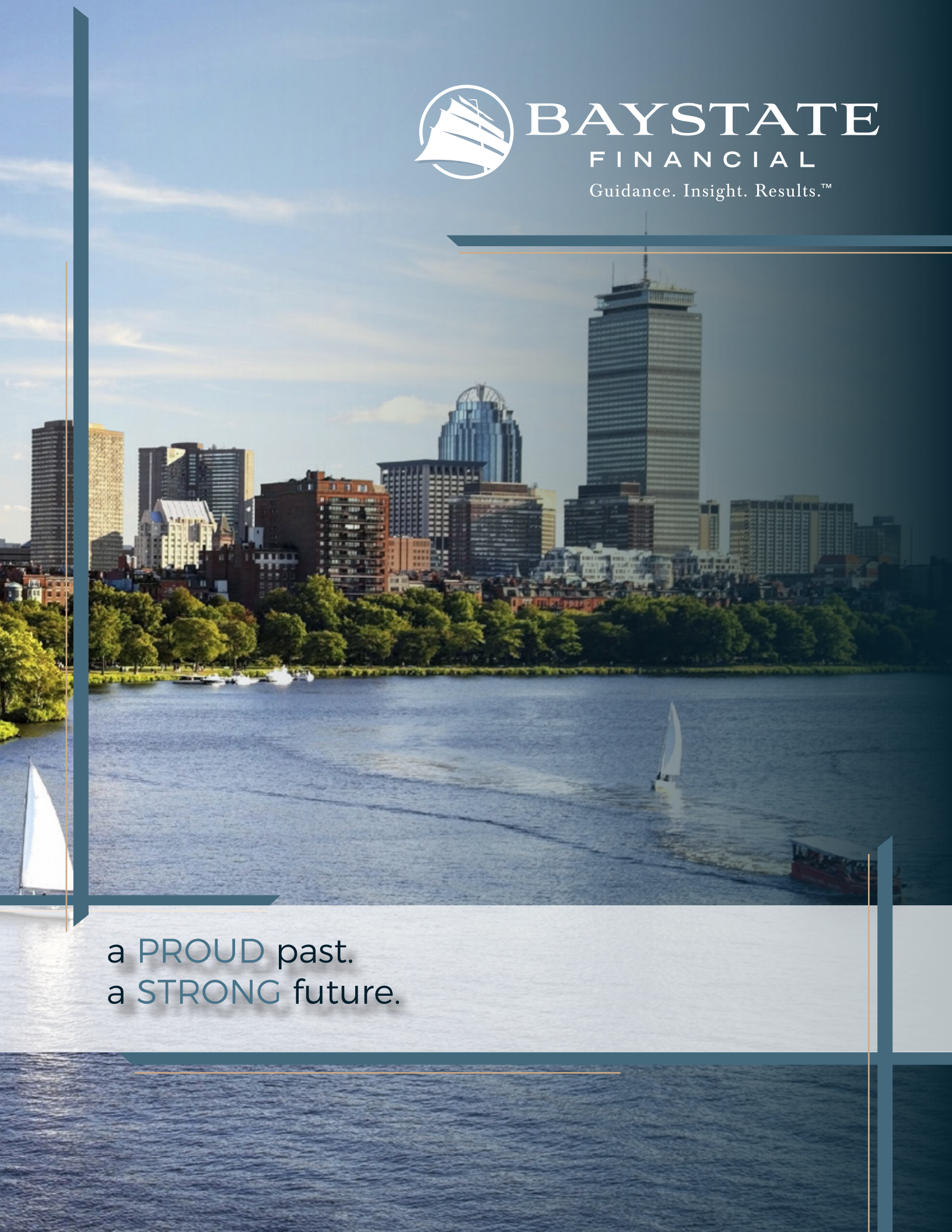
BAYSTATE
FINANCIAL
Guidance. Insight. Results.™
a PROUD past.
a STRONG future.

117 YEARS. ONE FOCUS.

THE CULTURE AT BAYSTATE FINANCIAL IS A SIMPLE ONE – WE'RE A CUSTOMER CENTRIC, FULL SERVICE FINANCIAL FIRM.

Building strong client relationships is the focus of Baystate Financial and we have more than 117 years of combined experience helping people pursue their financial and wealth management goals. We are committed to earning your trust by offering candid financial advice and pro-active investment guidance.

