



Ken Crabb



Ken began his career in the financial services industry in 1993.

Mr. Crabb is Vice President of both Destiny Capital Corporation, a Registered Investment Adviser, and Destiny Capital Securities Corporation, a Broker/Dealer. Ken also serves on each company's board of directors. He enhances the collegial organization with a wealth of skills and knowledge, including creative insurance-based solutions for complex business transactions and estate planning. He has expanded his business to include several midwestern states, while maintaining a client base in Colorado.

Since 2000 his exclusive focus has been tax-deductible life insurance strategies. After exploring the existing strategies in the marketplace, Ken partnered with a tax law firm in Cleveland to design a conservative and non-abusive plan, in direct contrast to what was being marketed and sold throughout the US. This partnership led to the creation of the Restricted Property Trust. In the fall of 2007, the IRS issued two notices and a revenue ruling broadly classifying cash value, tax-deductible life insurance strategies as potentially abusive tax shelters. It took two and a half years for the Restricted Property Trust to distinguish itself positively from the abusive plans in the marketplace. This occurred after the plan completed several audits and ultimately received an IRS workpaper in one of the audits stating the plan was not a listed transaction under IRS Notice 2007-83.

Ken has assisted law firms and CPAs on welfare benefit audits throughout the United States and is one of the foremost experts on corporate tax-deductible life insurance strategies in the nation. In order to leverage his time and expertise, Ken now serves as the "in-house" third-party-administrator for a few select financial services organizations in order to offer this strategy to clients across the country.

Ken has a BS in economics, General Securities Representative (Series 7), General Securities Principal (Series 24), Series 63 and numerous state life insurance licenses. Ken enjoys working out, tennis, and golf. He lives with his wife and three daughters in Cleveland, OH.