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.

New York - New York City, New Jersey & Eastern Pennsylvania

Richard Cella, CFP®, CLU®, ChFC®
Team Leader - Director of Private Wealth
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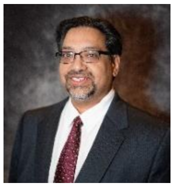

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Bank of America Private Bank | Merrill Private Wealth Management

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

Capitas Private Wealth Team

Richard Cella, CFP®, CLU®, ChFC®

Director of Private Wealth for Smith Companies, Ltd.

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225 Friend St, Suite 600, Boston, MA 02114 | CRD#4701333

BUSINESS EXPERTISE

Executive Compensation Planning	Business Continuation Planning	Retirement Planning
Advanced Estate Planning	Financial Product Analysis & Design	Relationship Management

BIOGRAPHY

Richard is a Director of Private Wealth at The Smith Companies, a partner firm of Capitas Financial, Inc. Richard's responsibilities include relationship management, advanced case design, wealth transfer and asset protection. He is integral in assisting Financial Advisors and their clients on complex estate planning and wealth transfer issues while implementing the use of life, long term care, and disability insurance. He also provides training to Financial Advisors and speaks frequently at seminars regarding sales ideas utilizing insurance for risk management.

Richard brings over 25 years of experience in the financial services industry. Prior to joining Capitas Financial in 2011, Richard began his financial career with J&W Seligman as a Tax and Compliance Advisor. In 1999, he joined SunGard Investment Management Systems where he was a lead consultant for one of the largest investment accounting systems operating today. Richard then joined Brian K Adams & Associates in 2003 and worked as the Insurance Planning Specialist for Smith Barney in New Jersey and Pennsylvania. He has also successfully operated as an Insurance and Estate Planning Specialist to UBS, Wells Fargo and other independent financial institutions.

Richard graduated from Villanova University with a Bachelor of Science degree in Accounting. He holds the CERTIFIED FINANCIAL PLANNER™ certification along with the Chartered Life Underwriter® and Chartered Financial Consultant® designations. He currently resides in Red Bank, New Jersey with his wife and three children.

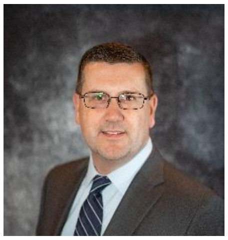
SMITH COMPANIES, LTD.

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.

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



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

Director of Private Wealth for Smith Companies, Ltd.

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225 Friend Street, Suite 600, Boston, MA 02114

BUSINESS EXPERTISE

Insurance Solutions	Business Continuation Planning	Wealth Transfer
Advanced Estate Planning	Financial Product Analysis & Design	Advanced Planning

BIOGRAPHY

Damien comes to Capitas 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 includes our estate planning attorneys, Paul Stevenson and Gary Lee.

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.

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