Planning for Good®

One step at a time, year-round

Winter: Core Financial Planning

Accumulators: Increase Savings

Pre-Retirees: Expand the Margin of Safety

Retirees: Identify Annual Income Needs & Resources

General Concepts

Strategies for the Year

Cash Flow and Net Worth

Goals and Objectives

Beneficiary Designations

Spring: Wealth Management

Accumulators: Growth

Pre-Retirees: Position Assets for Future Needs

Retirees: Distribution Strategy

General Concepts

Risk Tolerance & Asset Allocation Review

Investment Strategy

Account Maintenance

Review Retirement Plans

Fall: Year End Planning

Accumulators: Diversification

Pre-Retirees: Tax Implications

Retirees: Required Minimum Distributions

General Concepts

Year End Tax Planning

Summary of Annual Accomplishments

Begin Planning for the Following Year

Summer: Protection Planning

Accumulators: Group Insurance Review

Pre-Retirees: Assess Risk and Income Sources

Retirees: Address Short and Long Term Cash Needs

General Concepts

Full Insurance Review

Estate Planning

Health and Chronic Care, Legacy Planning

Planning for Good®
put your money where your heart is

BAYSTATE FINANCIAL

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Insurance, investments and fee-based advice for healthcare providers, business professionals and the LGBTQ community.

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2019 FIVE STAR WEALTH MANAGER
Karen Melo Ticas
Financial Advisor
2015•2016•2017•2018•2019