



BENEFICIAL WEALTH

Helping you keep more of what you've earned

Our Mission:

At Beneficial Wealth, our mission is simple: to help you keep more of what you've earned, grow your wealth efficiently, and stress less about the future. We provide personalized, tax-focused planning with clarity and care to simplify your wealth - always putting your peace of mind first, so you can move forward with confidence and control in every financial decision. Everyone deserves to enjoy retirement on their terms, with the freedom to protect and grow what they've earned, and the confidence to go do that thing they've always dreamed of - and we're here to help make it possible.

Our Promise to You:

Keep More of What You've Earned.

Smart, tax-focused strategies designed to reduce stress and maximize your wealth.

Grow & Protect Your Wealth.

Personalized plans that balance growth with security, so your money works for you.

Retire with Confidence.

A clear path to enjoying retirement on your terms, with the freedom you've worked hard for.

Clarity & Peace of Mind.

Simple guidance that takes the guesswork out of financial decisions, giving you time for what truly matters.



Helping you keep more of what you've earned.

Meet Your Advisors



STEPHEN BENE, CFF®, NSSA®, CFBS®

Partner | Wealth Advisor
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Stephen Bene is a wealth advisor and retirement income planning specialist at Beneficial Wealth. His mission is to educate clients on financial, retirement and tax planning strategies and provide them with sound, independent and unbiased advice.

Stephen provides customized strategies to help solve his clients' financial concerns. By analyzing financial and personal circumstances, he provides solutions to help increase their assets, reduce their taxes, and makes planning for their legacy simple.

Stephen believes he has the professional, moral and ethical responsibility to be transparent with clients during every step of the financial planning process. His goal is to share his knowledge of comprehensive financial and retirement planning strategies to help individuals, families and business owners have the confidence to know they are making the right decisions and have the right long-term strategy for themselves and their family.

As the son of two dedicated and passionate math teachers, Stephen learned at an early age that education is fundamental. His desire to help and his education-based approach with clients is a direct result of the values his parents taught him and encouraged throughout his upbringing. To validate his commitment to furthering his education and competency in the advice he provides, Stephen has earned multiple certifications, designations, and licenses. A frequent speaker at professional events and workshops, Stephen brings experience and simplicity to vital and complex topics impacting retirement and tax planning strategies. He continuously informs and educates adults within our communities about financial and retirement matters.

JEFFREY COSTELLO, CFF®, NSSA®

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At Beneficial Wealth, **Jeffrey Costello** specializes in retirement income planning and wealth management, with a focus on tax optimization. For over a decade, he has been collaborating closely with clients to create holistic retirement income plans that prioritize holistic retirement income plans that prioritize tax efficiency and financial flexibility to enhance

holistic retirement income plans that prioritize tax efficiency and financial flexibility to enhance their wealth. He customizes investment portfolios for each client to align with their specific goals and objectives while also providing risk management solutions.

As a Certified Financial Fiduciary ®, Jeff empowers pre-retirees and retirees to transition their savings into dependable retirement income sources through a holistic financial planning approach, which enables clients to achieve their financial goals and independence without worry or concern. Jeffrey earned a bachelor's degree in statistics and psychology from Rutgers University, where he developed a deep interest in financial education and advocacy. He channels his passion for giving back through his involvement with the American Financial Education Alliance (AFEA), a non-profit organization dedicated to promoting financial literacy. Additionally, Jeffrey devotes his time to the Big Brothers Big Sisters of America, a nationwide volunteer-supported mentoring network that supports young children.

Jeffrey currently resides in Hillsborough, NJ, with his wife, Kari, and their three children, whom he cherishes spending time with. When not working, he competes in softball leagues, snowboards, golfs, and seeks out the tristate area's best slice of pizza. Jeffrey attributes his early career accomplishments to the valuable lessons taught by his blue-collar parents, including a strong work ethic, a drive to succeed and a passion for helping others.