BAYSTATE FINANCIAL

Guidance. Insight. Results.

BAYSTATEFINANCIAL.COM

Our Story

At Baystate Financial, everything we do is thoughtfully designed around our three core principles: **guidance, insight, and results.** As your trusted financial planning partner, we are by your side throughout your journey, helping you to achieve the life you envision.

We pride ourselves on our robust financial planning services, our full range of investment management tools, and our variety of risk management strategies to help our clients make informed decisions and reach their goals.

Guidance. Insight. Results.

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

We appreciate your trust and interest in working 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,

Dave C. Porter
Managing Partner

Who We Are

Our History

For over a century, Baystate Financial has thoughtfully guided generations of clients along their own path to financial security and helped them to protect what matters most.

Under the leadership of our Managing Partner, Dave Porter, we have grown from supporting 49 financial professionals in 1996 to over 300 today. The resolution of our leadership and shared dedication to serving our clients and communities has affected sweeping advancements and unprecedented growth.

As a result, we are now New England's largest privately-owned financial services firm, serving over 300,000 clients.

Focusing on who we serve is our top priority.

Our Team

Baystate Financial is comprised of over 300 financial professionals and 300 support staff with main offices located across New England and Florida. Our financial professionals tailor their strategies to help fulfill each client's individual goals while providing personalized, exceptional service.

What We Do

While we offer retirement planning, business services, estate and tax planning, education funding strategies, investment management and insurance products, none of these are "what we do".

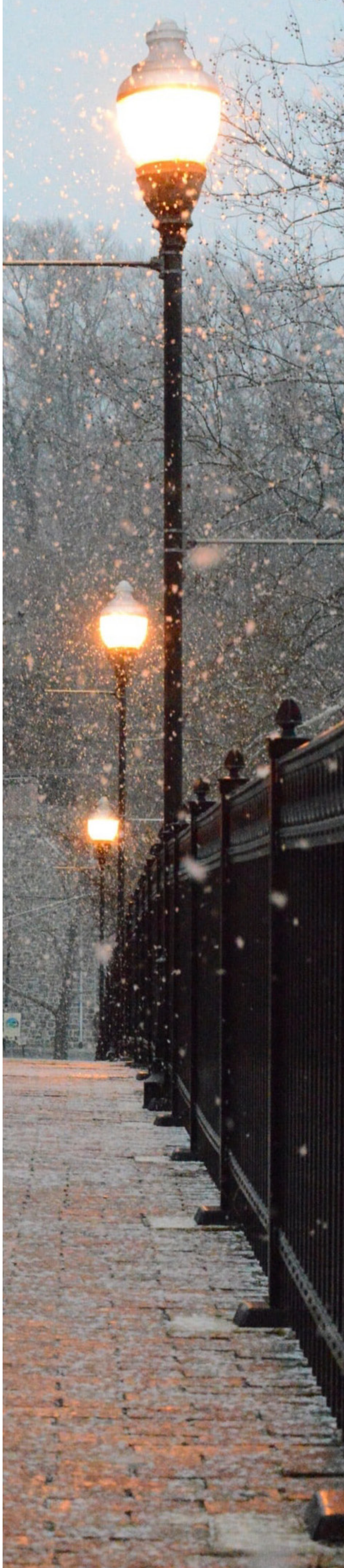
At Baystate Financial, our purpose is to assist individuals, families, and businesses in achieving financial independence by serving as their true partner every step of the way.

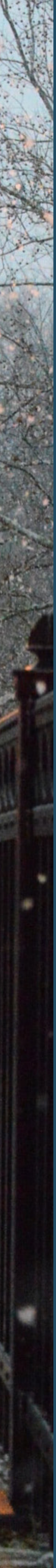
Our Investment Process

1. Define investment needs and objectives
2. Develop long-term investment strategies
3. Design appropriate asset allocation
4. Evaluate and select managers/approaches
5. Implement portfolio construction
6. Monitor, analyze, and report investment results
7. Consider changes in objectives, strategies, and managers

Our Protection Planning Process

1. Analyze specific needs
2. Identify appropriate types of insurance coverage
3. Recommend specific products solutions from top carriers
4. Implement recommendations
5. Review and maintain policies





Our process of **financial planning** begins with a conversation.

We help you articulate the things that are important to you. With this information in hand, your team at Baystate Financial develops a road map designed to achieve your financial goals. Strategic financial planning combines all these elements into one cohesive plan.

Plan

Regular communication ensures that your plan changes as your life does; whether you're getting married, having a baby, experiencing a death in the family, saving for college, building your dream home, or investing newfound wealth, we help manage every element of your financial strategy.

