

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)

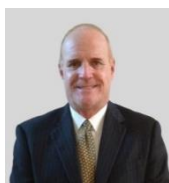


Ray Gault Jr., CFP®, CLU®

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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



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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.

Securities offered through: The Leaders Group, Inc. member FINRA / SIPC 26 W. Dry Creek Circle, Ste. 800 Littleton, CO 80120 (303) 797-9080.



Raymond B. Gault

Director of Private Wealth for Smith Companies, Ltd.

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BUSINESS EXPERTISE

Executive Compensation Planning
Advanced Estate Planning
Retirement Planning

Business Continuation Planning
Financial Product Analysis & Design

General Wealth Transfer
Income Tax Planning

BIOGRAPHY

Ray Gault joined Capitas Financial as Senior Vice President, Insurance & Estate Planning after more than 28 years with Morgan Stanley Smith Barney. His expertise encompasses estate planning, advanced estate planning, life insurance and business succession planning. He holds SEC Series 7 and 63 licenses and life/health insurance licenses in 10 states. In his current role, Ray provides training and support for a number of wirehouses and Private Wealth Management Advisors in Florida, Georgia, and Illinois. He trains financial advisors how to profile their clients to assist them in their legacy planning. Once a need is identified, he designs the right insurance solution for each estate plan. Ray's expertise enables the financial advisor to build business while helping clients ensure that their legacies are preserved.

Ray started with E. F. Hutton in 1985, where he led the #1 region in the country for life insurance production (8 Years). He opened and managed Smith Barney's first Wealth Planning Center in 1998. Ray served as Smith Barney's Division Manager for Florida and later as Morgan Stanley's Division Sales Manager for the Midwest and South. Ray consistently ranked among the top 5 in the U.S. for territory production. Ray is a frequent speaker at client and business events across the U.S. and has been quoted in several professional journals including Registered Representative. A big believer in giving back, Ray is the former President of the Florida West Coast Chapter of the March of Dimes. He also served on the Executive Board of the Manatee County Boys & Girls Club. Before entering the life insurance business in 1981, Ray was a professional baseball player with the Cleveland Indians and the Chicago Cubs.

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