GUIDANCE.
INSIGHT.
RESULTS.™

BAYSTATE
FINANCIAL

YOUR GUIDES ALONG THE WAY

- INVESTMENTS
- RETIREMENT STRATEGIES
- INSURANCE
- FINANCIAL PLANNING

CORPORATE BROCHURE

FIND US AT:
BAYSTATEFINANCIAL.COM

BAYSTATE ADVISORS

YOUR GUIDES ALONG THE WAY

From the beginning, a Baystate Financial Advisor becomes your personal guide and resource. In order to fit your individual goals and needs, we work with you to formulate a sound investment, insurance, and retirement strategy based upon your financial position.

From there, we help identify a broad range of financial products and services to complement your personalized plan. Whether we are helping articulate a strategy, monitoring your investments, or making recommended enhancements, our main objective is helping you achieve your financial goals.

Baystate Financial advisers go to great lengths to deliver the personalized attention and accessibility our clients have come to expect. We realize your financial strategy is more than managing money, it’s providing the guidance, insight, results and service you need to secure your financial future.

Referrals

The relationship you forge with your financial advisor is for the long term.

A WORD FROM DAVE PORTER

THE FOCUS AT BAYSTATE FINANCIAL IS A SIMPLE ONE -- WE'RE A CUSTOMER-CENTRIC, FULL SERVICE FINANCIAL FIRM.

Building strong client relationships is the mission of Baystate Financial and we have more than 118 years of combined experience helping people pursue their financial and wealth management goals. We are committed to earning your trust by offering candid financial advice and pro-active investment guidance.

Many of our clients have begun, or are preparing for a new stage in life. They come to us seeking strategies to preserve their wealth and help provide an income stream that will enable them to realize lifelong goals. We realize that no two clients are alike, even though they may share similar concerns. That is exactly why we take the time to learn who you are, what's important to you and what you want to accomplish with your money -- for yourself and future generations.

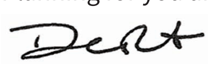
We offer a unique proposition which we believe truly adds value to you and your family, no matter what stage in life you are in.

Everything we do at Baystate Financial revolves around YOU, your goals, dreams and aspirations and what needs to be done to achieve these. Everyone is different and that's why our culture at Baystate Financial is different.

We are here to put in place a plan for YOU. We will educate you and help you understand the plan not to confuse you with investment 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.

Again, we appreciate your trust and desire to work 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,



David C. Porter
Managing Partner

Baystate Financial is committed to the places where we work and live, whether it's providing guidance to families caring for a loved one or being actively involved with local community-building organizations. We believe in supporting our communities through alliances, sponsorship and hands-on involvement.

325+ EXPERIENCED FINANCIAL ADVISORS AT BAYSTATE

YOUR FINANCIAL JOURNEY

Since its founding in 1901, Baystate Financial has provided comprehensive financial services, life and disability insurance, estate planning, business succession planning, retirement funding, education funding strategies, and investment management to a diverse client base. More than a century of providing guidance, insight, and results has made Baystate Financial one of the oldest and largest wealth management and financial services firms in New England.

Baystate Financial is comprised of a team of over 350 professionals and 250 support staff, many of whom contribute to building financial plans for a wide variety of individuals and businesses. Baystate Financial's strategy is tailored to help fulfill their client's individual goals, with the understanding that every client's goals are different.

"Sometimes, we need to stop analyzing the past and start planning the future. Success doesn't just happen. It's planned for."

- Andrew M. Rocco, CLU®, ChFC®
Financial Advisor

Find us on the web.
BAYSTATEFINANCIAL.COM

LET'S LOOK FORWARD ... TOGETHER!

Imagine fast-forwarding 20 years from now.

What financial advice would you give yourself today?

The cost of college is a lot more than just tuition.

Buy the car --- but not the boat.

Downsize your home --- five years sooner.

Save more, spend less. Then save some more.

If you could see how your choices today effect your financial future,

imagine the advantage you would have?

If you want to see what your tomorrow might look like, we can show you.

Here's how.

It starts by knowing what you have and what it's worth so you can

make informed decisions about what to do with it.

Then we'll use innovative tools to visualize "what if" scenarios about your financial life …like what happens to your cash flow when you increase your annual savings?

