WEALTH TRANSFER & ESTATE PLANNING

Expertise: Business Planning, Valuation, Wealth Transfer, Estate Planning, Multi-Generational Planning, Premium Finance

Capitas brings over 40 years of experience working in the financial services industry. Our experts have spent their careers working with Ultra High Net Worth Advisors, Bankers, CPAs and Attorneys on a national basis. They are extremely knowledgeable in the complex area of wealth transfer strategies and legacy planning for high net worth families including the unique tax and financial considerations affecting the creation, preservation and perpetuation of wealth.

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

Director of Private Wealth for Smith Companies, Ltd.
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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.

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.

Securities offered through: The Leaders Group, Inc. member FINRA / SIPC 26 W. Dry Creek Circle, Ste. 800 Littleton, CO 80120 (303) 797-9080.

CAPITAS FINANCIAL
VALUE BEYOND INSURANCE

Rick Schrage

Advanced Planning Group (APG) at Smith Companies, Ltd.
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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 pivotal 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.

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CAPITAS FINANCIAL
VALUE BEYOND INSURANCE

Paul B. Stevenson, JD, LLM, CLU®, ChFC®, CVA®

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BUSINESS EXPERTISE

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

BIOGRAPHY

Paul is a member of the Advanced Planning Group (APG) at the Smith Companies, Ltd., an international financial services organization with offices in Boston and Ft. Lauderdale. 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. The Smith Companies is a founding member of Capitas, LLC, a diverse international consortium of associated financial services organizations located throughout the US providing wealth management and financial planning services for financial intermediaries who serve the affluent marketplace.

The APG offers consulting services in the areas of income, gift and estate planning, charitable giving and legacy planning, business succession and business exit planning, retirement planning and planning for life style maintenance, life insurance planning, personal and financial risk management and other services involving the creation, conservation and perpetuation of family wealth. Paul has over 40 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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Capitas Private Wealth Team

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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 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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