BEVERLY FINANCIAL GROUP

incorporated

Bringing Meaning And Purpose To Your Financial Life

Pursue a "rich life" that goes beyond money. Beverly Financial Group provides a whole-life approach to financial planning for individuals and business owners, customized to your needs and timeframe to address any of the following concerns:

For Business Owners

- Am I maximizing the benefits that can be provided to my employees and myself?
- How can I protect the value of my key employees?
- Do I have an adequate business succession plan in place?
- Is my estate plan structured to maximize what my family can receive?
- How do I structure my investments to ensure proper diversification?

For Families

- Are we on the right track financially?
- Can we help fund our children's education without jeopardizing our own retirement?
- Do we have enough insurance protection?
- Are we saving enough for retirement?
- When should we claim social security benefits?
- What type of estate planning do we need to do?
- Am I prepared for the inevitable ending (by death or divorce) of my marriage?

For the Widowed

- How does the loss of my loved one impact my current lifestyle?
- How will my budget change?
- Is my insurance protection adequate?
- How should I handle my spouse's insurance proceeds and retirement plans?

For the Divorced

- How will the divorce impact my lifestyle and ability to retire?
- Will my cash flow meet all of my expenses?
- What happens to my plan if my ex-spouse doesn't follow through with financial obligations?
- What steps should I take now to help ensure my future financial security?

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Richard J. Lusk Jr., CFP®, ChFC
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What will bring meaning and purpose to your financial life?

How do you define a "rich life"?

What is truly important to you?

At Beverly Financial Group, these are the questions we ask first - before we discuss any financial planning. Our client-centered, holistic approach helps you first clarify your values, your priorities, your present circumstances, and your future aspirations. By becoming more aware of your habits and attitudes, you'll gain a thorough understanding of how they can facilitate both your financial and life goals and support successful life transitions. You'll discover what a "rich life" means to you - and then we'll define a path to pursue it, integrating financial planning into a comprehensive life planning approach that goes far beyond money.

Rich Lusk and Kelly Stanley, the financial advisors at Beverly Financial Group, understand the unpredictability of life and the complexity of the financial markets and they take the time to truly understand your lifestyle, your concerns and your dreams. Our financial recommendations put you first, to increase your sense of financial well-being and life satisfaction.

Bringing meaning and purpose to your financial life, helping you pursue your own "rich life" - that's truly important to us.

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For families, for small businesses and for women, Beverly Financial Group can provide:

- **Exceptional Customer Service & Communication**
  Phone calls and emails returned promptly
  Monthly financial life e-newsletters
  Educational opportunities via conference calls
  Educational brochures on many financial topics
- **Financial Planning**
  Creation of personalized financial plan
  Review and assistance with plan implementation
  Annual plan checkup and monitoring
- **Wealth Management Services**
  Design of personalized portfolio
  Review, evaluate, and if necessary, reallocate and update
  Continual performance monitoring and financial advice
- **Retirement Income & Distribution Planning**
  Analysis of present and future needs
  Continual development and implementation of funding need recommendations
  Retirement plan distribution strategy recommendations
- **Business Owner Services**
  Retirement plan review and plan creation
  Investment review and determinations
  Employee enrollment or transfer of assets
  ERISA-mandated employee education
- **Risk Management and Insurance**
  Life, Disability and Long-Term Care insurances
  Review insurance needs and objectives
  Obtain and review policy quotes and options
  Annual review to ensure sufficient coverage
- **Family Wealth Planning**
  Analysis of current plan and concerns
  Assistance with Living or other Trusts
  Guidance with steps necessary in the event of a loved one's death
  Trusted estate planning attorney referrals
  Beneficiary reviews
- **Cash Flow Management**
  Analysis of current saving and spending status
  Goals and values identification
  Web-based planning software access

Especially for women, Beverly Financial Group can provide:

- **Our 3-E Model for Advising Women**
  Engage
  Review your situation
  Determine if we're a good fit for you
  Participate and collaborate on your planning
  Educate
  Ask the questions you want answered
  Get the answers from us!
  Empower
  Active engagement in the management of your finances

Our Team

Rich Lusk, President, has been a financial advisor since 1982. As a professional at providing families and individuals solid services, Rich has earned a well-deserved reputation with small business owners because of his knowledge of employee benefit planning, business succession planning, and investment, insurance and retirement planning. Rich has achieved the significant designations of Certified Financial Planner™ professional and Chartered Financial Consultant and is registered and licensed as a full-service investment and insurance professional.

Kelly Stanley received her undergraduate degree in Finance from the University of Illinois and earned her MBA with a concentration in Financial Planning from St. Xavier University. A Certified Financial Planner™ practitioner, licensed insurance professional and an investment advisor representative, Kelly's focus on women's financial education, stability and independence is a tremendous help to women experiencing the loss of a spouse through divorce or death.

Belinda Lusk, Vice President, is a Series 6 and 63 registered representative. Belinda is your primary contact person for all inquiries and service requests.

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Rich Lusk and Kelly Stanley, CERTIFIED FINANCIAL PLANNER™ professionals, put you first to increase your sense of financial well-being and life satisfaction.

Bringing meaning and purpose to your financial life, helping you pursue your unique "rich life" - that's truly important to us.

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