Many of our clients have begun, or are preparing for a new stage of life. They come to us seeking strategies designed to preserve their wealth and help provide an income stream that will enable them to realize lifelong goals and dreams. We realize that no two clients are alike, even though they may share similar concerns. That is exactly why we take the time to learn who you are, what's important to you and what you want to accomplish with your wealth – for yourself and future generations.

We offer a unique proposition which we believe truly adds value to you and your family, no matter what stage in life you're at. Everything we do at Baystate Financial revolves around YOU, your goals, dreams and aspirations and what needs to be done to achieve these. Everyone is different and that's why our culture at Baystate Financial is different.

We're here to put in place a plan for YOU. We're here to educate and to help YOU understand and not to confuse you with complicated investment and product jargon. So read on and see for yourself why Baystate Financial really are different and how we can help you achieve those goals you've set for yourself in life and business.

Again, we appreciate your trust and desire to work with us. We look forward to collaborating with you in the coming months and years to help you accomplish your financial goals.

Planning for you and yours,

David C. Porter
Managing Partner

"We strive to provide you with a plan that will create and protect your wealth over the long term, while dealing with your day to day financial needs and challenges."

- Dave Porter, *Managing Partner*

YOUR FINANCIAL JOURNEY

Since its founding in 1901, Baystate Financial has provided comprehensive financial services, life and disability insurance, estate planning, business succession planning, retirement funding, education funding strategies, and investment management to a diverse client base. More than a century of providing guidance, insight, and results has made Baystate Financial one of the oldest and largest wealth management and financial services firms in New England.

Baystate Financial is comprised of a team of over 300 professionals and 200 support staff, many of whom contribute to building financial plans for a wide variety of individuals and businesses. Baystate Financial's strategy is tailored to help fulfill their client's individual goals, with the understanding that every client's goals are different.

BAYSTATE ADVISORS | your guides along the way

From the beginning, a Baystate Financial Advisor becomes your personal guide and resource. In order to fit your individual goals and needs, we work with you to formulate a sound investment, insurance, and retirement strategy based upon your financial position.

From there, we help identify a broad range of financial products and services to complement your personalized approach. Whether we are helping articulate a strategy, monitoring your investments, or making recommended enhancements, our main objective is helping you achieve your financial goals.

Baystate Financial advisers go to great lengths to deliver the personalized attention and accessibility our clients have come to expect. We realize your financial strategy is more than managing money, it's providing the guidance, insight, results and service you need to secure your financial future.

INTRODUCTION

At the core, Financial Planning is about you engaging with your money. The process of planning can be as much about having matters clear in your mind, as it is about having things clear on paper. Let's start with what Financial Planning is not – it isn't about buying products. Products may be the pieces in the jigsaw, but as important as they can be, they are not the whole picture. Financial Planning is an ongoing process to help you make sensible decisions about money, and it starts with helping you articulate the things that are important to you.

For you, Financial Planning might involve putting appropriate wills in place, thinking about how your family would manage without your income should you fall ill or die prematurely, managing your expenditure, providing for your own future or passing on wealth to your family. Financial Planning brings all of these elements together in one coherent, ongoing strategy. You can build a plan on your own, but where your needs are more complex or where you work better with others as part of a team, you should take advice from a Financial Planner.

"Our job is to offer you, as a client or potential client, a service of the highest possible standard delivered by high caliber people with expertise and integrity. It is as simple as that."

- Mike Yoken, *Partner*

WHAT ARE THE BENEFITS OF FINANCIAL PLANNING?

Financial Planning provides direction and meaning to your financial decisions. It allows you to understand how each decision you make affects other areas of your finances. By viewing each financial decision as a part of a wider strategy, you can consider the short and longer-term effects on your goals.

By implementing a suitable financial plan to meet these goals, you will gain not only control, but peace of mind knowing that you are on track for the future you want for yourself and your family.

The main areas to be considered:

Retirement Planning

Will you have enough? How much is enough?

Retirement Planning is about taking responsibility now by focusing on the future. It is about ensuring you can meet your retirement income expectations and, if you are already retired, whether you are using your capital in the most tax efficient and appropriate way. We can also help determine whether your current income is sustainable if it is comingfrom savings or pensions.

Estate Planning

Will the right people get the right amounts, and at the right time?

