

Beth A. Messmore, CLTC, MBA

Financial Advisor



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

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

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Beth Messmore is a representative of Centinel Financial Group, LLC, member of the John Hancock Financial Network. Taking a personalized approach when working with her clients, she has a deep sense of belief in asset protection philosophies and believes clients should consider a multi-year time horizon for their investment strategy.

Beth joined Centinel Financial Group in 2008 after previously serving as a Vice President and Equity Analyst at Merrill Lynch. Beth covered bank stocks on Wall Street for over ten years. She received honorable mentions from the annual *Institutional Investor* survey of money managers for five years in a row and the "Paid to Ponder" award for distinguished research from Merrill Lynch Research Management in 2004. Separately, using regression analysis, Beth demonstrated that historic small-cap bank consolidation is independent of yield curve slope, and her thesis garnered a write-up in *Barron's*.

Beth received her Bachelor of Arts degree from Harvard University after graduating with honors and her MBA from the Stern School of Business at New York University.

Beth is actively involved in her local community and serves on the fund raising committee for the Beth Israel Deaconess Hospital in Needham, Massachusetts. She is a former National Champion girls' ice hockey player and former Beanpot Champion while at Harvard University.

Beth resides in Needham, Massachusetts.



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