BAYSTATE FINANCIAL

Guidance. Insight. Results.™

Financial Planning

Implement a financial plan that will serve as a well-organized road map for reaching your financial goals.

BAYSTATEFINANCIAL.COM

Our Client Service Models

FINANCIAL PLANNING

Fee-based Financial Planning

A financial plan can provide clarity and direction around your personal, professional, and financial goals. This is not a product or investment. While developing your plan, we may consult with your other advisors (CPA, Attorney, etc.).

A fee-based financial plan can help you with:

- Ongoing Cash Flow Management
- Reduction of Taxes
- Legacy Planning / Wealth Transfer
- Estate Planning Solutions
- Early Retirement / Saving for Retirement
- Risk Management
- Ownership/Beneficiary Strategies for Tax Planning

ASSET MANAGEMENT

Investment-based / Asset management fee

A customized portfolio utilizing asset allocation strategies can help manage market risk and provide a disciplined approach to investing.

- Your portfolio can be adjusted as your investment goals, income, and lifestyle change.
- You have 24 hour access to online accounts showing detailed net worth, account holdings, activity and performance.
- Annual management charge is based on the amount of assets, not on fund selection or number of trades.
- Asset management is available for a wide range of account sizes.

PRODUCT SOLUTIONS*

Product-based / Transactional relationship

The purchase of financial instruments can help address relatively simple needs.

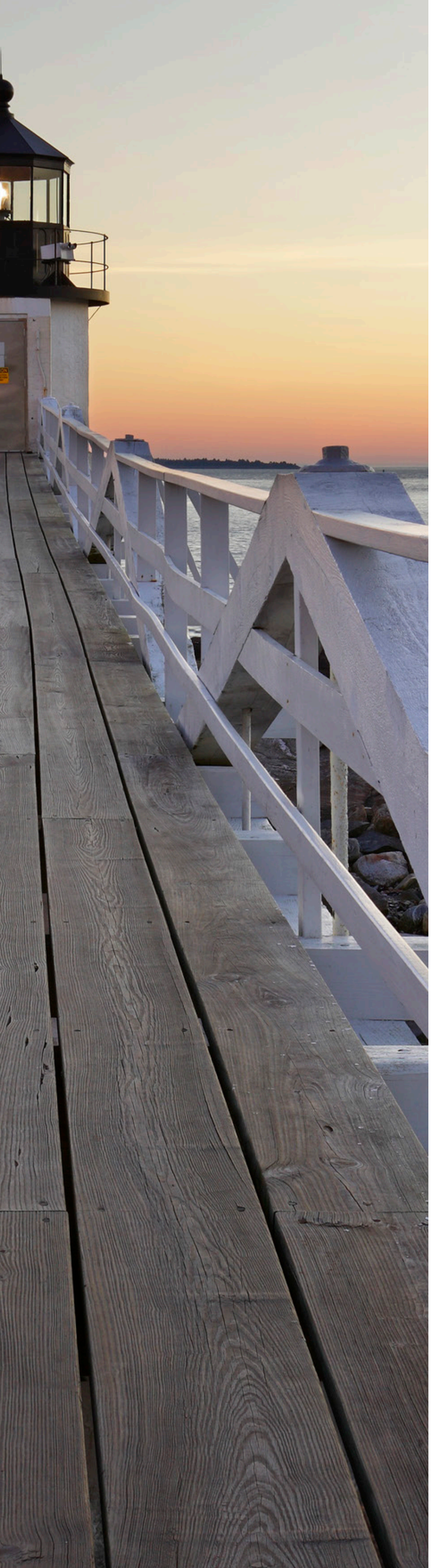
Investments

- Mutual Funds
- Exchange-Traded Funds
- 529 Plans
- Retirement accounts for individuals & business owners
  (Trad. IRAs, Roth IRAs, Simple IRAs, SEPs, 401(k)s, Profit Sharing Plans)

Insurance

- Life Insurance
- Long Term Care Insurance
- Disability Income Insurance
- Group Health & Dental
- Fixed & Variable Annuities

* Implementation of specific products or services may result in commissions or fees outside of the scope of a financial planning fee.