What is the net-effect of selling an important asset like your house or your business?

What is the on-going result of gifts to your children or your favorite charity?

We can help you envision the "cause & effect" of your financial decisions

…not just for today but throughout your entire lifetime.

Forward thinking is what smart planning is all about.

PRODUCT SOLUTIONS
Transactional

ASSET MANAGEMENT
Investment Advisory

FINANCIAL PLANNING
Relationship-Based

Baystate Financial is one of New England's oldest and largest financial services firms. For over a century, we have provided insurance, investment, estate planning, business succession strategies, employee benefits, retirement funding, long-term care insurance and education funding strategies.

PERSONAL FINANCIAL NEEDS

- **Investment Strategies**
- **Insurance Needs Analysis**
- **Education Funding Strategies**
- **Retirement Strategies**
- **Estate Conservation Strategies**

INVESTMENTS

- **Mutual Funds**
- **IRAs/IRA Rollovers**
- **Retirement Plans (401(k), SEP...)**
- **Brokerage Services**

INSURANCE AND ANNUITIES

- **Whole Life Insurance**
- **Variable Life Insurance**
- **Disability Income Insurance**
- **Term Insurance**
- **Universal Life Insurance**
- **Variable Universal Life Insurance**
- **Long-Term Care Insurance**
- **Fixed and Variable Annuities**
- **Property & Casualty Agents**

BUSINESS PROTECTION

- **Business Succession Plans**
- **Key Person Life Insurance**

EMPLOYEE BENEFITS

- **Employee Pension, Profit Sharing & 401(k) Plans**
- **Group Life & Disability Insurance**
- **Group Health Insurance**
- **Key Executive Benefits**

Personal attention from experienced professionals.

Living the dream is a state of mind, backed by a good retirement plan.

FINANCIAL PLANNING

At the core, Financial Planning is about you engaging with your money. The process of planning can be as simple as having matters clear in your mind, as it is about having things clear on paper. Let's start with what Financial Planning is not – it isn't about buying products. Products may be the pieces in the puzzle, but as important as they can be, they are not the whole picture. Financial Planning is an ongoing process to help you make sensible decisions about your money, and it starts with helping you articulate the things that are important to you.

For you, Financial Planning might involve putting appropriate wills in place, thinking about how your family would manage without your income should you fall ill or die prematurely, managing your expenditure, providing for your own future or passing on wealth to your family. Financial Planning brings all of these elements together in one coherent, ongoing strategy. You can build a plan on your own, but where your needs are more complex or where you work better with others as part of a team, you should take advice from a Financial Planner.

OUR FINANCIAL PROCESS

At Baystate Financial we look at your entire financial position, your needs and what you want to achieve in life before helping you plan how to get there. Then we guide you through a simple step-by-step process to create a financial plan just for you.

We will use our expertise to help you understand your own situation, because only then can you start to talk about what you need in order to *form* your goals. When we know these, we can identify what is already helping you to achieve those goals, and what needs to change. Then, we help you prioritize your goals, make any associated changes necessary, outline the challenges ahead, and talk openly about the costs. The final stage is for us to deliver you a written report, which will form the basis of your own plan.

1

UNDERSTANDING YOUR GOALS

At our first meeting we will discuss your current situation and life goals to understand how financial advice can benefit you.

2

CONSIDERING THE OPPORTUNITIES & RISKS

After understanding your circumstances, goals and attitude toward risk, we will investigate the range of financial options available to help you reach your goals.

3

BUILDING YOUR FINANCIAL STRATEGY

Based on our discussions and research we will present you with a customized financial plan that is written in plain English, which will set you on the path to where you want to be.

100%

SINCE WE OPENED OUR DOORS IN 1901 WE'VE DEVELOPED THE EXPERIENCE AND EXPERTISE TO BETTER UNDERSTAND WHAT OUR CLIENTS NEED IN ORDER TO BE SUCCESSFUL. PUT THAT KNOWLEDGE TO WORK AND DISCOVER WHAT IS POSSIBLE WHEN THE FOCUS OF AN AWARD-WINNING FIRM IS ON YOU*.

OUR ONGOING COMMITMENT

It's difficult to predict if and when things may change in the market, and even harder to keep up with frequently changing legislation and its implications. We provide ongoing advice and management of your strategy, including regular performance reporting, communication about investment markets and maintenance of your investment portfolio and insurance coverage.

