



Planning for Good[®]

put your money where your heart is

Our motto is “**put your money where your heart is,**” a philosophy of incorporating our values into our work, and those of our clients into their financial lives. We call this **Planning for Good**[®]... building a fulfilling life, caring for loved ones and securing your retirement. You may even decide to participate in Socially Responsible Investments or support your favorite charity.

**HAVE BETTER CONTROL
OF YOUR FINANCES**

**We provide financial planning
and wealth management
so you can:**

Learn how to protect your income and assets

Compare your options for saving in volatile markets

Avoid making common mistakes when investing

Understand what you are paying in fees and income taxes

KAREN MELO TICAS, CFP[®], RICP[®]

FINANCIAL ADVISOR



**CERTIFIED
FINANCIAL
PLANNER**[™]

As a CERTIFIED FINANCIAL PLANNER[™] professional, I run an independent practice focused on serving healthcare and business professionals, and the LGBTQ community. I am fiercely passionate about equality. Being first generation American, I have a deep appreciation for the meaning of hard work, diversity and building the life of your dreams.

I received a bachelor’s degree in Finance, from the University of Massachusetts at Dartmouth and studied at Bentley University while working towards the CERTIFIED FINANCIAL PLANNER[™] designation. Most recently, I obtained the Retirement Income Certified Professional (RICP[®]) designation, to help me better serve my clients as they plan for their golden years.



For the fifth consecutive year, I am honored to have received the Five Star Wealth Manager Award. It is a national recognition based on years of experience and a clean compliance record, as well as the number of professional licenses held by the advisor. For 2019, only 5% of licensed wealth managers in the Providence area were selected to receive this award!



When I’m not meeting with clients and building my practice, I’m enjoying time with my husband and 4-year-old step-daughter. I also maintain a close relationship with my Little Sister mentee, a bright teenager who I first met at the age of eight through Big Sisters of the Ocean State. I’m a life-long Massachusetts resident, but I love travelling. When it’s time to unwind, you’ll find me relaxing in my yard, cooking a low-carb recipe or enjoying a night of Latin dancing.



A TRADITION OF EXCELLENCE

Baystate Financial is one of New England's oldest and largest financial services firms. We are an independently operated group of experienced professionals dedicated to helping our clients achieve their financial objectives. Our team works out of several offices throughout Massachusetts and Rhode Island, as well as utilizing various digital resources to best accommodate your needs and schedule.

A TEAM APPROACH

We have a team of professionals who are among the most highly respected in the industry. These individuals are available as a resource to help us design and implement strategies that are right for you. Our staff includes investment analysts, insurance specialists, technology professionals, CPAs and attorneys. We pride ourselves in maintaining full disclosure of fees, commitments and expectations.

CONTACT US

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The FIVE STAR Award is granted by Five Star Professional, an independent 3rd party marketing firm. This award is not indicative of future performance or success and stems from nominations by industry professionals in a given market area and based upon objective criteria including favorable regulatory and complaint history, reviews conducted by the firm, retention rates, and client assets administered.

Karen Melo Ticas is a registered representative of and offers securities, investment advisory and financial planning services through MML Investors Services, LLC. Member SIPC. www.SIPC.org. Home office: 200 Clarendon Street, 19th & 25th Floors, Boston, MA 02116. 617-585-4500.

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