Are they ready to receive potentially large sums? Will you simply be passing on a tax bill? Estate Planning is more than just money and tax – it is about making sure the people who are left are financially supported, that your assets are protected and that the tax paid is fair.

Investment Planning

Do you self-manage your portfolio or outsource to a professional firm?

Do you hold the investments directly or through a particular wrapper? Can you tolerate the true level of risk within your portfolio or could you achieve the same return for less risk? Investment Planning is about choosing the most appropriate investment solutions, understanding the risks, making best use of tax allowances and achieving a true level of diversification.

Protecting your wealth

What is your most valuable asset? Is it your home?

Or, actually, is it your future income and your ability to continue earning it? Protecting your wealth is a fundamental part of financial planning, yet most of us don't spend the time or money on it that is often necessary. When someone dies, money can't ever replace them, but it can make life a little easier for those we love who are left behind.

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WHY BAYSTATE FINANCIAL?

We aim to provide the best advice possible to each of our clients.

We also continue to update our knowledge, by ensuring we keep up to date with legal and professional training, keeping ourselves informed of industry innovation so that we can give you the best possible service. The team at Baystate Financial has substantial experience of working with clients from across the financial spectrum.

At Baystate Financial, we also think it's important to understand our clients, and for our clients to understand us. We look at your entire financial position, your needs and what you want to achieve in life before helping you plan how to get there. Then we guide you through a simple step-by-step process to create a financial plan just for you.

"Planning is bringing the future into the present, so that you can do something about it now."

- Jerry Facey, *Financial Advisor*

HOW CAN BAYSTATE FINANCIAL HELP ME?

Baystate Financial delivers advice. We believe that starting each relationship with a blank piece of paper and no products to sell is the best way to deliver professional and comprehensive Financial Planning.

Once we have implemented your personal financial plan, we will continue to develop our relationship with you. So much of Financial Planning is about mutual trust and respect, whether in the context of helping you invest for the future, protect your family or reduce taxes. We understand that the topics we discuss can be sensitive, and the questions we ask can be probing, but the motivation is to make sure we look after you. We believe in working in collaboration, but also appreciate that this sometimes takes time. Being part of your existing team, or building one around you where you also need legal or complex tax advice, is important to us.

Our financial planners are highly qualified with many having achieved the designation of Certified Financial Planner. Whether building a financial plan with you from the start, or reviewing your existing arrangements, we can provide professional advice to help guide you through the process of defining your goals and recommending a tailored strategy to meet your individual needs that will be flexible enough to adapt as your life changes.

OUR FINANCIAL ADVICE PROCESS

At Baystate Financial we look at your entire financial position, your needs and what you want to achieve in life before helping you plan how to get there. Then we guide you through a simple step-by-step process to create a financial plan just for you.

1

UNDERSTANDING YOUR GOALS

At our first meeting we will discuss your current situation and life goals to understand how financial advice can benefit you.

2

CONSIDERING THE OPPORTUNITIES & RISKS

After understanding your circumstances, goals and attitude to risk, we will investigate the range of financial options available to help you reach your goals.

3

BUILDING YOUR FINANCIAL STRATEGY

Based on our discussions and research we will present you with a customized financial plan that is written in plain English, which will set you on the path to where you want to be.

4

BRINGING YOUR PLANS TO LIFE

We will work closely with you to implement your financial strategy step-by-step, so you can have as much control as you like, know where your money is going and why.

5

STAYING ON TRACK WITH REGULAR ADVICE

Your strategies will be reviewed annually and you will benefit from our ongoing support and advice. We will stay in touch, ensuring your plan stays up to date as your life changes.

We will use our expertise to help you understand your own situation, because only then can you start to talk about what you want and need in order to form your goals. When we know these, we can identify what is already helping you achieve those goals, and what needs to change. We will then help you prioritize goals and any associated changes necessary, outline the challenges ahead, and talk openly about the costs. The final stage is then to deliver our fully considered recommendations in the form of a written report, which will form the basis of your own plan.

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OUR ONGOING COMMITMENT

It's difficult to predict if and when things may change, and even harder to keep up with frequently changing legislation and its implications. We provide ongoing advice and management of your strategy, including regular performance reporting, communication about investment markets and maintenance of your investment portfolio and insurance coverage.

OUR DOOR IS ALWAYS OPEN

You can contact us at any time, particularly if things change. Our team is always available to talk with you.

