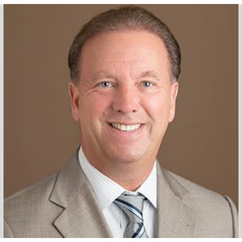
# PREMIUM FINANCE

**Expertise**: **Premium Finance, Lending Resources, Loan Renewal and Monitoring**

Capitas brings over 34 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.




# Chris Dunham

*Director of Private Wealth for Capitas Global*

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777 S. Harbour Island Blvd. Suite 255 Tampa FL. 33602 | CRD#1934423


## PROFESSIONAL EXPERTISE

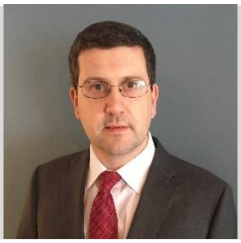
- Advanced Estate Planning
- Retirement Planning
- Ultra-High Net Worth
- Business Continuation Planning
- Financial Products Analysis & Design
- Executive Compensation Planning
- Premium Finance

## BIOGRAPHY

Mr. Dunham is currently Chairman and CEO of Capitas Global, Inc., a Capitas Partner Firm specializing in international and premium finance insurance structures for affluent families and businesses. Chris 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.

## CAPITAS GLOBAL, INC.

Capitas Global are experts in providing custom tailored international & finance life insurance structures for affluent families, businesses and wealthy global citizens. Areas of expertise are: estate planning, family generational planning and business succession with a focus on ultra-high net worth clients, foreign nationals and high-income individuals. Capitas Global's network of SVP's provide best in class point-of-sale support with intricate knowledge for Latin America, Europe and Asia.



# Damien Glennon, MSF, MSFP, ChFC®, CLU®

*Director of Private Wealth for Smith Companies, Ltd.*
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## PROFESSIONAL EXPERTISE

- Insurance Solutions
- Advanced Estate Planning
- Business Continuation Planning
- Financial Products Analysis & Design
- Wealth Transfer
- Advanced Planning

## BIOGRAPHY

Damien comes to the Smith Companies, LTD with a technical background in finance, and has been working with the Smith Companies and Capitas Financial since 2002. Damien is a member of our advanced planning department which consists of Paul Stevenson and Amanda Capps our estate planning attorneys.

Damien holds a M.S. degree in Finance as well as a M.S. in Financial Planning from the McCallum Graduate School of Business and a B.A. in Finance from Bentley College. Damien is a Chartered Financial Consultant® as well as Chartered Life Underwriter®, and is currently pursuing his CFP® designation. Damien resides with his wife Megan in North Andover, Massachusetts.

## 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.

# Fernando Pou

*Director of Private Wealth for Capitas Global*
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## PROFESSIONAL EXPERTISE

- Advanced Estate Planning
- Retirement Planning
- Ultra-High Net Worth
- Business Continuation Planning
- Financial Products Analysis & Design
- Executive Compensation Planning
- Premium Finance

## BIOGRAPHY

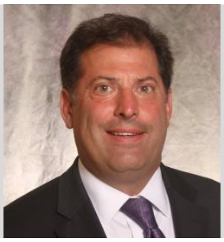
Fernando J. Pou is the Founder and Managing Partner of Passerelle Partners, a boutique wealth advisory firm catering to high net worth entrepreneurial families, assisting them with their investments, estate planning and business-succession solutions. Mr. Pou is a seasoned private banker with more than 18 years of experience, specializing in premium finance life insurance solutions. He has worked with various private banks, catering to both U.S. and International based high-net worth individuals. Mr. Pou has built and grown a client portfolio surpassing $800MM in financed premiums.

Prior to launching Passerelle Partners, 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.

## CAPITAS GLOBAL

Capitas Global are experts in providing custom tailored international & finance life insurance structures for affluent families, businesses and wealthy global citizens. Areas of expertise are: estate planning, family generational planning and business succession with a focus on ultra-high net worth clients, foreign nationals and high-income individuals. Capitas Global's network of SVP's provide best in class point-of-sale support with intricate knowledge for Latin America, Europe and Asia.



# Charles B. Wold, CLU®, ChFC®

*Managing Director of Private Wealth Management Group of Capitas Financial, Inc.*
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## PROFESSIONAL EXPERTISE

- Legacy & Advanced Estate Planning
- Retirement Planning
- Business Continuation Planning
- Financial Products Analysis & Design
- Executive Compensation Planning

## BIOGRAPHY

Chuck brings over 34 years of experience working in the financial services industry. He has spent his career working with Wirehouse 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, 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 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.

## CAPITAS FINANCIAL, INC.

Capitas Financial, Inc. is a national organization made up of more than 150 experienced life insurance advisors who offer a multi-carrier life insurance portfolio of products and unbiased consultative assistance to financial professionals and their clients. Capitas Financial is a national firm, based in Minneapolis, MN with a footprint that includes all 50 states and Puerto Rico. Capitas delivers the strength of a national organization coupled with unrivaled local customer service.





*Sophisticated, Unbiased Solutions®*