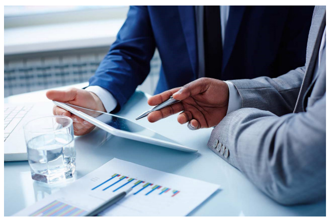
BAYSTATE FINANCIAL

	PRODUCT SOLUTIONS Transactional	ASSET MANAGEMENT Investment Advisory	FINANCIAL PLANNING Relationship Based
Summary	Product recommendations based on client desire & gap analysis.	Utilizing diverse asset allocation strategies, customized portfolio design based on investment goals, saving patterns and risk tolerance.	Fully customized written roadmap to your financial life based on a full assessment of your financial situation and goals.

Financial Topics	
	• Insurance
	  • Life Insurance
	  • Long Term Care Insurance
	  • Disability Income Insurance
	• Investments
	  • Exchange Traded & Mutual Funds
	  • Fixed & Variable Annuities
	  • State Specific 529 Plans
	  • Individual & Business Retirement Plans
		• Diversification across multiple asset classes, potentially reducing overall portfolio risk.
		• Flexibility to move between fund families & managers without sales loads or other charges.
		• Alternatives including Real Estate Investment Trusts & Separately Managed Accounts.
		
		
			

Meetings or Contacts	Based on Product or Account Service	Quarterly or Annual Reviews	Annual Comprehensive Plan Review Meeting 6 month progress check-ins
Pricing Model	Commission related to individual transaction or product sold. Varies by product.	Transparent annual management charge is based on the amount of assets, not on fund selection or number of trades.	Fee-based financial planning services. Financial planning services only offered by approved Financial Planners.
Offered by	Registered Representatives	Financial Advisors	Financial Planners