement, personal and financial risk management and gift and estate planning for business owners and high net worth individuals and their families.



## Paul DeLauro, JD, CTFA™

*Director of Private Wealth for Advanced Planning Group (APG) at Capitas Financial, Inc.*

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### BUSINESS EXPERTISE

Advanced Estate Planning  
Philanthropic Strategies

Insurance Design & Placement  
Asset Protection & Trust Structures

Business Succession Planning  
Tax & Legacy Planning

### BIOGRAPHY

Paul DeLauro, JD, CTFA™, is a seasoned wealth strategist with over 20 years of experience serving high and ultra-high net worth clients. He specializes in holistic wealth planning, including advanced tax and estate strategies, asset protection, philanthropic planning, and complex insurance solutions such as private placement and captive insurance.

Paul recently joined the Capitas Advanced Planning Group, where he supports advisors with advanced insurance and estate planning strategies. His prior roles included Senior Wealth Strategist at PNC Bank as well as Sr. Wealth Strategist and founder of the Wealth Planning offerings at both City National Bank in Beverly Hills, CA and First Hawaiian Bank in Honolulu, HI, during which time he co-authored Hawaii's "Permitted Transfers in Trust Act," an act that permitted self-settled asset protection trusts and perpetual legacy trusts in the state of Hawaii.

A frequent speaker and published author, Paul is known for his client-focused planning and innovative thinking.

He earned his JD from the University of Denver Sturm College of Law and holds a BA from the University of Colorado, Boulder. Paul is a Certified Trust & Financial Advisor and an active contributor to professional organizations.

### ADVANCED PLANNING GROUP

The Advanced Planning Group is a dedicated team of specialists who provide guidance and support on complex financial, estate, business, and tax planning strategies. Working in collaboration with advisors, we deliver in-depth analysis and tailored solutions designed to meet the unique needs of high-net-worth individuals, families, and business owners. By leveraging technical expertise and creative problem-solving, the group helps position advisors as trusted resources, offering value-added insights that strengthen client relationships and open new planning opportunities.

### 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: Simplicity Investments, Member FINRA/SIPC, 475 Springfield Ave., Summit, NJ 07901 | (303) 797-9080.



## Damien Glennon, MSF, MSFP, ChFC®, CLU®

*Director of Private Wealth for Smith Companies, Ltd.*

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### BUSINESS EXPERTISE

Insurance Solutions  
Advanced Estate Planning

Business Continuation Planning  
Financial Product Analysis & Design

Wealth Transfer  
Advanced Planning

### BIOGRAPHY

Damien comes to the Smith Companies, LTD with a technical background in finance, and has been working with the Smith Companies and Capitas Financial since 2002. Damien is a member of our advanced planning department which consists of Paul Stevenson and Amanda Capps our estate planning attorneys.

Damien holds a M.S. degree in Finance as well as a M.S. in Financial Planning from the McCallum Graduate School of Business and a B.A. in Finance from Bentley College. Damien is a Chartered Financial Consultant® as well as Chartered Life Underwriter®, and is currently pursuing his CFP® designation. Damien resides with his wife Megan in North Andover, Massachusetts.

### SMITH COMPANIES, LTD.

Smith Companies, Ltd. is the premier provider of life, long term care and disability insurance to financial service professionals, attorneys, accountants, bank trust officers and other advisors who provide their clients with advice regarding insurance needs as a part of their professional practice. We offer the professional financial advisor with “one stop” access to a broad spectrum of insurance products from the finest insurance carriers. We offer another advantage, which our competitors cannot match, a full range of “value added” support resources to assist in properly integrating the insurance product into the overall financial or estate plan.

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## Rick Schrage

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### BUSINESS EXPERTISE

Insurance Product Analysis & Design  
Advanced Estate Planning

Business Continuation Planning  
Life Insurance Policy Reviews

Retirement Planning  
Premium Finance

### BIOGRAPHY

Rick Schrage is a seasoned insurance industry professional with over 30 years of experience. His expertise spans case design, product specialization, and advanced sales consulting across both career and brokerage distribution channels. Additionally, he has served as an internal wholesaler for a life insurance carrier, further enhancing his deep industry knowledge.

In July 2004, Rick joined Financial Advisory Associates, a partner firm of Capitas Financial, Inc., to establish and lead their Case Design department. Following the firm's merger with The Smith Companies, Ltd. in 2020, he continued to play a pivotal role in supporting field personnel as a case designer. His extensive tenure in the industry also allows him to collaborate closely with and eventually join the Advanced Planning Group.

Leveraging his technical expertise, Rick contributes to the development of innovative sales and marketing tools utilized by The Smith Companies and Capitas across their national footprint. Rick holds life and health insurance licenses, as well as Series 7 and 63 registrations. Outside of his professional endeavors, he and his wife enjoy scuba diving, mountain biking, and reading.

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## Paul B. Stevenson, JD, LLM, CLU®, ChFC®, CVA®

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### BUSINESS EXPERTISE

Insurance Solutions  
Advanced Estate Planning

Business Continuation Planning  
Financial Products Analysis & Design

Wealth Transfer  
Advanced Planning

### BIOGRAPHY

Paul is a member of the Advanced Planning Group (APG) at the Smith Companies, Ltd., an international financial services organization with offices in Boston and Ft. Lauderdale. The APG provides “value added” advanced planning support, technical expertise and related consulting services to life insurance professionals, financial planners, investment advisors, banks, investment firms, attorneys, CPAs and other financial services professionals. The Smith Companies is a founding member of Capitas, LLC, a diverse international consortium of associated financial services organizations located throughout the US providing wealth management and financial planning services for financial intermediaries who serve the affluent marketplace.

The APG offers consulting services in the areas of income, gift and estate planning, charitable giving and legacy planning, business succession and business exit planning, retirement planning and planning for life style maintenance, life insurance planning, personal and financial risk management and other services involving the creation, conservation and perpetuation of family wealth. Paul has over 40 years consulting experience with primary emphasis on the tax and financial considerations affecting the creation, preservation and perpetuation of wealth. Paul’s practice focus is on business exit planning, business succession, business valuations and business value enhancement, personal and financial risk management and gift and estate planning for business owners and high net worth individuals and their families.

Paul received an undergraduate degree (BA-Psychology) from the University of Minnesota in 1967, an law (JD) degree from William Mitchell College of Law in 1974, a Master of Law degree (LLM) in Taxation from New York University in 1980, a Master of Science in Financial Services degree (MSFS) from the American College in 1980, a Master of Science degree in Finance (Financial Analysis concentration) from the College for Financial Planning (CFFP) in 2009 and a Master of Science degree in Finance (Investment Management Concentration) from Golden Gate University (GGU) in 2012.

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