



EXPERTISE

- ◆ Premium Finance
- ◆ Lending Resources
- ◆ Loan Renewal and Monitoring

Capitas brings over 40 years of experience working in the financial services industry working with Ultra High Net worth Advisors, Bankers, CPAs and Attorneys on a national basis.

Our experts provide advanced custom-tailored solutions for: estate, business and family generational planning with a focus on ultra high net worth clients. They are extremely knowledgeable in the complex area of Premium Financing strategies including the unique tax and financial considerations affecting the creation and monitoring of cases.

40+

years of financial services experience

Capitas Financial Private Wealth Team



Capitas is an insurance and advanced planning resource available exclusively to Merrill Private Wealth and BofA Private Bank advisors. Capitas supports UHNW client needs across life, disability and long-term care planning via a team of localized, in-market specialists, and a comprehensive team of advanced planners who specialize in sophisticated insurance planning strategies.



Arturo Castelo

Partner for Passerelle Solutions

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BUSINESS EXPERTISE

Wealth Management
Investments

Ultra-High Net Worth
Premium Finance

Retirement Planning
Life Insurance

BIOGRAPHY

Arturo is an experienced wealth management professional with a strong track record across leading global financial institutions. He is currently a Partner at Passerelle Partners, a role he assumed in March 2026. Prior to this, Arturo served as a Senior Relationship Manager at Vontobel SFA from October 2023 to December 2025, where he focused on delivering tailored advisory solutions to high-net-worth clients.

Earlier in his career, Arturo held the position of Managing Director at B. Riley from January 2022 to October 2023. He spent nearly a decade at Morgan Stanley Wealth Management as a Senior Vice President (May 2013 – January 2022), building deep expertise in portfolio management, client advisory, and strategic wealth planning. Before that, Arturo was a Director at UBS AG from August 2009 to May 2013, where he further developed his foundation in private banking and client relationship management.

Arturo earned a Bachelor of Arts in Business Administration from ITESM (Monterrey Tec). Outside of his professional endeavors, he is passionate about health and fitness, maintaining an active lifestyle.

PASSERELLE SOLUTIONS

Passerelle Solutions is a leading insurance advisory firm with offices in Miami, Charlotte, and Chicago. Passerelle caters to private clients, professional advisors, and institutions delivering creative solutions through the discreet Passerelle client experience. The firm manages a portfolio consisting of over \$10B in structures and \$5B in loans.

CAPITAS FINANCIAL, INC.

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Christopher M. Daniels, CFP®, ChFC®, CLU®

Principal & Managing Partner for Passerelle Solutions

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BUSINESS EXPERTISE

Advanced Estate Planning
Retirement Planning
Ultra-High Net Worth

Business Continuation Planning
Financial Products Analysis & Design

Executive Compensation Planning
Premium Finance

BIOGRAPHY

Christopher M. Daniels is the Co-Founder and Managing Partner of Passerelle Solutions, a boutique wealth advisory firm catering to high net worth entrepreneurial families. Mr. Daniels has spent 20+ years working with clients, advisors, and institutions on solutions for estate planning and business-succession. Mr. Daniels manages Passerelle Solutions' Advisory Platform and oversees the trade desk which designs and customizes financed structures for Passerelle's clients across all verticals.

Prior to Passerelle Solutions, Mr. Daniels dedicated 14 years to his own successful premium finance firm, a firm he founded and grew to become an industry leader. His firm was a trusted resource to over 150 top life insurance advisors where he designed, executed, and managed premium financed structures for top clients.

Mr. Daniels is sought after by institutions and insurance carriers for market intelligence and support to evaluate and understand premium financed life insurance structures. His recognition and involvement include the following: Certified Financial Planner (CFP), Chartered Financial Consultant (ChFC), Chartered Life Underwriter (CLU), Finseca member, and Forum 400.

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Paul DeLauro, JD, CTFA™

Advanced Planning Group (APG) at Capitas Financial, Inc.