OUR PEOPLE

Our advisers are qualified professionals who specialize in personal insurance and financial strategies. We are committed to ongoing professional development and education to give you the most up-to-date technical knowledge and advice, specific to your needs. Our experience and specialist knowledge helps you make sense of all your options, so you can choose the best solution.

OUR DOOR IS ALWAYS OPEN

You can contact us at any time, particularly if things change. Our team is always available to talk with you.

4 BRINGING YOUR PLANS TO LIFE

We will work closely with you to implement your financial strategy step-by-step, so you can have as much control as you like, know where your money is going and why.

5 STAYING ON TRACK WITH REGULAR ADVICE

Your strategies will be reviewed annually and you will benefit from our ongoing support and advice. We will stay in touch, ensuring your plan stays up to date as your life changes.

*For the list of our awards and selection criteria please contact your financial representative or call 617-585-4500

WHAT ARE THE BENEFITS OF FINANCIAL PLANNING?

> “We have built our success by staying focused on what matters earning our clients’ trust and delivering solutions to help meet their complex financial needs -- while maintaining financial strength and stability for the future.”
>
> - Dave Porter

Financial Planning provides direction and meaning to your financial decisions. It allows you to understand how each decision you make affects other areas of your finances. By viewing each financial decision as a part of a wider strategy, you can consider the short-term and longer-term effects on your goals.

By implementing a suitable financial plan to meet these goals, you will gain not only control, but peace of mind knowing that you are on track for the future you want for yourself and your family.

At Baystate Financial, we help you get your financial world in order and aligned with your life. We work closely with you to gain a thorough understanding of your objectives. Then, we guide you through a series of steps including discovery, planning, delivery and implementation and monitoring of your financial strategy. We also offer an array of products and services that will help you build your portfolio.

At Baystate Financial our desire to help people is central to our business practice. Today more than ever, clients are looking for guidance to make practical sense of their financial situation after years of building the capital necessary to meet their future retirement income needs. In an age when financial companies are willing to substitute technology for personal contact, our commitment to you is:

- Face-to-face confidential consultations
- Customized analysis and design
- Personalized recommendations
- Periodic monitoring of our continued progress toward achieving your goals

To that end, we not only help our clients build and protect their wealth, but more importantly help them manage their money in a practical manner to get more out of life. The greatest satisfaction we receive from our work comes from knowing that at the end of the day we have helped someone.

UNDERSTANDING YOUR GOALS

BUILDING YOUR FINANCIAL STRATEGY

CONSIDERING THE OPPORTUNITIES AND RISKS.

THE MAIN AREAS TO BE CONSIDERED:

RETIREMENT PLANNING

Will you have enough? How much is enough?

Retirement Planning is about taking responsibility now by focusing on the future. It is about ensuring you can meet your retirement income expectations and, if you are already retired, whether you are using your capital in the most tax efficient and appropriate way. We can also help determine whether your current income is sustainable if it is coming from savings or pensions.

INVESTMENT PLANNING

Do you self-manage your portfolio or outsource to a professional firm?

Do you hold the investments directly or through a particular wrapper? Can you tolerate the true level of risk within your portfolio or could you achieve the same return for less risk? Investment Planning is about choosing the most appropriate investment solutions, understanding the risks, making best use of tax allowances and achieving a true level of diversification.

ESTATE PLANNING

Will the right people get the right amounts, and at the right time?

Are they ready to receive potentially large sums? Will you simply be passing on a tax bill? Estate Planning is more than just money and tax -- it is about making sure that the people who are left are financially supported, that your assets are protected and that the tax paid is fair.

PROTECTING YOUR WEALTH

What is your most valuable asset? Is it your home?

Or, actually, is it your future income and your ability to continue earning it? Protecting your wealth is a fundamental part of financial planning, yet most of us don't spend the time or money on it that is often necessary.

Baystate Financial delivers professional advice.

