PREMIUM FINANCE

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

Capitas brings over 35 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.

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

Principal & Managing Partner of Passerelle Solutions
Tel: 704-369-2194 | Cell: 216-904-1383 | Fax: 305-407-3340 | chris.daniels@capitasfinancial.com
3315 Springbank Lane, Suite 309, Charlotte, NC 28226

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.

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 $8.7B in structures and $4.5B in loans.

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.

Chris Dunham

Managing Partner of Passerelle Solutions
Tel: 888-489-2219 | Cell: 412-716-7307 | chris.dunham@capitasfinancial.com
777 S. Harbour Island Blvd. Suite 255 Tampa FL. 33602 | CRD#1934423

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 a Managing Partner of Passerelle Solutions, 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.

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

Director of Private Wealth for Smith Companies, Ltd.
Toll Free: 800-845-7707 | Tel: 617-723-4800 | Fax: 617-367-6120 | damien.glennon@capitasfinancial.com
225 Friend Street, Suite 600, Boston, MA 02114

BUSINESS EXPERTISE

Insurance Solutions	Business Continuation Planning	Wealth Transfer
Advanced Estate Planning	Financial Product Analysis & Design	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.

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CAPITAS FINANCIAL
VALUE BEYOND INSURANCE

Michael Gomez, CLU®

Director, Institutional Partnerships of Passerelle Solutions
Tel: 305-359-3559 | Cell: 773-988-2482 | Fax: 305-407-3340 | Michael.gomez@capitasfinancial.com
1441 Brickell Ave. Suite 1520, Miami, FL 33131

BUSINESS EXPERTISE

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

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.

PASSERELLE SOLUTIONS

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CAPITAS FINANCIAL
VALUE BEYOND INSURANCE

Fernando J. Pou

Principal & Managing Partner of Passerelle Solutions
Tel: 305-359-3559 | Cell: 312-501-1118 | Fax: 305-407-3340| fernando.pou@capitasfinancial.com
1441 Brickell Ave. Suite 1520, Miami, FL 33131 | CRD#4702395

BUSINESS EXPERTISE

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

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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Charles B. Wold, CLU®, ChFC®

Director of Private Wealth of Capitas Financial, Inc.
Cell: 312-315-4422 | Fax: 630-724-0001 | charles.wold@capitasfinancial.com
2113 Greenwood Avenue, Wilmette, IL 60091 | CRD#1710944

BUSINESS EXPERTISE

Life Insurance Policy Reviews
Advanced Estate Planning
Business Continuation Planning
Zero Estate Tax Plan
Retirement Planning
Premium Finance

BIOGRAPHY

Chuck brings over 36 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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