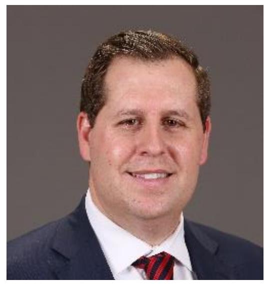
Capitas Private Wealth Team

CAPITAS FINANCIAL
VALUE BEYOND INSURANCE

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



Adam Betz, CFP®

Team Leader - Director of Private Wealth

Betz Financial Advisory, LLC – Capitas Financial, Inc.

Cell: 443-690-3311 | Fax: 301-220-2112 | adam.betz@capitasfinancial.com

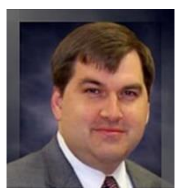
Bill Betz, CLU®, ChFC®, CEPA

Partner/POS Support

Tel: 410-591-0660

Fax: 301-220-2122

bill.betz@capitasfinancial.com



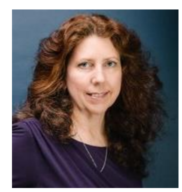
William Tyson

POS Support/Internal Account Executive/Case Designer

Tel: 301-792-2284

Fax: 301-220-2122

william.tyson@capitasfinancial.com



Carrie Eichelberger

Case Manager

Tel: 301-220-2100

Fax: 301-220-2112

carrie.eichelberger@capitasfinancial.com

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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Director of Private Wealth for Betz Financial Advisory, LLC

Tel: 301-220-2100 | Fax: 301-220-2112 | Cell: 443-690-8311 | adam.betz@capitasfinancial.com

6406 Ivy Lane, Suite 220, Greenbelt, MD 20770 | CRD# 5149920

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.

Capitas Private Wealth Team

Bill Betz, CLU®, ChFC®, CEPA

Managing Principal and General Agent of Betz Financial Advisory, LLC
Tel: 301-220-2100 | Fax: 301-220-2112 | Cell: 410-591-0660 | bill.betz@capitasfinancial.com
6406 Ivy Lane, Suite 220, Greenbelt, MD 20770 | CRD#37157

BUSINESS EXPERTISE

Advanced Estate Planning	Business Owner & Executive Compensation Planning	Charitable Giving
Private Placement VUL	Premium Financing	LTC / Chronic Illness Planning

BIOGRAPHY

As the Managing Principal, Bill is nationally recognized as a top-ranked specialist providing comprehensive estate and life insurance planning solutions for high net worth and ultra-high net worth clients of Banks; Wirehouse; Regional Broker Dealers; Financial Advisors; Portfolio Managers; Independent Financial Advisors, as well as Property & Casualty Firms throughout the Mid-Atlantic Region. 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.

As a Chartered Financial Consultant® and Chartered Life Underwriter® and Certified Exit Planning Advisor, Bill has over 40 years of high-end financial planning experience. His ability to cover the simple to the complex and explain in easy-to-follow terms, has been instrumental in developing long term relationships with trusted Advisors, while successfully implementing sophisticated strategies to protect personal and family wealth for closely held business owners; family offices and sports & entertainment Advisors, nationally.

BETZ FINANCIAL ADVISORY, LLC

Betz Financial Advisory, LLC is a General Agency and Financial Services firm offering access to the broadest & most distinguished financial distribution inventory available, in addition to Point-of-Sale assistance. Bill's sons, Adam Betz & Brian Betz joined Betz Financial Advisory as very experienced Point of Sale Specialists and will take over the business in the future, providing continuity to the Brokers; Trusted Advisors & Capitas Financial National Accounts. Bill plans to continue working for the company he and his wife, Jill, founded, supporting the many relationships he has established over the years.

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Capitas Private Wealth Team

CAPITAS FINANCIAL
VALUE BEYOND INSURANCE

William Tyson

Director of Private Wealth of Betz Financial Advisory, LLC
Cell: 301-792-2284| Office: 301-220-2100 Ext.4 | Fax: 301-220-2112 | william.tyson@capitasfinancial.com
6406 Ivy Lane, Suite 220, Greenbelt, MD 20770 | CRD# 2820186

BUSINESS EXPERTISE

Advanced Estate Planning	Executive Compensation Planning	Business Continuation Planning
Retirement Planning	Financial Products Analysis & Design	

BIOGRAPHY

William joined Betz Financial Advisory, a partner firm of Capitas Financial, as a Director of Private Wealth in April 2019. He started in the life insurance business in June of 1996 with Prudential Preferred Financial Services where he served as an Agent for three years. In June of 1999, he joined Citibank where he spent nearly 20 years as Regional Insurance Specialist & Insurance Sales Manager. During his time at Citi he spent several years covering the Citi Smith Barney market in Philadelphia and bank channel in the Mid-Atlantic, Florida, Chicago and Texas regions. William specialized in Estate Planning and Wealth Transfer strategies. He has experience providing sophisticated strategies for high net worth families, executives, business owners and their professional advisors.

During his time at Citi he became a subject matter expert and featured speaker at hundreds of client seminars on the subject of Estate Planning, Long Term Care and Business Succession Planning. He also managed a team of Insurance Specialist at Citi for several years and worked closely with Bank Management to implement strategic focuses. William also became a specialist in foreign national estate planning and life insurance solutions in these circumstances.

Believing in service and giving back to the community, William and his wife, Christina, established a private school in Prince Georges County in 2010. William holds Series 7, 24, 63 & 65 securities licenses along with Life, Health & Variable licenses in many states.

William and his wife, Christina, are lifelong residents of Maryland with their three children: Kyle, Katie and Sean. In addition to spending time with family and friends, William and Christina have been on many cruises and enjoy traveling. They are also involved in their church and have been involved in many charitable organizations over the years.

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