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BUSINESS EXPERTISE

Advanced Estate Planning
Philanthropic Strategies

Insurance Design & Placement
Asset Protection & Trust Structures

Business Succession Planning
Tax & Legacy Planning

BIOGRAPHY

Paul DeLauro, JD, CTFA™, is a seasoned wealth strategist with over 20 years of experience serving high and ultra-high net worth clients. He specializes in holistic wealth planning, including advanced tax and estate strategies, asset protection, philanthropic planning, and complex insurance solutions such as private placement and captive insurance.

Paul recently joined the Capitas Advanced Planning Group, where he supports advisors with advanced insurance and estate planning strategies. His prior roles included Senior Wealth Strategist at PNC Bank as well as Sr. Wealth Strategist and founder of the Wealth Planning offerings at both City National Bank in Beverly Hills, CA and First Hawaiian Bank in Honolulu, HI, during which time he co-authored Hawaii's "Permitted Transfers in Trust Act," an act that permitted self-settled asset protection trusts and perpetual legacy trusts in the state of Hawaii.

A frequent speaker and published author, Paul is known for his client-focused planning and innovative thinking. He earned his JD from the University of Denver Sturm College of Law and holds a BA from the University of Colorado, Boulder. Paul is a Certified Trust & Financial Advisor and an active contributor to professional organizations.

ADVANCED PLANNING GROUP

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Chris Dunham

Managing Partner for Passerelle Solutions

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BUSINESS EXPERTISE

Premium Finance
Ultra-High Net Worth
Retirement Planning

Executive Compensation Planning
Financial Products Analysis & Design

Business Continuation Planning
Advanced Estate Planning

BIOGRAPHY

Mr. Dunham is Managing Partner of Passerelle Solutions, a Capitas Partner firm, specializing in international and premium finance insurance structures for affluent families and businesses. He has been a leader in the insurance and financial services industry since 1989, holding various positions from Agent to Senior Vice President for several major companies such as Prudential, Canada Life, Penn Mutual, Aviva, ANICO and Lion Street. Mr. Dunham specializes in multi-channel distribution via institutions, family offices, law firms, accounting firms and wealth management firms and has extensive knowledge in the advanced sales and finance arena.

Mr. Dunham has been a member of AALU (Association of Advanced Life Underwriters) since 1999 and is a member of the Million Dollar Round Table at its highest level, Top of The Table. He holds the FINRA Series 7 and Series 24 securities licenses. Mr. Dunham is a serial investor in several businesses and supports multiple charities.

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CAPITAS FINANCIAL, INC.

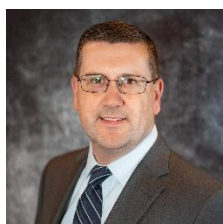
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Damien Glennon

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BUSINESS EXPERTISE

Insurance Solutions
Advanced Estate Planning

Business Continuation Planning
Financial Product Analysis & Design

Wealth Transfer
Advanced Planning

BIOGRAPHY

Damien Glennon has been a member of the Advanced Planning Group at Capitas Financial since 2002. He collaborates with financial advisors, CPAs, and attorneys to help clients achieve their wealth transfer, business planning, and charitable giving goals. Damien specializes in wealth transfer strategies, commercial and private financing solutions, and advanced product design with an emphasis on tax efficiency. In his role, he leads advisor and client meetings, providing day-to-day support on complex planning matters.

Together with Paul Stevenson, Paul DeLauro, and Rick Schrage, Damien developed advanced planning tools that are now used across Capitas' national network. He holds both an M.S. in Finance and an M.S. in Financial Planning from the McCallum Graduate School of Business, as well as a B.A. in Finance from Bentley College.

