

Timothy Graham, CLU[®], CLTC

Registered Representative



Assisting individuals, families and businesses in the accumulation and protection of wealth.

- *Financial Strategies*
- *Investments*
- *Retirement Income Strategies*
- *Estate Conservation*
- *Executive Benefits*
- *Employee Benefits*
- *Business Succession Strategies*
- *Insurance Needs Analysis*
- *Education Funding Strategies*
- *Charitable Giving Strategies*

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Tim Graham is a representative of Centinel Financial Group, LLC, a member of the John Hancock Financial Network. Prior to joining our firm in 2004, Tim was an independent producer in a local insurance agency. A member of the financial services community for over 35 years, Tim has played the role of mentor to many of our younger associates. He is also an active member of NAIFA.

Tim believes in providing comprehensive financial solutions to meet the needs of his clients. He assists individuals, families and businesses in managing, protecting and growing their wealth. Tim can provide a wide range of products and services to help meet the needs of his clients, and is committed to helping each client reach their unique financial goals. He prides himself on creating lasting relationships and also works with an extensive network of experienced professionals.

Tim was born and raised in Quincy, Massachusetts and attended Boston College. He and his wife Bitsy currently reside in Wellesley. He enjoys fitness and golf. He and his wife have 2 daughters and 3 grandsons.



Member of John Hancock Financial Network