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.

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# 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.
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# 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

### 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


### 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

### 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

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Financial Planning Director

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Senior Case Consultant

**Devon Black**
Case Consultant Team Lead,
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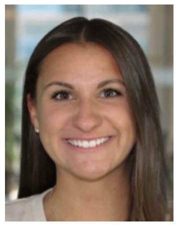

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Guidance. Insight. Results.™

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