

Albert Kandarian, Jr., CLU[®], ChFC[®]

Registered Representative

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

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

John Hancock Financial Network
Centinel Financial Group, LLC
One George Leven Drive
North Attleboro, MA 02760

Phone: 508.695.2140
Facsimile: 508.695.4060

E-mail:
akandarian@jhnetwork.com
www.centinelfinancialgroup.com

Albert Kandarian has been associated with John Hancock Financial Network—Centinel Financial Group, LLC for over 40 years. He has served not only as a representative, but as a manager, education consultant, assistant superintendent of agencies, and general agent over his tenure. He is one of three agents at John Hancock with 100% first year persistency for forty consecutive years. Al considers it an honor and privilege to assist people with their financial needs. He believes there are three standards to follow when working with clients. First, confidentiality is the cornerstone of his business; each client's relationship is distinctly separate and private. Second, thoughtful and courteous service is always a top priority. Third, all of his clients are treated with the utmost respect and dignity, and will never be given financial recommendations without a thorough understanding of his or her needs.

Within the industry, Al is an active public speaker to agencies, companies, and associations on subjects ranging from time management, sales concepts and ideas, to estate planning and charitable giving. In addition, he speaks often to civic and charitable groups. Mr. Kandarian has been a guest lecturer and public speaker in the United States, Mexico, Puerto Rico, the Bahamas, Canada, Hawaii, Vietnam, and Singapore. He is a qualifying and Life Member of the Million Dollar Round Table, a Life Member of the John Hancock President's Club, a John Hancock "Hall of Fame" Inductee in 1994, and the Founder and Executive Director of the John Hancock Professional Association. Al is a lecturer in continuing education for CLU studies at Northeastern University and a guest lecturer for the John Hancock Institute. He is a National Quality Award Recipient for 34 years, a recipient of the VC Bowers Quality Award for 10 consecutive years, and a recipient of the Rhode Island Society of Financial Service Professionals "Professional of the Year" in 2001.

Al is Active in fundraising events both as a speaker and solicitor for the Boy Scouts of America, YMCA, church, and various service clubs and organizations. As an Executive Board Member, speaker and fundraiser for the Boy Scouts of America—Annawon Council, he received "The Silver Beaver Award" in 2001 and the "Scouter of the Year Award" in 2002.