Grow

For those who start financial planning at a younger age where there may be more appetite for risk, our financial professionals will guide you accordingly. As you near retirement, protecting your assets becomes more important as the runway for recovery in the market decreases, encouraging a more conservative approach. Wherever you are in life, you can count on us to be your trusted partner in presenting and assessing opportunities and risks in growing your wealth.

Protect

Protecting all you've accumulated is a core part of your financial journey. In addition to planning long-term and investing your wealth appropriately, ensuring that you have the right insurance protection for your assets is critical.

Baystate Financial will assist you in analyzing your needs, identifying appropriate coverage, recommending solutions from a wide array of reputable carriers, implementing your decisions, and reviewing your policies on a consistent basis to adjust as necessary.

Why Baystate

Hear from our specialists and advisors on why they chose Baystate — and what makes our firm stand out from the rest.

Robert Piatelli - Life Insurance Specialist

The amount of growth I have seen at this firm since I started in 1975 has been exponential. Baystate was unique even then, providing internal support not just on products but financial solutions to personal and business clients. This commitment has continued to grow and expand to what it is today: a one-of-a-kind financial services firm that provides its representatives and clients with first class support. This is why I am still proud to be with Baystate.

Michael DiMaggio, CFP® - Private Wealth Advisor

For me, the Baystate difference can be narrowed down to three things: culture, infrastructure, and flexibility. Baystate treats the advisor as a client and the leadership works with passion and heart, creating a culture of support. The firm's infrastructure of specialists makes it so that I never feel I am without the resources my clients need. The flexibility allows me to work with great people and still have the autonomy I need to build my own practice based on my skill set.

At Baystate I don't feel like a number. I am a part of a connected organization, one that gives me the confidence to deliver an exceptional experience to my clients.

Rebecca Lynch - Financial Advisor

What I like most about Baystate is learning from everybody around me. At my previous firm, business was done the same way. Its really helpful to learn from other people how they grew their practice, and what resources they're utilizing, not only at Baystate but within the financial industry. There's really something I can learn from every advisor here.

Baystate's various departments help me spend more time doing what I actually want to do, which is meet with my clients, build new relationships and network for myself and my practice.

Abigale Shields - Director of Financial Planning

Starting in this industry is an incredibly difficult thing to do. I had brief experiences with other firms and quickly learned that in order to be successful, I needed to be part of an organization that truly looks at every client's whole financial picture and provides advice based on what is best for the client. Every financial services company claims to provide holistic financial planning. The difference is how the company delivers on this promise. I was so impressed with Baystate's team approach, leading with fee-based financial planning, providing recommendations that were based on concepts rather than products.

No individual advisor is expected to know everything about personal finance, it's simply not possible. While advisors may not be experienced in all areas, Baystate employs industry specialists who are readily available to provide expert knowledge to assist advisors on their advanced cases. This support structure ensures top tier service for each client, and each advisor.

Adrian Amaya - Wealth Management Advisor

The biggest "aha" moment when I first came to Baystate was being able to get cases based on the expertise that Baystate offers. At my prior employer I had to be an expert in everything. Cases that I previously passed on I was able to gain here because there was a sense of trust in the ability of Baystate specialists, and that was enough for me to transition my practice. Now, I can focus on the best interest of my clients and broaden my support.

The Difference

What Makes Us Unique

Our firm specialists have distinguished backgrounds and have extensive experience in their respective fields. They play an integral role in the planning process by providing our financial professionals and clients with the technical knowledge to implement sophisticated strategies. Our unique model allows Baystate Financial advisors to provide clients with the highest level of service, backed by a team of highly trained professionals.

Baystate Financial's process starts with a discovery meeting to understand your goals and objectives. We gather pertinent financial information to develop a personal plan and design solutions based the recommended strategy and monitor the plan periodically to protect you from the shifting markets.

Legacy Planning
Ensure your estate plan passes along the right assets at the right time in the right manner with an eye on estate efficiencies and estate tax minimization.

Tax Planning
Address the ever-changing landscape of tax laws as it pertains to your particular situation with an emphasis on tax efficiencies.

Business Succession Planning
Create an exit strategy for your business with a focus on recruiting, rewarding, and retaining skilled and loyal employees.

Social Security
Understand how the federal Social Security program works and how you can most benefit from it. After a review of various options, we work with you to implement our comprehensive analysis.

Our unique model allows Baystate representatives to provide clients with the highest level of service, backed by a team of highly trained professionals.

Education
Create a plan focusing on the ever-increasing costs of education, including 529, Roth, and alternative savings plans.

Retirement
Ensure that your plans for retirement, including cash-flow, income tax minimization, asset protection, and medical needs, are addressed.

