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.

Our mission is simple: to help you achieve your financial goals at every stage of life. No matter where you're starting from, we're here to help guide you with clarity, confidence, and a plan that makes sense for you.

We invite you to explore what truly distinguishes Baystate Financial. Within these pages, you'll find a team focused on listening and crafting strategies that help guide your goals today, tomorrow, and in the years ahead.

We appreciate your interest in partnering with us, and we look forward to helping you turn your financial goals into lasting progress.

Andrew Cleary, CFP®, CLU®, AIF®
Managing Partner

Who We Are

Our History

For 125 years, Baystate Financial has stood as a pillar of strength, guidance, and unwavering commitment to the clients and communities we serve.

Founded in 1901 on the simple belief that sound advice and genuine relationships create lasting impact, Baystate has grown from a small New England firm into one of the most respected financial services organizations in the country. Across generations, our advisors have helped clients navigate uncertainty, build confidence in their financial futures, and achieve milestones that matter.

Focusing on our clients is our top priority.

Our Team

Baystate Financial is comprised of over over 300 advisors and 98 staff associates with offices spanning from New England to 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".

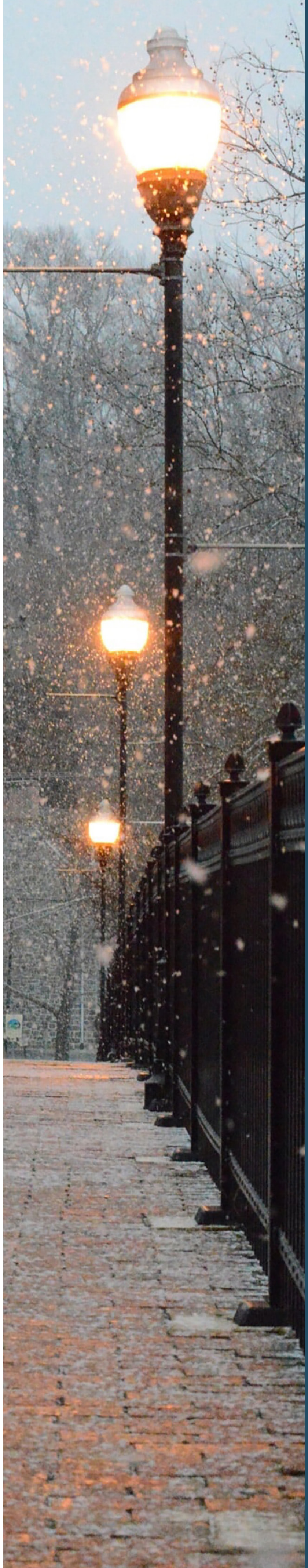
At Baystate Financial, our purpose is to assist individuals, families, and businesses in achieving financial independence by serving as their true partner every step of the way.

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.

Who We Serve

We serve a broad and diverse community of clients—from individuals and families to business owners, professionals, and those preparing for new stages of life. While their goals may differ, they share one common need: clear, trusted guidance tailored to who they are and what they want to achieve.

Individuals & Families

It's never too early to start planning for the life you want, and it's imperative to protect the life you have. Whether you are a recent college graduate or a parent with children, our representatives have the tools and expertise to help you set your financial goals and guide you to achieving them. You can trust your financial professional to create and carry out a personal plan, from saving for a family to securing your loved ones' future.

While we're always a phone call or email away, you also have access to all of your key financial data and critical documents with our technology platform, Personal Financial View®. Personal Financial View® streamlines the organization and management of your financial plan, from spending and budgeting; accessing a full suite of reports, alerts and alarms to ensure you stay on track, and an online vault that stores, organizes, and secures your important legal, financial, and personal documents in one place.

Focusing on who we serve is on top of our agenda.

Business Owners

Being an entrepreneur or running a business is not for the faint of heart. Your business is your family's lifeblood; a pillar in your community. Our goal is to help you stay focused on the task at hand: running your business. The Baystate Financial team of advanced professionals work in concert with your trusted business advisors to help create a financial roadmap that ensures the long-term success of your business. Together, you'll think through issues of risk management, business succession, personal protection planning, and employee benefits.

