



BAYSTATE FINANCIAL

Financial Planning

with Distinction

Planning for Life

Your life's goals and dreams are your own, but the path to achieving them may need clarity, requiring a distinctive service that offers individual attention and personalized guidance. Tailoring financial strategies to fit your needs requires a depth of resources from financial professionals who are seasoned and experienced. Our Financial Planners have the knowledge, credentials and resources to help you meet your goals by developing and helping you to implement a financial plan that will serve as a well-organized roadmap. As your life changes, so will your plan.

The relationship you forge with your Financial Planner is for the long term.

A Relationship Built on Trust

Our goal is to provide you with a plan of action to help you reach your goals. You will have the satisfaction that comes from knowing that you have a plan that will help you to achieve your objectives and goals because you are working with someone you can trust. Your Financial Planner will provide you with clear answers to your questions and will work with your attorney, accountant and other advisors to help you bring your plan to fruition.



Our Commitment To You

Our Financial Planning service was founded on a simple principle: provide quality, confidential service and advice focused on your best interests. Achieving your financial goals requires the guidance of a Financial Planner who is backed by a company that employs a diverse team of specialists. With access to this expertise, your Financial Planner is able to deliver to you cutting-edge solutions that address your specific needs. Your Financial Planner's network of company specialists are:

EXPERIENCED and trained in individual and business planning strategies.

FOCUSED on keeping your financial planner up-to-date on legislative and regulatory changes that might impact your financial goals.

SKILLED in delivering cutting-edge financial strategies, effective product implementation and superior tactics designed to help you either stay on track or change course as your needs dictate.

DEDICATED to delivering state-of-the-art technology, including modeling and illustrative tools that show the "big picture" now and in the future.

COMMITTED to a shared mission with you and your advisors. Your Financial Planner's role is to recommend the most appropriate and cost-effective strategies and products that will help your plan stay aligned with your goals.

That's why Baystate is an industry leader in offering personal, face-to-face financial guidance and product solutions to individuals, business owners, executives and families with special needs.

Customized Strategies to Meet Your Needs

As a client, you will benefit from a collaborative, one-on-one relationship with your Financial Planner, who will work with you to identify and prioritize your financial goals and offer guidance and strategies specific to your individual needs. Additionally, you'll have access to a vast range of quality investment and protection products. Your Financial Planner will empower you to make informed decisions about your finances, focusing on the six areas of financial planning, all of which have an equal impact on a sound financial plan:

Financial Position: A review of your financial position with a better understanding of where you are right now. This will help you determine if you're making the best choices when it comes to cash reserves and debt management and whether your income, expenses and savings are balanced and appropriate for meeting your goals.

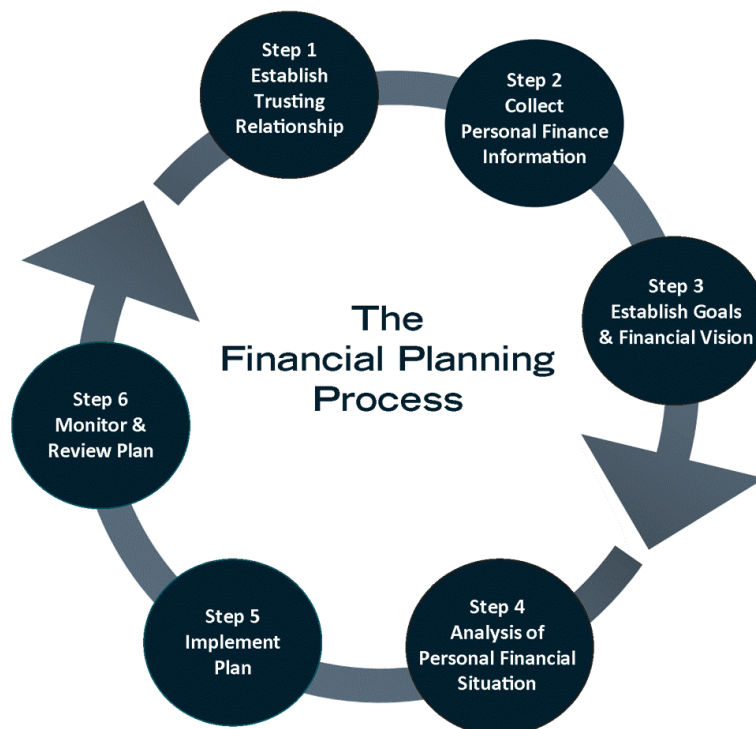
Risk Management: Your Financial Planner can analyze your situation and help find ways to protect your income, assets and, if you're a business owner, your business, at every stage of your life and as circumstances change.

Wealth Accumulation: Your Financial Planner can design a strategy to help you invest your assets in order to meet your financial goals by taking into consideration your personal situation and tolerance for risk.

Tax Planning: When applied appropriately in conjunction with a financial plan, tax strategies can help reduce the impact of taxes on investment returns and income. Your Financial Planner can provide guidance for ways to decrease, eliminate or defer taxes.

Retirement Planning: Obviously, the earlier you start saving, the more flexibility and freedom you'll have to choose the when, how and where of retirement. If you're a business owner, your Financial Planner can show you how to take advantage of retirement strategies to maximize your retirement savings while offering plans that can reward and retain top talent. And even if you've already retired, your Financial Planner can help to ensure that your savings continue to work for you.

Estate Planning: Proper estate planning can help you to pass on more of your wealth to your family and charities than to taxes. It can take into consideration the special concerns of young families with minor children, families who have members with special needs, business owners who need to address succession planning, or grandparents who'd like to help the grandchildren go to college.





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Guidance. Insight. Results.™

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