We believe that starting each relationship with a blank piece of paper and no products to sell is the best way to deliver professional and comprehensive Financial Planning.*

Once we have implemented your personal financial plan, we will continue to develop our relationship with you. So much of Financial Planning is about mutual trust and respect, whether in the context of helping you invest for the future, protect your family or reduce taxes. We understand that the topics we discuss can be sensitive, and the questions we ask can be probing, but the motivation is to make sure we look after you. We believe in working in collaboration, but also appreciate that this sometimes takes time. Being part of your existing team, or building one around you where you also need legal or complex tax advice, is important to us. **

* Financial Planning services are offered only through approved financial planners of MML Investors Services, LLC, Member SIPC.

**Any discussion of taxes is for general informational purposes only, does not purport to complete or cover every situation, and should not be construed as legal, tax or accounting advise. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

Preparing for the future.

As you develop your financial strategies, be sure to protect your assets and family against life's uncertainties. There are many considerations to take into account as you approach retirement age.

FIND US ON THE WEB:
BAYSTATEFINANCIAL.COM

"Our job is to offer you, as a client or potential client, a service of the highest possible standard delivered by high caliber people with expertise and integrity. It is as simple as that."

- Mike Yoken, Partner

OUR 360° APPROACH

Not many businesses can claim a history of over 118 years, let alone a history of continued growth. Our management team has invested a sincere commitment to our clients and the community. It matters to us how well our customers succeed, and we strive to continue to offer personal attention and guidance along with quality products and services.

For over a century, we have provided insurance, investment strategies, estate planning, business succession, employee benefits, retirement funding and education funding strategies. Today we have offices throughout the northeast and we have been repeatedly nominated as a Best Place to Work, outperforming firms of our size. We feel our growth is a direct result of our commitment to meeting the needs of our customers and associates.

Experience the Baystate Financial Difference
Whatever your business, our customer-focused team delivers tailored solutions to help you meet your financial goals.

LET'S LOOK FORWARD

Guidance. Insight. Results.

OUR VISION AND VALUES

200 Clarendon Street
19th & 25th Floors
Boston, MA 02116

617.585.4500

Corporate Headquarters

Baystate Financial has a team of professionals who are respected in the industry. These individuals are available as a resource to work with you and your advisor to design and implement a financial strategy to help you achieve your financial goals. Whether you are a business owner, rising executive or retiree, Baystate Financial has the expertise you need to develop a strategy designed to help meet your needs.




Why Baystate Financial?

We aim to provide the best advice possible to each of our clients. We also continue to update our knowledge, by ensuring we keep up to date with legal and professional training, keeping ourselves informed of industry innovation so that we can give you the best possible service. The team at Baystate Financial has substantial experience of working with clients from across the financial spectrum.

At Baystate Financial, we also think it's important to understand our clients, and for our clients to understand us. We look at your entire financial position, your needs and what you want to achieve in life before helping you plan how to get there. Then we guide you through a simple step-by-step process to create a financial plan just for you.

How can Baystate Financial help me?

Baystate Financial delivers advice. We believe that starting each relationship with a blank piece of paper and no products to sell is the best way to deliver professional and comprehensive Financial Planning.

Once we have implemented your personal financial plan, we will continue to develop our relationship with you. So much of Financial Planning is about mutual trust and respect, whether in the context of helping you invest for the future, protect your family or reduce taxes. We understand that the topics we discuss can be sensitive, and the questions we ask can be probing, but the motivation is to make sure we look after you. We believe in working in collaboration, but also appreciate that this sometimes takes time. Being part of your existing team, or building one around you where you also need legal or complex tax advice, is important to us.

Our financial planners are highly qualified with many having achieved the designation of Certified Financial Planner. Whether building a financial plan with you from the start, or reviewing your existing arrangements, we can provide professional advice to help guide you through the process of defining your goals and recommending a tailored strategy to meet your individual needs that will be flexible enough to adapt as your life changes.

FOR OVER A CENTURY, WE HAVE PROVIDED WEALTH MANAGEMENT, ESTATE PLANNING, EMPLOYEE BENEFITS, INSURANCE SOLUTIONS, RETIREMENT AND EDUCATION FUNDING STRATEGIES.

Today we have offices throughout New England and pride ourselves on being one of the most charitable companies in the Northeast.

BAYSTATE
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Guidance. Insight. Results.™

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804C Main Street
Osterville, MA 02655
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Southborough, MA 01772
774.843.4900

900 Route 134 | Towne Plaza
South Dennis, MA 02660
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Wakefield, MA 01880
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