Your business is your passion. Helping you protect it is ours.

Healthcare Professionals

We understand the demands of practicing medicine. We know financial matters can slip through the cracks. You take care of everyone else's physical health; let us help you make your financial health a priority.
At Baystate Financial we understand how to help you protect and provide for yourself and loved ones at every stage of your careers. You have a distinct disadvantage in meeting mid-life financial demands because of delayed entry into the workforce. In addition, you are challenged to pay down hefty student loan debt while making up for the earning-time gap, making expert financial advice a necessity to cover mid-life household expenses and avoid a major shortfall at retirement. We help mid-career professionals develop detailed cash-flow plans, formulate strategies to maximize after-tax returns on investments, and monitor growing wealth.

At a later stage in life, you need a firm grasp of the financial and tax implications of winding down your careers, as well as estate planning, and assuring adequate resources for a comfortable retirement.

You dedicate your life to helping others live healthy, full lives; with our financial guidance, we'll make sure you get to do the same.

Corporate Executives

You've risen in your career from doing to managing. You're responsible for the livelihood of hundreds, if not thousands, of employees, reporting to ownership or shareholders, and keeping customers happy. The stress that comes along with the privilege of sitting in the C-Suite is not for everyone.

Your financial picture is more complicated than most and requires a discerning eye to make sure taxes are minimized, charitable giving is properly accounted for, and higher levels of compensation are positioned for long-term growth.

You may not own the business but, when you perform like you do, your Baystate Financial representative will ensure that your financial picture takes care of you.

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 on 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™

Employee Financial Education

Created by the thought leaders at Baystate Financial, PlanWell™ is here to help you bolster your company's HR department and educate employees with turnkey onsite and virtual engagements, delivered at no cost to your team. Together with your company's existing benefit offerings, these sessions allow employees to receive objective information on all the factors that contribute to pursuing one's financial goals. Additional engagements tackle subjects ranging from college financing to retirement planning. Our team of financial professionals guides employees through group workshops and optional one-on-one coaching sessions to help them achieve their goals.

200+
companies trusted PlanWell to educate their employees

91%
of attendees said the content was easy to follow along

20+
PlanWell has educated employees across 20+ industries

98%
of employees recommend PlanWell to another coworker

Two-Prong Approach

PlanWell™ empowers employees with the knowledge and tools they need to take control of their financial future. Through interactive group workshops and personalized coaching, we help employees make informed financial decisions, which can lead to reduced stress, increased productivity, and improved overall well-being.

