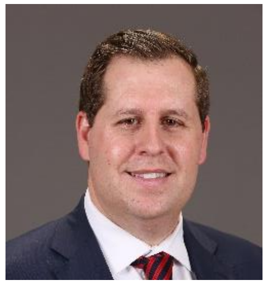
Capitas Private Wealth Team

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.

Washington D.C., Maryland, Delaware, West Virginia & Northern Virginia



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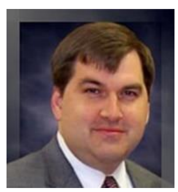

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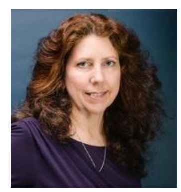

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Bank of America Private Bank | Merrill Private Wealth Management

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

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BUSINESS EXPERTISE

Advanced Estate Planning	Business Succession Planning	Executive Benefits
Charitable Giving	Private Placement VUL	Premium Finance

BIOGRAPHY

As Director of Private Wealth and a Certified Financial Planner™, Adam is nationally recognized as a subject matter expert in tax reduction planning catering to professional advisors and their high net worth entrepreneurial clientele. He brings creativity and imagination to deliver sophisticated, client tailored, tax-efficient estate and asset protection, business succession and charitable strategies. His partnerships include Wealth Managers, Private Banks, Wirehouses, RIA's/ Multi Family Offices, Property and Casualty Advisors and many of the nation's thought leaders in legal and tax planning.

Adam graduated from East Carolina University in 2007 with degrees in Marketing and Finance. Following graduation he began his career in wealth management with Morgan Stanley, formerly Citi Smith Barney in 2007. His tenue as an investment advisor during the "Great Recession" of 2008 created a unique prospective to his financial planning philosophy with an emphasis on risk management and tax efficiency across the balance sheet. In 2011 Adam decided to follow in his father's footsteps to join Betz Financial Advisory and has been recognized as a top-ranked specialist within Capitas Financial.

Adam Currently resides in Washington, DC with his wife, Laura, daughter, Isabel, and their French Bulldog, Gumbeaux.

BETZ FINANCIAL ADVISORY, LLC

On December 1, 2005, Bill Betz purchased the Capitas partnership from an established brokerage agency that had been servicing the Advanced Planning needs of investment and insurance professionals in the Baltimore / Washington DC Metro areas since 1970. As a Managing General Agent, Betz Financial Advisory offers access to the broadest and most distinguished financial distribution inventory available. Both of Bill's sons work as Directors of Private Wealth for Betz Financial Advisory and plan to take over the business, providing continuity to the Financial Advisors and Brokers supported by Betz Financial Advisory, LLC.

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.