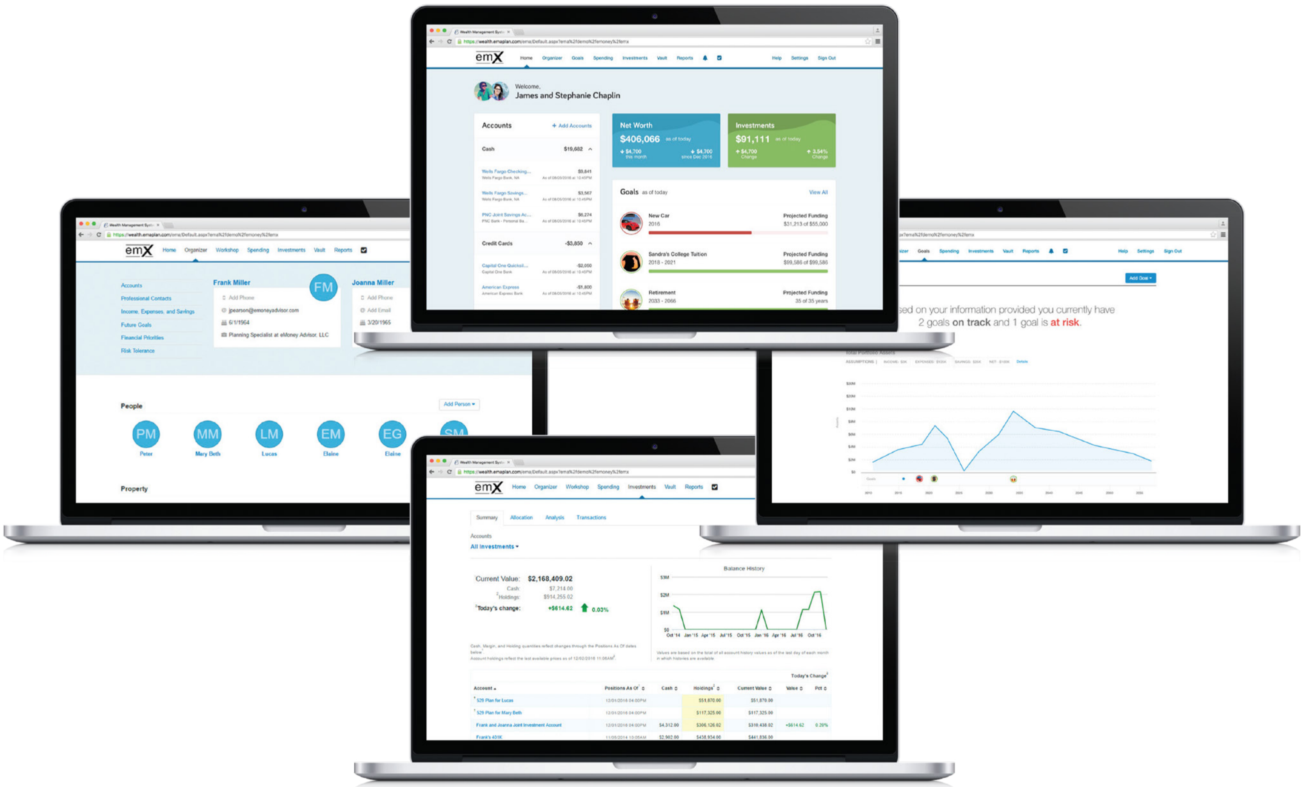
The Financial Planning Process

ENGAGEMENTS	INTERNAL PROCESS
CLIENT AGREEMENT & DATA COLLECTION	Compile documents and data necessary to begin building your plan.
ACCOUNT LINKING WEBINAR	Establish your Personal Financial View Website with one of Baystate's paraplanners.
BASE PLAN REVIEW	Review your initial plan to confirm the accuracy and the completeness of information.
DECISION CENTER MEETING	Discussion of What-if scenarios, alternate situations and possible recommendations.
FINAL PLAN DELIVERY	Finalization of your plan and implementation of strategies recommended.
WEBSITE TUTORIAL	1-on-1 session with a website specialist to learn to utilize your Personal Financial View website.

*Financial plan recommendations can be implemented at the financial institution of your choice. Implementation of specific products or services may result in commissions or fees outside of the scope of a financial plan fee.

At Baystate Financial, we see your bigger picture.

Using PFV®, we work together to help you *Get Organized.*



ORGANIZER
Connect all your accounts for a consolidated view of your entire financial picture.

INVESTMENTS
Interactive charts and detailed views help monitor all your accounts.

SCREEN SHARING
Join a screen sharing session quickly and easily for interactive planning anytime.

VAULT
Safely store your most important financial documents, accessible 24/7.

TRACK SPENDING
Know how much you're spending, and where.

BUDGETING TOOLS
Set budgets to help reach your savings goals.

MOBILE
A complete financial picture available on your smart phone.