Insurance Evaluations
Review your current insurance policies for maximum efficiencies and review alternative product offerings to enhance your liquidity and tax planning needs.

Philanthropy
Leverage dollars today to give future gifts and legacies efficiently and effectively.

BAYSTATE FINANCIAL'S

PLANWell™

PlanWell™ is a financial education curriculum designed to help human resources departments bring financial well-being to their workforce. It provides a unique employee financial experience through customized workshops, classes, webinars, and personalized professional guidance.

Many of us have access to solid benefits packages, but one key thing is often missing: how those benefits fit into one's overall financial picture. We weren't taught fundamental financial principles like saving, investing, and diversifying assets in school, and we're seeing the long-term effects now: 79% of employees rely on their employers to deliver sound advice on financial planning, saving, and investing. PlanWell is a direct answer to that gap in financial wellness, and we tailor our workshops to the employees' demographics, needs, and existing benefits package. We offer three paths to implement PlanWell™.

www.planwelleducation.com

Implementation

1. **The Today Through Retirement™ Series**
   Our signature Employee Financial Education series provides an in-depth curriculum to those seeking the fundamentals of personal finance. This four-part series (**SAVE, INVEST, LIVE, PROTECT**) covers topics that range from saving and budgeting, to retirement.

2. **The Milestone Series**
   Designed for a range of ages and knowledge levels, this approach highlights your employees' milestones, and focuses on need-to-know topics segmented by life stages. These curated courses dig deeper into concepts that include, but aren't limited to, getting married, buying an investment property, understanding social security and creating reliable income during retirement. The best part? They're based on the interests of your employees—in fact, your employees choose their own syllabus, once they complete our pre-engagement survey.

3. **Workshops by Topic**
   Our topic-based presentations can act as a great one-off engagement, as an introduction to our PlanWell™ series. Our workshops are tailored specifically to your company—to enhance your existing benefits package. Choose from our list of over 45 topics or curate your own multi-part educational series to create an ongoing culture of curiosity at your company.

BAYSTATE FINANCIAL

CHARITABLE FOUNDATION

Our vision, our values

The Baystate Financial Charitable Foundation was created to provide assistance to the many children's charities in our communities. Founded in 1999, our foundation is committed to supporting a wide variety of nonprofit organizations designed to improve the quality of life for disadvantaged children and their families.

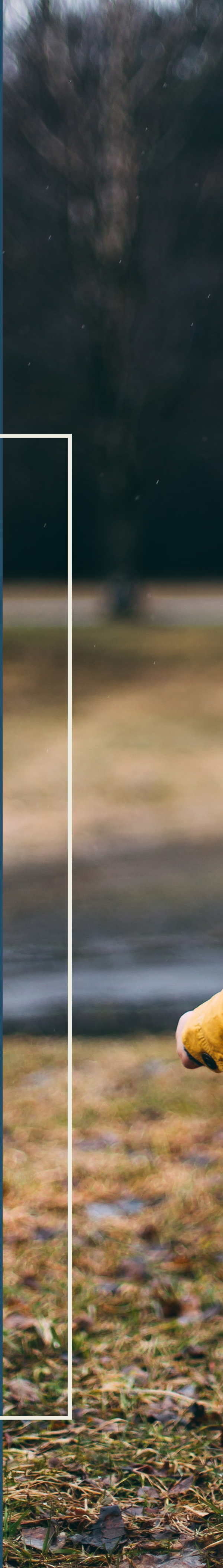
Our foundation relies on fundraising through events like our Annual Charity Golf Classic, along with donations from corporations, individuals, businesses, and the community.

SCAN ME

baystatefoundation.org

Nonprofits we've supported:

ALS ASSOCIATION
ALZHEIMER'S ASSOCIATION
AAFA NEW ENGLAND
AUTISM SOCIETY
BOSTON CHILDREN'S HOSPITAL
BOYS & GIRLS CLUB OF BOSTON
COMMUNITY SERVINGS
DCF KIDS FUND
DRAGONHEART VERMONT
EASTER SEALS DISABILITY SERVICES
JUNIOR ACHIEVEMENT
MAINE CHILDREN'S CANCER PROGRAM
MARCH OF DIMES
PINE STREET INN
SPECIAL OLYMPICS MASSACHUSETTS
STOP HUNGER NOW
SUMMER SEARCH
TEAM MR8
THE JIMMY FUND
THE THEATER OFFENSIVE
THE TOMORROW FUND
YMCA OF THE NORTH SHORE



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South Dennis, MA 02660
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Wakefield, MA 01880
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Over 120 years of
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