Baystate Financial Services

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Helping Clients For Life℠

Stephen M. Cunha, CFP®, CLU®, CLTC
Financial Representative
Financial Planner

301 Edgewater Place, Suite 100
Wakefield, MA 01880
Tel: 781-876-4113
Fax: 781-876-4199
E-mail: scunha@baystatefinancial.com
Website: www.stephencunha.com

Stephen M. Cunha, CFP®, CLU®, CLTC has over 15 years of experience in the financial services industry. His firm has over 100 years of leadership in the financial services industry. Steve began his career in 1993 as a personal financial representative after a year on active duty as an infantry officer in the U.S. Army. Since that time he has been successfully working with clients in the New England Area.

Steve focuses on retirement plan design and service, executive compensation planning and personal retirement planning. He has dedicated his career to reversing the trend of low savings rates in America – one client at a time.

His two-stage process works with corporate retirement plan sponsors in implementing a retirement plan that effectively prepares employees for a successful retirement. Stage two of the process consists of personal financial planning that assists business owners and employees with the retirement transition process. This approach enables them to define, implement, and monitor a practical retirement income and wealth preservation strategy with reduced financial anxiety.

An entertaining speaker, Steve educates retirement plan participants annually with a motivational and common sense approach to investment education. With interesting analogies and stories, he masterfully transforms financial concepts into meaningful information that can benefit the average employee. He is also consistently involved in delivering curriculum for 'new representative' training and to CPA groups. He has been a featured speaker for the Financial Planning Association and has been quoted in several financial publications including: Investment News Daily, Registered Rep Magazine and The Wall Street Transcript, sharing his insights on topics related to Retirement Planning.

Steve is a Million Dollar Round Table qualifier, which is reserved for the best in the insurance and financial services industries worldwide. He has the essential ability to deliver a unique client experience.

Mr. Cunha received his BA in Economics in 1992. He is a member of several industry organizations and has earned his CERTIFIED FINANCIAL PLANNER™ practitioner certification, Chartered Life Underwriter and Certified in Long-Term Care designations. Steve is a Registered Representative with New England Securities and is Insurance Licensed in several states.