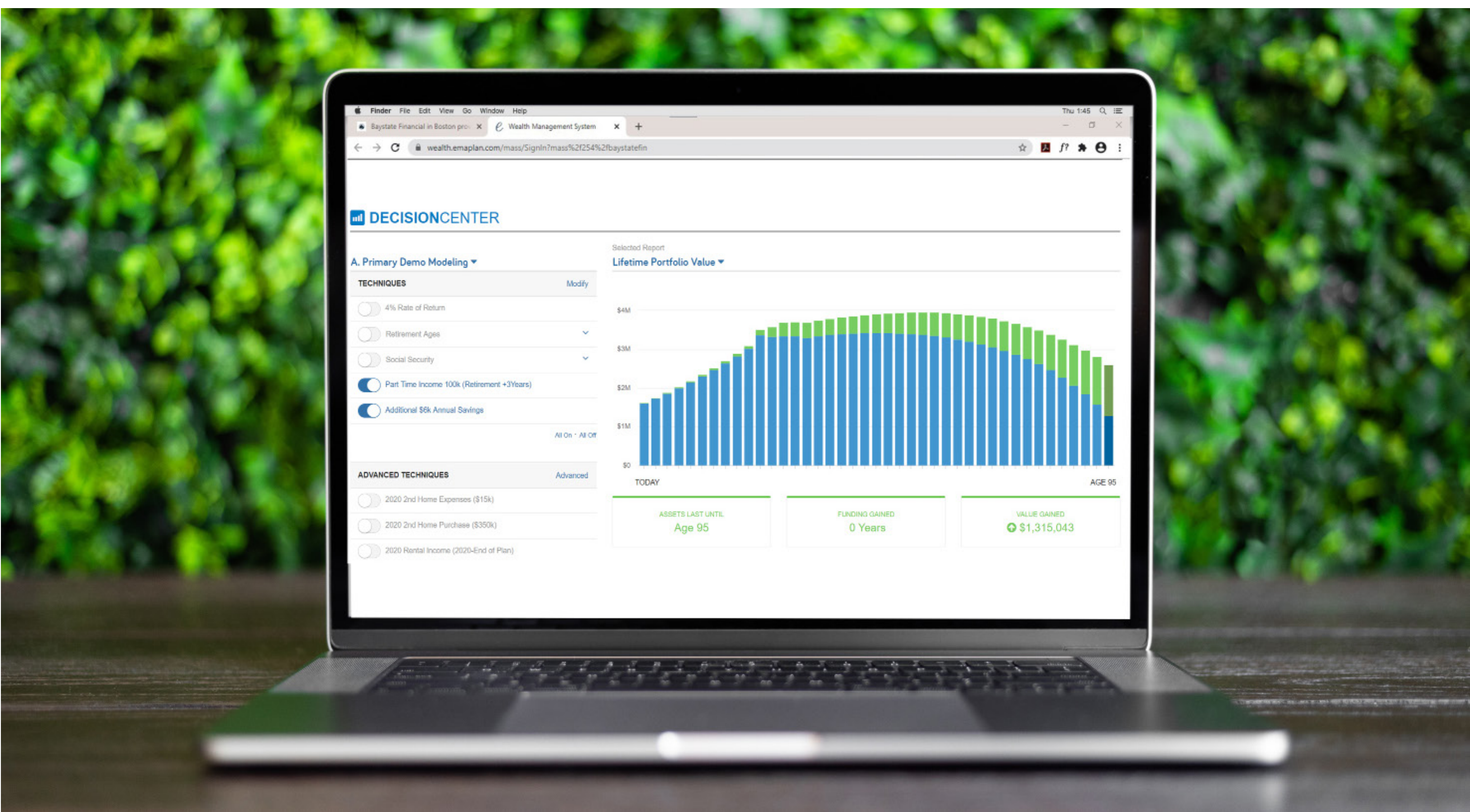
GOALS
See if you're on target to reach your most important goals.

Interactive Planning with the Decision Center

As your life changes, so will your plan. That's why we use Interactive Cash Flow Planning Tools like the Decision Center to demonstrate the effects of important decisions in real time.

The Decision Center uses the account and personal information provided to show you where you are today and what is possible in the future.

Proactive Plan Monitoring **keeps you in the know. When life changes, your plan does too!**



Next Steps

Based on your financial planning objectives, the preliminary information you shared, and our observations,
our proposed financial planning fee is $ ______________________

In the event that you wish to proceed with a financial plan, please review the Advisory Services Client Agreement for a complete description of our financial planning services.

Depending on the complexity of your financial situation, we will meet 4-8 times the first year. Should you decide to move forward with us, the planning process generally follows the action plan below:

ACTION	TIMELINE
ENGAGE: Complete the Advisory Services Client Agreement if the terms are acceptable.	Today
GET ORGANIZED: *STEP 1:* Gather logins and passwords for your online accounts; complete our 2-page Fact-Finder and Expense Worksheet. *STEP 2:* Meeting with my team to set up your PFV website and help you aggregate your accounts. Time Commitment: 60 minutes of homework and a 30-45 minute webinar	Week 1
DATA REVIEW: Webinar to review initial data and make changes as needed. Time Commitment: 30 minutes	Week 2
EXPLORE THE POSSIBILITIES In person (preferred) or via WebEx, my team and I will help you understand where you are today, explore what is possible, and identify strategies to reach your goals. Time Commitment: 60 - 90 minutes	Week 3
TAKE ACTION Meeting where we will review our final recommendations and begin implementing agreed-upon strategies. Time Commitment: 60 - 90 minutes	Weeks 4-6
TRACK YOUR PROGRESS Annual review and planning engagement renewal.** Time Commitment: 60 - 90 minutes	Annually, Pre-Scheduled

** Periodic reviews of your financial plan may require a new planning agreement and result in additional fees.

Our Support Team From Baystate Financial

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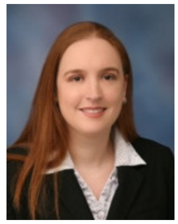

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* Licensed, not practicing on behalf of Massachusetts Mutual Life Insurance Company or MML Investors Services, LLC

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