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.

Southern Virginia, North Carolina, South Carolina, Florida (Gulf & Panhandle)

Ray Gault Jr., CFP®, CLU®

Team Leader - Director of Private Wealth

Smith Companies, Ltd. – Capitas Financial, Inc.

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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

Ray Gault Jr., CFP®, CLU®

Director of Private Wealth for Smith Companies, Ltd.
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BUSINESS EXPERTISE

Executive Compensation Planning
Advanced Estate Planning
Business Continuation Planning
Financial Product Analysis & Design
Supplemental Retirement Planning
LTC/Chronic Illness Planning

BIOGRAPHY

Ray Gault, Jr. joined Smith Companies, Ltd. as a Sales Vice President in January 2015. Ray provides comprehensive and customized insurance solutions to financial advisors and their clients. Prior to joining Capitas, Ray held positions with Lincoln Financial Distributors and Prudential Financial. He is well-versed in the areas of high-end estate, business and retirement planning and is committed to helping financial advisors achieve greater success by partnering with them to help their clients build, preserve and distribute their wealth.

A former collegiate athlete and graduate of Jacksonville University in Florida, Ray received his B.B.A. in Finance and Marketing. As a member of the JU Dolphins football team Ray won two Pioneer Football League conference championships. He currently holds a Chartered Life Underwriter® (CLU®) designation from the American College and is a CERTIFIED FINANCIAL PLANNER™ practitioner. Ray is a member of the Southwest Florida Estate Planning Council and is also a member of the Financial Planning Association.

Ray resides in Lakewood Ranch, Florida with his wife, Shelly and sons Caleb and Cooper. In his free time he enjoys fishing, golfing, working out and college football.

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.