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Michael Gomez, CLU®

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BUSINESS EXPERTISE

Advanced Estate Planning
Retirement Planning
Ultra-High Net Worth

Business Continuation Planning
Financial Products Analysis & Design

Executive Compensation Planning
Premium Finance

BIOGRAPHY

Michael Gomez, CLU®, serves as Director of Institutional accounts at Passerelle Partners and works in the high-net-worth Foreign National market across the country. Throughout his 20-year career in the insurance industry, Michael has developed an extensive knowledge of the foreign national market. Michael is passionate about helping financial advisors and wealth managers understand how to incorporate life insurance planning into a client's overall financial plan.

Michael's past carrier and underwriting experience allows him to position large and complicated cases to best help his clients. Throughout his career, Michael has been a consistent top producer in the industry and has been a featured in various industry leading events. Michael has also been published in Trusts and Estates.

Michael was born in Cuba and lived in Colombia for four years before his family settled in Puerto Rico. Michael is bilingual (English and Spanish), has a Life and Health Insurance License, and holds a Chartered Life Underwriter (CLU®) designation.

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Fernando J. Pou

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BUSINESS EXPERTISE

Advanced Estate Planning
Retirement Planning
Ultra-High Net Worth

Business Continuation Planning
Financial Products Analysis & Design

Executive Compensation Planning
Premium Finance

BIOGRAPHY

Fernando J. Pou is the Founder and Managing Partner of Passerelle Solutions, a boutique wealth advisory firm catering to high-net-worth entrepreneurial families, assisting them with their investments, estate planning and business-succession solutions. Mr. Pou is a seasoned private banker with more than 20 years of experience, specializing in advanced insurance solutions. He has worked with various private banks, catering to both U.S. and International based high-net worth families.

Prior to launching Passerelle Solutions, Mr. Pou worked in executive roles at various distinguished financial institutions in the Americas. In his previous role as one of EFG's Senior Vice Presidents, Mr. Pou focused on business development and wealth management solutions for international and U.S. markets. While there, his focus was comprehensive. He customized and developed various asset management solutions, in addition to tax and wealth planning strategies for families and entrepreneurs. He also designed and implemented all-encompassing client-centric solutions using capital markets, wealth planning structures and insurance vehicles. Before joining EFG, Mr. Pou spent more than four years with UBS AG, first serving as a Director at the Private Bank, and later as the Andean Region Country Representative for the Bank based in Bogota, Colombia. Mr. Pou earned his Bachelor of Science degree in Finance from DePaul University and currently holds Series 7 and Series 66 securities registrations in addition to a Life, Health, and Annuities Insurance License.

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Rick Schrage

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BUSINESS EXPERTISE

Insurance Product Analysis & Design
Advanced Estate Planning

Business Continuation Planning
Life Insurance Policy Reviews

Retirement Planning
Premium Finance

BIOGRAPHY

Rick Schrage is a seasoned insurance industry professional with over 30 years of experience. His expertise spans case design, product specialization, and advanced sales consulting across both career and brokerage distribution channels. Additionally, he has served as an internal wholesaler for a life insurance carrier, further enhancing his deep industry knowledge.

In July 2004, Rick joined Financial Advisory Associates, a partner firm of Capitas Financial, Inc., to establish and lead their Case Design department. Following the firm's merger with The Smith Companies, Ltd. in 2020, he continued to play a central role in supporting field personnel as a case designer. His extensive tenure in the industry also allows him to collaborate closely with and eventually join the Advanced Planning Group.

Leveraging his technical expertise, Rick contributes to the development of innovative sales and marketing tools utilized by The Smith Companies and Capitas across their national footprint. Rick holds life and health insurance licenses, as well as Series 7 and 63 registrations. Outside of his professional endeavors, he and his wife enjoy scuba diving, mountain biking, and reading.

ADVANCED PLANNING GROUP

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CAPITAS FINANCIAL, INC.

