

*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.*

## Florida (Atlantic Coast)



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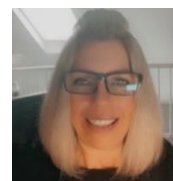
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Bank of America Private Bank

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



## Benjamin B. London, CLU®, ChFC®, AEP®, CFP®

*Director of Private Wealth for Smith Companies, Ltd.*

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### BUSINESS EXPERTISE

Life Insurance Planning  
Advanced Estate Planning

Business Exit & Continuation Planning

Executive Retirement Planning

### BIOGRAPHY

Ben London serves as a Managing Director of Private Wealth Planning with the Smith Companies – a partner of Capitas Financial, Inc. Capitas is an unbiased insurance distribution company focused on insurance solutions for personal, estate, and business planning.

In 1993 he earned a Master's Degree from Florida Atlantic University and immediately began his financial services career with three goals: be the best you can be in whatever role you play, act with diligence and honesty, and never stop learning. Twenty-seven years later, he is a leader in the insurance industry. Ben works the nation's wealthiest families, business owners, and trusted advisors to provide insurance-funded risk management solutions. Solutions that preserve net-worth, manage tax liabilities, and keep businesses running.

He holds the following industry designations; CERTIFIED FINANCIAL PLANNER™ (CFP®), Accredited Estate Planner® (AEP®), Chartered Financial Consultant® (ChFC®) and Chartered Life Underwriter® (CLU®). In addition to his business commitments and endeavors, Ben is an adjunct professor at Florida Atlantic University's College of Business. Since 2008 he has instructed students enrolled in the Certified Financial Planning Designation Program.

Ben is an active member of the Boca Raton Estate Planning Council. He also spends time giving back to the community by being involved in multiple charitable and community organizations.

### 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.



## Timothy Smith

*President and General Agent for Smith Companies, Ltd.*

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### BUSINESS EXPERTISE

Executive Compensation Planning  
Advanced Estate Planning

Business Continuation Planning  
Financial Products Analysis & Design

Retirement Planning

### BIOGRAPHY

Tim Smith started working with the Charles T. Smith Insurance Company – a partner firm of Capitas Financial – in the summer of 1985. He has held various internal positions with the company over the past 25-plus years including Marketing, Field Underwriting, and Case Design for National Accounts and Independent producers.

From 1987-1998 he held a position as Sales Vice President/Associate General Agent where he worked with Merrill Lynch, Smith Barney, and A.G. Edwards Advisors. He also worked with property and casualty firms to develop strategies to market life insurance to business owners.

Since 1999, Tim has focused on marketing life insurance to large independent producers using a variety of insurance and financial strategies, such as business continuation planning, estate planning, and planning for non-resident citizens holding U.S. assets.

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