

# Rich Harwood, CLU<sup>®</sup>, LUTCF

## *Financial Representative*



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

- *Planning Strategies for the Special Needs Family*
- *Investment Management*
- *Retirement Income Strategies*
- *Estate Conservation*
- *Executive Benefits Design*
- *Employee Benefits*
- *Business Succession Strategies*
- *Insurance Needs Analysis*
- *Education Funding Strategies*
- *Charitable Giving Strategies*

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Rich Harwood, CLU, LUTCF is a representative of Centinel Financial Group, LLC in Franklin, Massachusetts. Rich brings over twenty years of experience developing personalized strategies for his clients, with a focus on the development of estate, financial, and retirement planning strategies for families and small businesses.

In addition, Rich has a specialized practice in the field of Special Needs Planning. This planning is unique and requires expertise outside the general planning process. Through his advocacy, Rich helps provide for the financial security of the special needs family, both now and in the future.

Rich is a recipient of the NAIFA National Quality Award, the National Sales Achievement Award, and is a Life Member of the Million Dollar Round Table. Rich is a Board Member & Director for The Arc of Northern Bristol County, Attleboro; a Board Member for the ARC of Massachusetts in Waltham; a Board Member for The Kennedy Donovan Center in Foxboro; a recipient of the 2007 Person of the Year from the Attleboro Area Chamber of Commerce, a recipient of the Arc of Massachusetts Distinguished Citizens' Award in 1998; a national speaker on the subject of estate and financial strategies for families with special needs individuals; and a Rotary International member and recipient of Paul Harris Fellow recognition award.

Rich graduated from Bridgewater State College in 1980 with a major in Health and Physical Education and a minor in Adaptive Physical Education.