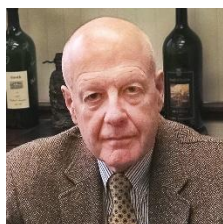
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Paul B. Stevenson, JD, LLM, CLU[®], ChFC[®]

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BUSINESS EXPERTISE

Insurance Solutions
Advanced Estate Planning

Business Continuation Planning
Financial Products Analysis & Design

Wealth Transfer
Advanced Planning

BIOGRAPHY

Paul is a member of the Advanced Planning Group (APG). The APG provides “value added” advanced planning support, technical expertise and related consulting services to life insurance professionals, financial planners, investment advisors, banks, investment firms, attorneys, CPAs and other financial services professionals. Paul has over 50 years consulting experience with primary emphasis on the tax and financial considerations affecting the creation, preservation and perpetuation of wealth. Paul’s practice focus is on business exit planning, business succession, business valuations and business value enhancement, personal and financial risk management and gift and estate planning for business owners and high net worth individuals and their families.

Paul received an undergraduate degree (BA-Psychology) from the University of Minnesota in 1967, an law (JD) degree from William Mitchell College of Law in 1974, a Master of Law degree (LLM) in Taxation from New York University in 1980, a Master of Science in Financial Services degree (MSFS) from the American College in 1980, a Master of Science degree in Finance (Financial Analysis concentration) from the College for Financial Planning (CFFP) in 2009 and a Master of Science degree in Finance (Investment Management Concentration) from Golden Gate University (GGU) in 2012.

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Charles B. Wold, CLU[®], ChFC[®]

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BUSINESS EXPERTISE

Life Insurance Policy Reviews

Business Continuation Planning

Retirement Planning

Advanced Estate Planning

Zero Estate Tax Plan

Premium Finance

BIOGRAPHY

Chuck brings over 39 years of experience working in the financial services industry. He's spent his career working with Financial Advisors, Bankers, CPAs, Life Insurance Professionals and Attorneys on a national basis. He is extremely knowledgeable in the complex area of wealth transfer strategies and legacy planning for high-net-worth families. Chuck is frequently called upon by professional advisors across the country to assist them with their high-net-worth clients.

Chuck joined Capitas Financial, Inc. in 2010 and is the Managing Director of the Private Wealth Management Group. Chuck works with high-net-worth clients, typically families with a net worth in excess of \$20,000,000. Prior to joining Capitas Financial, Chuck was a Senior Director of the Private Wealth Management Group at Hartford Life. Chuck enjoyed a 20-year career with Hartford Life, where he earned numerous honors and awards, including 8 Chairman's awards, 5 President's awards, a life member of the Honors Club and the Circle of Excellence.

Chuck graduated from Kenyon College with a bachelor's degree in economics. He also received a Laureate in Wealth Strategies (LWS). The Laureate in Wealth Strategies program is offered by the Southern California Institute in San Diego. The program provides experienced Estate Planning Attorneys, CPAs, Financial Advisors and Bankers the opportunity to learn sophisticated estate planning strategies and to work together on a collaborative basis. Chuck resides with his family in Wilmette, IL. He is a Chicago Cubs fan and enjoys reading, mountain biking and barbecuing with family and friends.

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Christopher Yen

Partner for Passerelle Solutions

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BUSINESS EXPERTISE

Wealth Management
Investments

Ultra-High Net Worth
Premium Finance

Retirement Planning
Life Insurance

BIOGRAPHY

Christopher Yen is currently a Partner in Capitas Financial, America's leading wholesale life insurance and annuity distribution company. Prior to joining Capitas, Chris founded Blue Ocean Financial Network (BOFN) in 2013 to better service bankers, financial advisors, and insurance agents in the advanced life insurance planning and underwriting arena. Chris is considered a leading expert and a consultant to several major Private Banks in the fields of estate planning, life insurance premium financing, and foreign national underwriting. BOFN was acquired by Simplicity Group in 2022.

Prior to entering the wealth management industry, Chris worked in Taiwan as an analyst for London based Man Group plc, the leading alternative investment brokerage and management company in the world, covering Asian equity derivatives and CTAs on the Hong Kong and Taiwan stock exchange. Chris studied Economics and Industrial Engineering/Operations Research at UC Berkeley.

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