



## EXPERTISE

- ◆ Medical Underwriting
- ◆ Financial Underwriting
- ◆ Reinsurance

Capitas' Director of Underwriting has more than 30 years of experience in the life and health insurance industry, specializing in impaired risk and financial life underwriting.

He works closely with Capitas principals, marketing and new business staff, as well as point-of-sale, providing support of field underwriting pre-sale questions and informal and formal life insurance application processing. He assists in reviewing medical and financial information of impaired risk, rated and declined life insurance applicants and provides recommendations on how best to present and submit client applications in order to obtain the best offer, product, pricing and placement.

**30+**

**years in the life and health insurance industry**

# 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.*



## Bernie Connell

*Senior Underwriting Consultant for Capitas Financial, Inc.*

Tel: 862-286-3444 | Fax: 717-703-4722 | [bernie.connell@tellusbrokerage.com](mailto:bernie.connell@tellusbrokerage.com)

### BUSINESS EXPERTISE

Impaired Risk

Financial Life Underwriting

Life Insurance Application Processing

### BIOGRAPHY

In his role as Senior Underwriter, Bernie assists the Capitas member agencies in reviewing medical and financial information of impaired risk, rated, and declined life insurance applicants. He also serves as a consultant by providing recommendations to Capitas' agencies on how best to present and submit to the carrier in order to obtain the best available offer, product, pricing and placement.

Bernie brings more than 30 years of underwriting experience, specializing in impaired risk and financial life underwriting. He spent over 10 years at two prominent carriers and previously was the Senior Underwriter for Capitas Financial. Bernie currently resides in Long Valley, New Jersey.

### CAPITAS FINANCIAL, INC.

Capitas Financial is the premier partner for Financial Advisors to receive consultation on 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 financial institutions and insurance carriers.

Capitas Financial, Incorporated provides life insurance marketing support and case management services to Merrill and is not an affiliate of Bank of America Corporation.