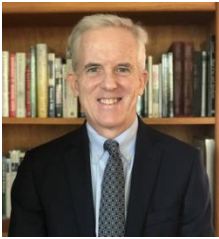


EXECUTIVE PLANNING (INDIVIDUAL STRATEGIES)

Expertise: Executive Planning (Individual Strategies)

Capitas' Executive Benefit Solutions (EBS) specializes in executive planning. The consultants and technical specialists analyze and create plans and financing solutions to meet the needs of executives in public, privately held as well as non-profit organizations. The team includes professionals with expertise in the areas of tax, accounting, law, actuarial science, and finance.



Don Curristan, CLU®, ChFC®

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BUSINESS EXPERTISE

Executive Benefits

Company-Owned Life Insurance (COLI)

Private, Public and Not-for-Profit

BIOGRAPHY

For the past twenty years, Don has served the benefit needs of client boards of directors and senior management in public, private and tax-exempt organizations. He focuses on the design, funding, implementation, and administration of select executive retirement, retention and performance- incentive plans to attract, retain and reward key talent. A featured speaker at professional associations, Don's written work has appeared in the Credit Union Times, Western Independent Banker's Magazine and the Foundation for Enterprise Development, "Ask the Expert" publication.

He earned his BS in finance from Arizona State University, and the Chartered Life Underwriter® and Chartered Financial Consultant® professional designations. Don resides in San Diego with Melissa, his wife, and two daughters. He's a board trustee for the Social Advocates for Youth, a golfer, skier and believer in the timeless quote: Nothing in the world can take the place of persistence . . ."

EXECUTIVE BENEFIT SOLUTIONS

Capitas' Executive Benefit Solutions (EBS) practice specializes in the design, implementation, and administration of executive benefit plans. The consultants and technical specialists analyze and create plans and financing solutions to meet the needs of both public and privately held companies as well as non-profit organizations. Benefit programs are strategically crafted to align with overall compensation philosophies and financial objectives. The team includes professionals with expertise in the areas of tax, accounting, law, actuarial science, and finance. The EBS practice is a leader in the design and administration of executive benefit programs, as well as the financing arrangements associated with these plans.

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BUSINESS EXPERTISE

Executive Benefits

Company-Owned Life Insurance (COLI)

Private, Public, and Not-for-Profit

BIOGRAPHY

Managing Director for Orange County, CA, Trevor supports senior management in public, private and tax-exempt organizations on the design, funding, implementation, and administration of select executive benefit plans to attract, retain and reward key talent. He launched his career in professional services with Arthur Andersen in the audit and business consulting practices. Later, he held a leadership role at Resources Global Professionals advising C-suite executives on financial operations, strategy, process re-engineering, audit, and corporate governance with firms throughout the United States, Europe, and Asia.

Trevor earned his BS in accounting from the University Of Southern California Leventhal School Of Accounting. A proud, fifth generation Southern Californian, Trevor, along with his wife and children, live in Orange County and enjoy traveling together.

EXECUTIVE BENEFIT SOLUTIONS

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William MacDonald

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BUSINESS EXPERTISE

Executive Benefits

Company-Owned Life Insurance (COLI)

Private, Public, and Not-for-Profit

BIOGRAPHY

Bill weighs in on complex cases and marketing initiatives for EBS. Over his decades-long career, he founded three leading firms in the executive compensation and benefits industry: Compensation Resources Group, Inc. (CRG); Retirement Capital Group, Inc. (RCG); and the Merrill Lynch Executive Compensation Group. In 2012, Bill founded PleinAire Strategies, revenue growth consultants, which he manages simultaneously while working at EBS. Bill has built an enviable reputation for innovation in executive benefits for innumerable public and privately held firms.

He wrote Retain Key Executives, a breakthrough compendium published by Commerce Clearing House on the recruit-retain-reward challenge; MERGE, Simplify the Complex Sale and MERGE 2.0, New Strategies to Pinpoint How Prospects Buy. He lectures at the Conference Board, World at Work, Forbes CEO Forum, and the Young Presidents' Organization (YPO). A marketing graduate of Northeastern University and Harvard Business School's President's Program on Leadership, Bill lives in Sedona Arizona half the year and spends his summers in New Harbor Maine with Eileen, and his wife. They raised two accomplished children and now enjoy the rewards of six grandchildren.

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Christopher Rich, CPA®, CFP®, CLU®, ChFC®

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BUSINESS EXPERTISE

Executive Benefits

Company-Owned Life Insurance (COLI)

Private, Public, and Not-for-Profit

BIOGRAPHY

As a co-founder of EBS, Chris leads the benefits consulting practice in Boston and oversees best practices across EBS's seven offices nationally, along with Chris Wyrzten. For more than two decades, Chris has established himself as a leader in executive benefits consulting. Previously, he served as Managing Director with Retirement Capital Group; an SVP-Consultant with Clark Consulting; a Founding Principal of Lyons Compensation & Benefits, sold to Clark in 2001; and a Tax Partner with Ernst & Young in Providence, RI.

Chris holds a BA in economics from Colgate University and an MBA in from Boston College, as well as a Master of Science in Taxation from Bryant College. His professional designations include CPA®, CFP®, CLU® and ChFC®. In the U.S. Army, he served as an Airborne Infantry Platoon Leader. Chris and Ginny, his wife and a nurse practitioner at Boston Children's Hospital, raised three talented children who participate with them in a variety of travel and recreational athletic adventures.

EXECUTIVE BENEFIT SOLUTIONS

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BUSINESS EXPERTISE

Design
Executive Retirement

Funding
Performance-Incentive Plans

Implementation
Executive Planning

BIOGRAPHY

Chris W. Rich joined EBS in 2021 as Managing Director for our Boston office. Chris focuses on the design, funding, implementation, and administration of select executive retirement, retention and performance-incentive plans. He develops these plans to attract, retain and reward key talent.

Chris is also responsible for the analysis and review of existing executive benefit plans, performance and restricted equity compensation plans, as well as education for producers outside the executive benefits space.

Prior to joining the financial services industry, Chris built a successful career in the automotive sector, managing dealerships for auto groups owned by both public and private corporations. Chris earned his Bachelor of Science degree in Economics from Boston College and resides in Providence, RI with Meghan, his wife. They enjoy New England outdoors, cycling, skiing, and travel.

EXECUTIVE BENEFITS SOLUTIONS

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BUSINESS EXPERTISE

Executive Benefits

Company-Owned Life Insurance (COLI)

Private, Public, and Not-for-Profit

BIOGRAPHY

As a co-founder of EBS, Chris manages all aspects of client service and outcomes, as well as drive the information technology initiatives for EBS's proprietary financial models. Chris has invested 30 years in the executive benefits field. Formerly, he was a Managing Director of Retirement Capital Group; an SVP-Consultant for Clark Consulting; a Principal of Lyons Compensation & Benefits; a consultant in estate and business continuity planning with the "M" Financial Group; a Strategic Planner with PepsiCo; and a Systems Analyst with Massachusetts Mutual Life Insurance.

Chris earned his BA in psychology from Clark University and an MBA with distinction from Cornell University. A lifelong learner, he's active in the Northeast Human Resource Association and World at Work. Chris and Marybeth, his wife, put four children through college, then left the suburbs for the vibrancy of urban Boston. Chris ran his first Boston Marathon in 2016, whetting his appetite for more. The Wyrztens travel annually to Europe with extended family and plan to visit all 44 European countries.

EXECUTIVE BENEFIT SOLUTIONS

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