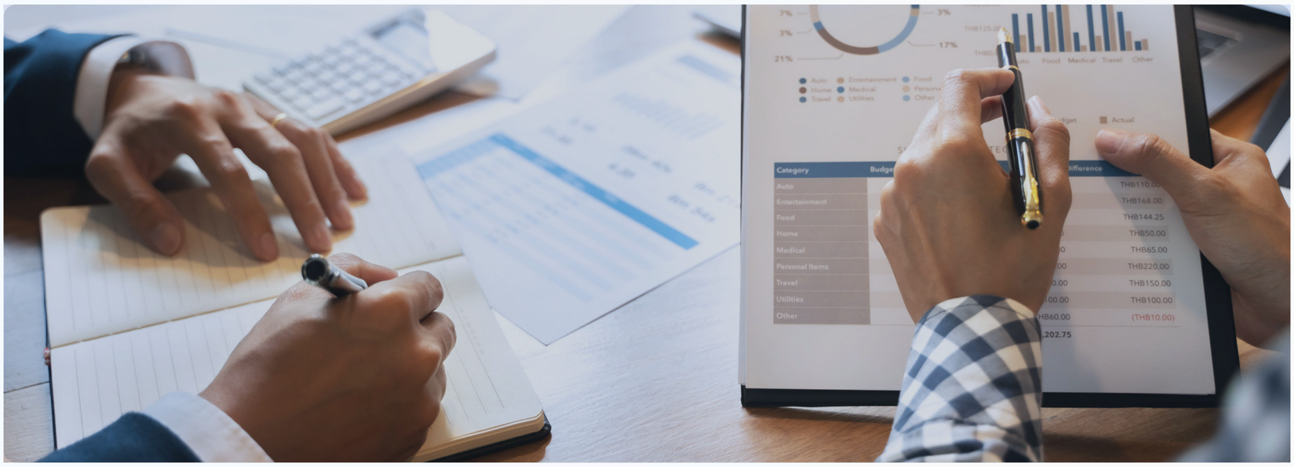
Group Education

Our one-hour workshops, led by licensed financial professionals, provide engaging and customized content tailored to your employees' unique needs. We work with employers to provide complimentary education designed to explain and highlight their existing employer-provided benefits. By utilizing interactive tools and real-world examples, we help ensure participants leave with actionable insights they can apply immediately.

Personal Financial Coaching

For employees seeking one-on-one guidance, our personal financial coaching sessions offer a deeper dive into their financial goals and challenges. Whether planning for retirement, optimizing benefits, or navigating major life events, our financial professionals provide holistic financial planning across key areas:

- *Investments*
- *Retirement Planning*
- *Benefits & Total Rewards*
- *Insurance Protection*
- *Major Life Events & Transitions*



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.

Find us on Facebook

Baystate Financial Charitable Foundation

Visit our website

baystatefoundation.org

Nonprofits we've supported:

AMERICAN GOLD STAR MOTHERS, INC

AMERICAN HEART ASSOCIATION

AUSTIN17HOUSE

BOSTON CHILDREN'S CORPORATE CUP

BOSTON PAL

CHUCKY'S FIGHT

COMMITTEE ON TEMPORARY SHELTER
2025 COTS WALK

COMPASSIONATE CARE ALS

CRADLES TO CRAYONS

DCF KIDS FUND

GIFTS THE MATTER, INC

GIVENGAIN FOUNDATION

GREENLIGHT FUND

GUATEMALA AID FUND

HARTFORD YOUTH SCHOLARS

HERRIG CENTER FOR THE ARTS

HOUSE OF HEROS

JGD MEMORIAL FOUNDATION

JUSTIN'S VOICE

KYLE CARES FOUNDATION

ONE MISSION

PANMASS

PROVIDENCE PROMISE

READ TO A CHILD

SUNRISE ROTARY CHARITABLE CORP

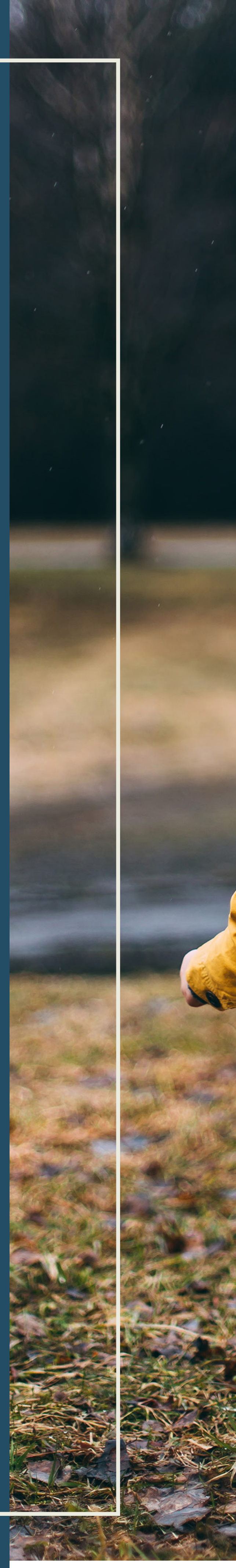
THE GREATER BOSTON FOOD BANK

THE LEUKEMIA & LYMPHOMA SOCIETY

TOMMY BOHANON FOUNDATION

YOUTH HAVEN

YOUTH VILLAGES



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781.834.1111

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Southborough, MA 01772
774.843.4900

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

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Wakefield, MA 01880
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125 years of
Guidance. Insight. Results.

www.baystatefinancial.com

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