OUR PEOPLE

Our advisers are qualified professionals in personal insurance and financial strategies. We are committed to ongoing professional development and education to give you the most up to date technical knowledge and advice, specific to your needs. Our experience and specialist knowledge helps you make sense of all your options, so you can choose the best solution.

OUR 360° APPROACH

Not many businesses can claim a history of over 116 years, let alone a history of continued growth. Our management team has invested a sincere interest and commitment to our clients and the community. It matters to us how well our customers succeed, and we strive to continue to offer personal attention and guidance along with quality products and services.

For over a century, we have provided insurance, investment strategies, estate planning, business succession, employee benefits, retirement funding and education funding strategies. Today we have offices throughout the northeast and we have been repeatedly nominated as a Best Place to Work, outperforming firms of our size. We feel our growth is a direct result of our commitment to meeting the needs of our customers and associates.

IT'S YOUR LIFE. ENJOY IT.

1901
Baystate Financial Services Founded

1996
Dave Porter- Managing Director

1999
Baystate Financial Charitable Foundation created

2003
Office Openings:
- Falmouth, ME
- E. Providence, RI
- Wakefield, MA
- Worcester, MA
- Wellesley, MA

2008
Office Openings:
- Colchester, VT
- Exeter, NH
- Manchester, NH
- Marshfield, MA
- South Dennis, MA

2012
- Top 100
- Fastest Growing Companies Boston Business Journal

2015
- INC. 500/5000 Fastest Growing Companies
- Most Admired CEO: Dave Porter- Boston Business Journal

2017
- Top Independent Advisory Firm - Boston Business Journal
- Top Places to Work-Boston Globe & BBJ
- Top 100 Fastest Growing Companies- Boston Business Journal

2018
Baystate Today:
- 350+ Advisors
- 200+ Associates
- 18 Offices

BAYSTATEFINANCIAL.COM

BAYSTATE FINANCIAL

OFFICE LOCATIONS

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781.834.1111

804C Main Street
Osterville, MA 02655
508.790.7100

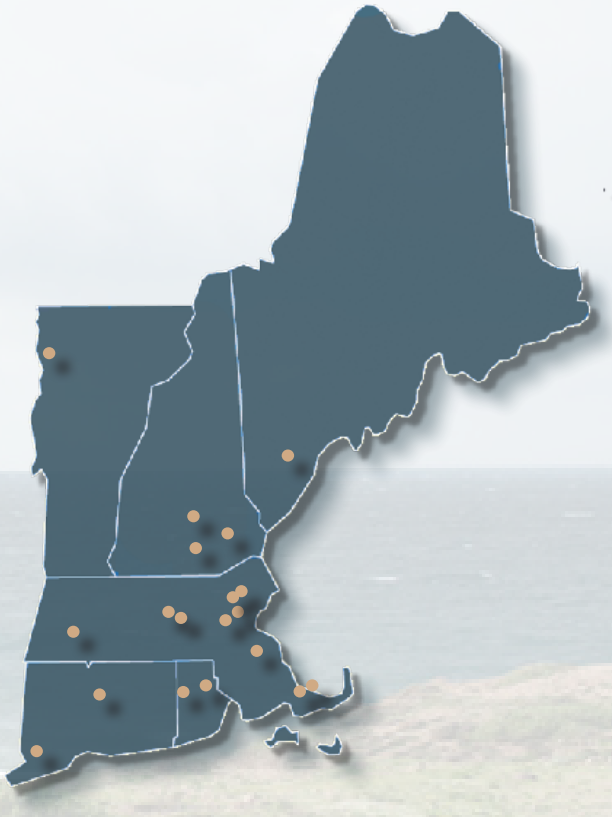
134 Turnpike Road | Suite 300
Southborough, MA 01772
774.843.4900

900 Route 134 | Towne Plaza
South Dennis, MA 02660
508.760.4072

301 Edgewater Place | Suite 200
Wakefield, MA 01880
781.876.4100

100 William Street | Suite 300
Wellesley, MA 02481
781.239.2000

One West Boylston Street | Suite 101
Worcester, MA 01605
508.890.6200



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West Hartford, CT 06107-2312
860.521.2250

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603.394.7880 x232

400 Amherst Street | 2nd Floor
Nashua, NH 03063
603.578.9890

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