



**BAYSTATE**  
FINANCIAL

# Financial Planning

With Baystate Financial's ongoing planning services, building a road map for your financial future is simple. Collaborate with our experienced professionals to help you stay on track towards achieving your financial goals.



BAYSTATEFINANCIAL.COM

# Menu of Services

## Foundational Strategies & Ongoing Financial Planning Services

*May be appropriate for clients who want Foundational Strategies or Ongoing Personalized Financial Advice on their short and long term financial goals.*

### Ongoing Financial Planning

Designed for clients who want Ongoing Financial Planning advice that looks at their whole financial situation

Services offered:

#### Core Topics

- Financial Position Review
  - Cash Flow
  - Net Worth
- Protection Inventory
- Basic Estate Planning

#### Goal Based Topics

- Retirement
- Education
- Future Financial Position Planning
- Estate Planning
- Employee Benefits Planning
- Investment Planning
- Income Tax Planning
- Other Accumulation Goals

### Ongoing Financial Planning

*(High Complexity)*

Designed for clients who have complex planning needs requiring multiple professionals

Services offered:

#### All Ongoing Financial Planning Services, plus:

- Access to Advanced Planning Specialists
- Executive Benefits Planning
- Divorce Financial Planning

#### Coordination with Outside Professionals

- Accountants
- Attorneys
- Business Financial Planning
- Special Needs Planning

### Foundational Strategies

Designed for clients who want Insurance or Investment Services and do not want to engage in Ongoing Financial Planning

Services offered:

#### Insurance Services

- Insurance Needs Analysis
- Insurance Strategies

#### Investment Services

- Brokerage Products
- Investment Advisory Services
- Portfolio Analysis

#### Fee for Service Dependent on the Scope of the Engagement

#### Implementation Cost

- Insurance: Varies based on products
- Investment Services: Varies based on products and account types



# The Financial Planning Process



1. Planners cannot provide tax or legal advice. Clients should seek the guidance of their own professional tax and/or legal advisors before making any decisions.

2. Implementation of financial planning recommendations can be done with the advisor of the client's choosing. Implementation of plan recommendations may result in fees and/or commissions separate from financial planning fees.

# 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.



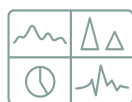
## SCREEN SHARING

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 and how they impact your future 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.

# Ongoing Advice Model

## Personalized and Timely

*Suggested Topics and Touchpoints*

### Q1 Financial Planning

**Accumulators:** Identify savings opportunities and vehicles

**Pre-Retirees:** Expand the margin of safety and identify catch-up opportunities

**Retirees:** Identify income needs and resources

General Concepts:

- Tax strategies for the year
- Cash flow
- Net worth
- Core topics and goals review

### Q4 Year End Tax Planning

**Accumulators:** Time, tax, diversification

**Pre-Retirees:** Marry current tax needs with future tax planning

**Retirees:** RMD, gifting, and tax distribution planning

General Concepts:

- Year end tax planning
- Summary of annual accomplishments
- Tax loss harvesting
- Future taxes
- Begin planning for the following year

### Q2 Investment Planning

**Accumulators:** Growth

**Pre-Retirees:** Position assets for future needs

**Retirees:** Distribution strategy

General Concepts:

- Risk tolerance review tied to goals
- Review overall investment strategy and holdings
- Account review and maintenance

### Q3 Protection Planning

**Accumulators:** Employee benefits review; ensure protection needs are met

**Pre-Retirees:** Utilize current cash flow to ensure retirement benefits are adequate

**Retirees:** Review short and long term needs (Health, Chronic Care Planning, Legacy)

General Concepts:

- Full protection review
- Beneficiary designation
- Estate planning





# Our Support Team at Baystate Financial



**Abigale Shields**  
Financial Planning Director



**Catherine Mattera, CFP®**  
Senior Case Consultant



**Devon Black**  
Case Consultant Team Lead,  
Sr. Case Consultant



**Angela Moquin**  
Analyst Team Lead,  
Case Consultant



**Eli Hopkins, CFP®**  
Senior Case Consultant



**Peter Barker**  
Case Consultant



**Danny Mazzola**  
Case Consultant



**Eli Merrill**  
Case Consultant



**Trent Markey**  
Internal Case Consultant



**Leo Warsh**  
Analyst



**Nick Maiese**  
Analyst



**Cary Heterick**  
Analyst



**Sue Kreis**  
Operations Manager



# BAYSTATE FINANCIAL

Guidance. Insight. Results.™



1 Marina Park Drive | 16th Floor  
Boston, MA 02210  
617.585.4500

**To reach the Financial Planning Department directly,  
please email [financialplanning@baystatefinancial.com](mailto:financialplanning@baystatefinancial.com)**

**BAYSTATEFINANCIAL.COM**

Securities, investment advisory, and financial planning services offered through qualified registered representation of MML Investor Services, LLC., a MassMutual subsidiary, and member SIPC. 1295 State Street, Springfield, MA 01111-0001  
CRN202803-8289525