



# Capitas<sup>®</sup> Financial

Capitas Financial, Inc. is a life insurance brokerage firm that operates at both the national and local levels, offering a superior portfolio of insurance products and services, a state-of-the-art case management system and an extensive national account market.

*Sophisticated, Unbiased Solutions<sup>®</sup>*



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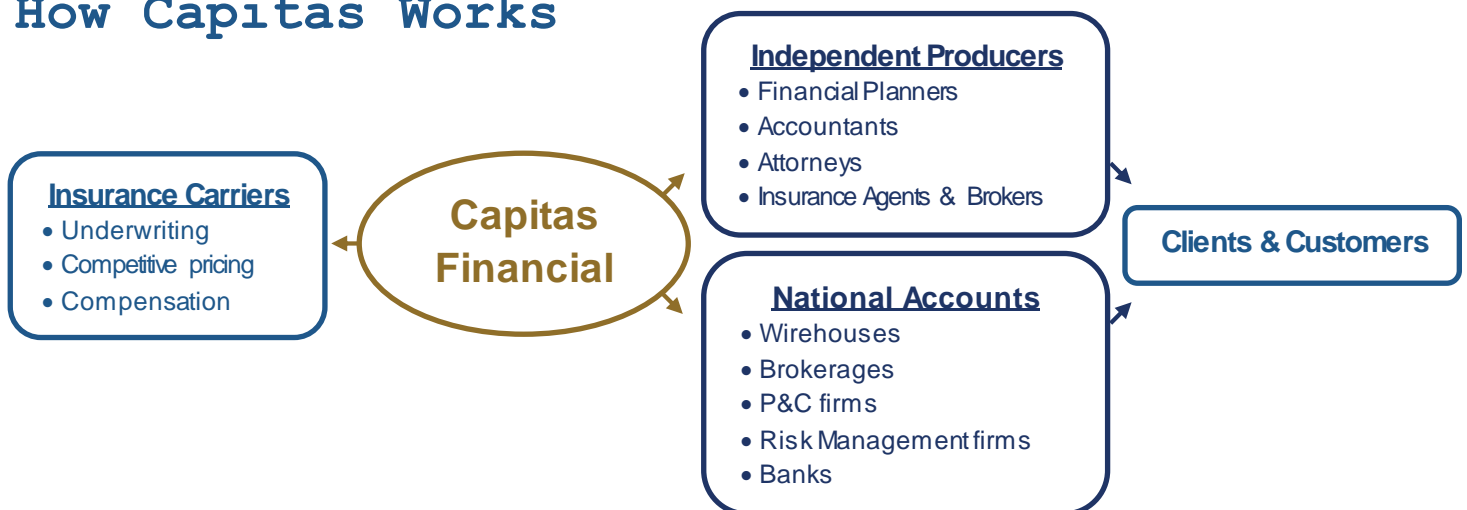
A national network of experts working locally to provide *sophisticated, unbiased* life insurance solutions.

## About Capitas Financial

Capitas Financial, Inc. is a life insurance brokerage firm that partners with financial institutions and independent agents across the United States to provide sophisticated and unbiased insurance and wealth management solutions. 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.

Capitas Financial's point-of-sale professionals work closely with advisors and agents to support the utilization and implementation of insurance for personal, business, estate and charitable planning solutions. Capitas' sales professionals have a thorough knowledge of insurance and advanced planning techniques to assist advisors and their clients through a collaborative and consultative approach. Capitas offers an unparalleled selection of life, disability, and long-term care insurance products; as well as sophisticated technology and cutting-edge marketing capabilities; all supported by local and dedicated sales management teams.

## How Capitas Works



## Capitas Financial Offerings



## Capitas Products

- Whole Life
- Universal Life
- Variable Universal Life
- Indexed Universal Life
- Term Life
- Survivorship Universal Life
- Survivorship Variable Universal Life
- Survivorship Indexed Universal Life
- Life Insurance with Long Term Care Rider
- Life Insurance with Chronic Illness Rider
- Long Term Care
- Disability Insurance
- Annuities
- Life Settlements
- “Niche” Products

## Capitas Services

- Point-of-Sale
- Long Term Care Desk (*see page 4*)
- Disability Insurance Desk (*see page 5*)
- Advanced Planning
- Case Design
- Case Management
- Local Support Team
- Quotes & Illustrations
- Policy Reviews
- Case Audits
- Spreadsheet Analysis
- Underwriting Expertise
- Access to Industry Leaders & Experts
- Sports & Entertainment Industry
- Ultra-High Net Worth



## The Capitas Value Proposition





Capitas Financial, through its considerable local presence, can assist advisors in the following areas:

### **Insurance Policy Reviews**

Clients may have existing coverage that has not been reviewed in several years. Capitas can evaluate those policies to ensure that their current needs are met. There is no cost for this service.

### **Wealth Transfer Planning**

Estate tax laws are often changing. If a client is concerned with maximizing wealth transferred to family members at death, there are many different options to explore to accomplish this objective.

### **Charitable Planning**

If a client has charitable interests, there are a multitude of options available to benefit their favorite charities while caring for their own family as well.

### **Business Planning**

There are many uses for life insurance if your client owns his or her own business. Capitas Financial point-of-sale representatives can help advisors implement strategies to protect the client, the business and his or her family.

### **Retirement Planning**

Some clients may benefit from supplement retirement planning – especially if they are still working and highly compensated. There may be ways to help those clients enhance what will be available at retirement through additional planning techniques.

### ***The CAPITAS Difference: Sophisticated planning and unbiased solutions***

Cases big and small will be met by a skilled team of professionals with access to the most advanced planning techniques available. Capitas Financial has the experience, objectivity, and precision in choice to be a superior consulting partner.

