



FINANCIAL PLANNING

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

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

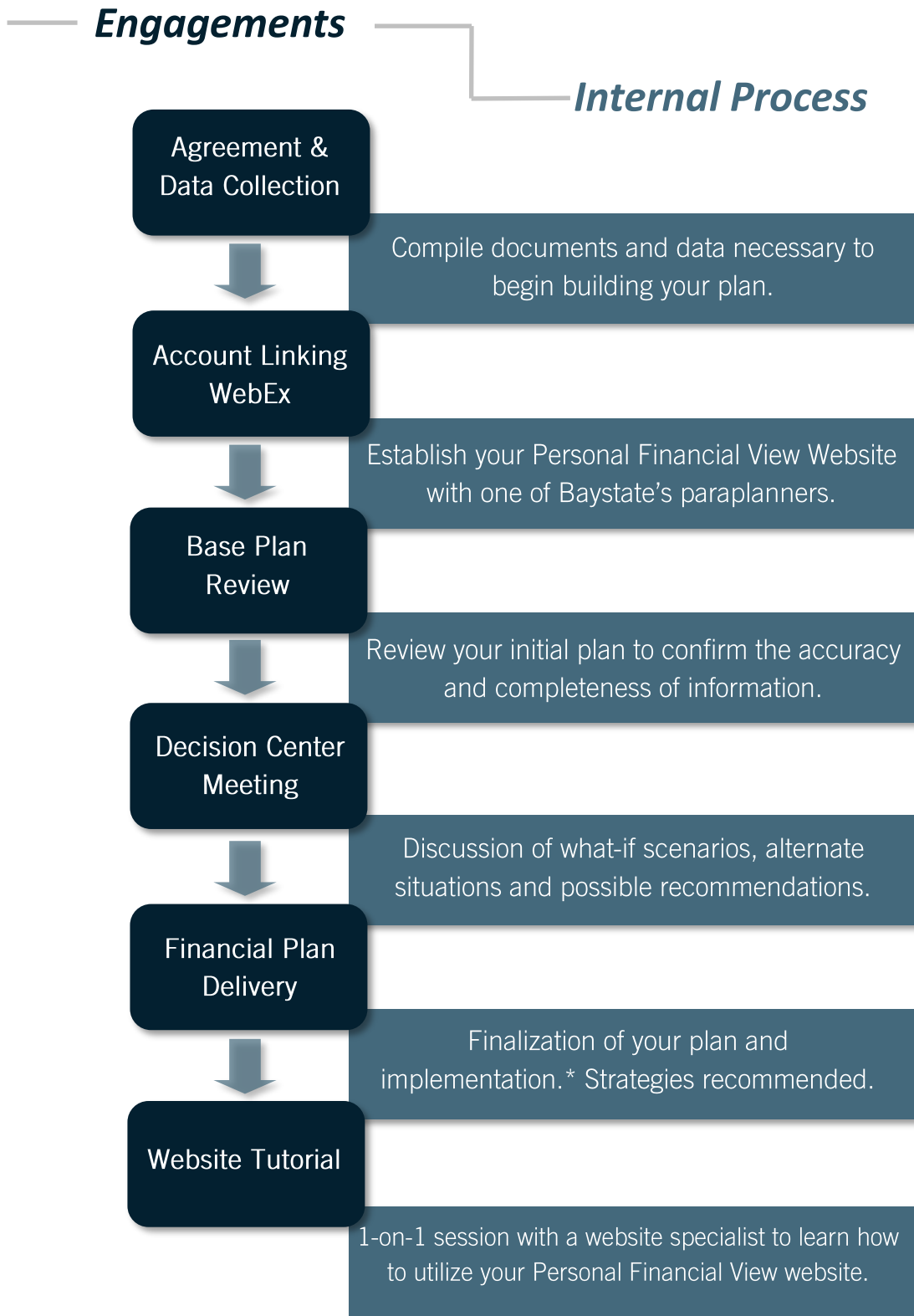
- Mutual Funds
- Exchange-Traded Funds
- 529 Plans
- Retirement accounts for individuals & business owners
(*Trad. IRAs, Roth IRAs, Simple IRAs, SEPs, 401(k)s, Profit Sharing Plans*)

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.

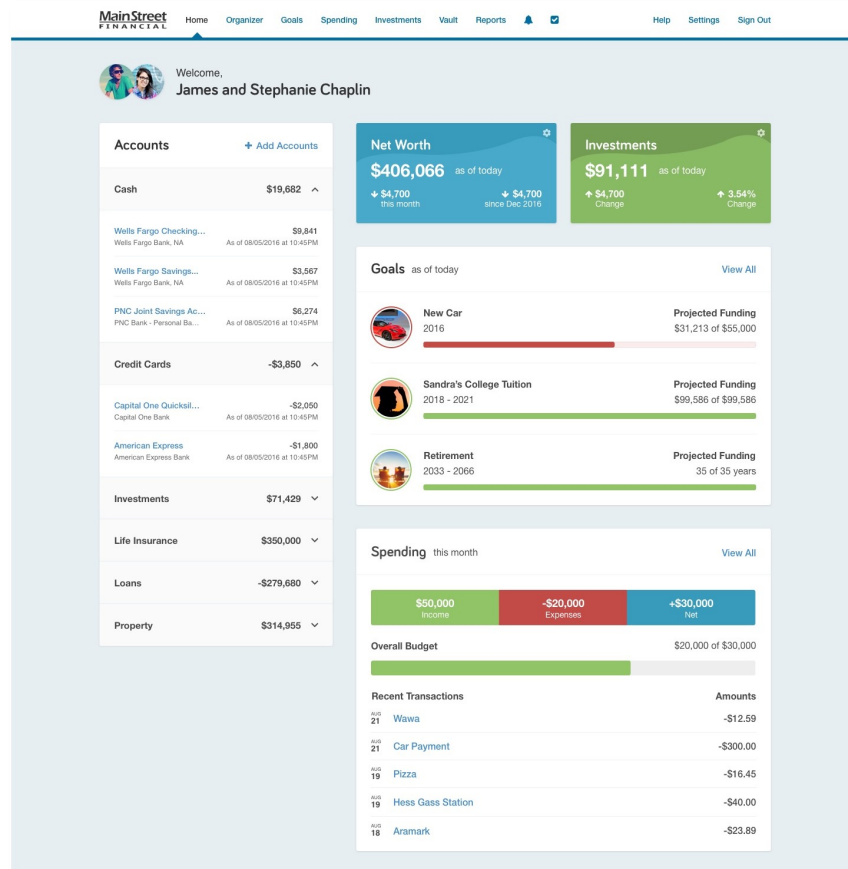
Financial Planning Process



*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.



Account Aggregation | Allows you to link and see all your financial information in one place. Account values and transactions update regularly to keep you informed and connected to your financial life.

Spending & Budgeting | Allows you to set a budget and monitor your spending by tracking banking and credit card transactions.

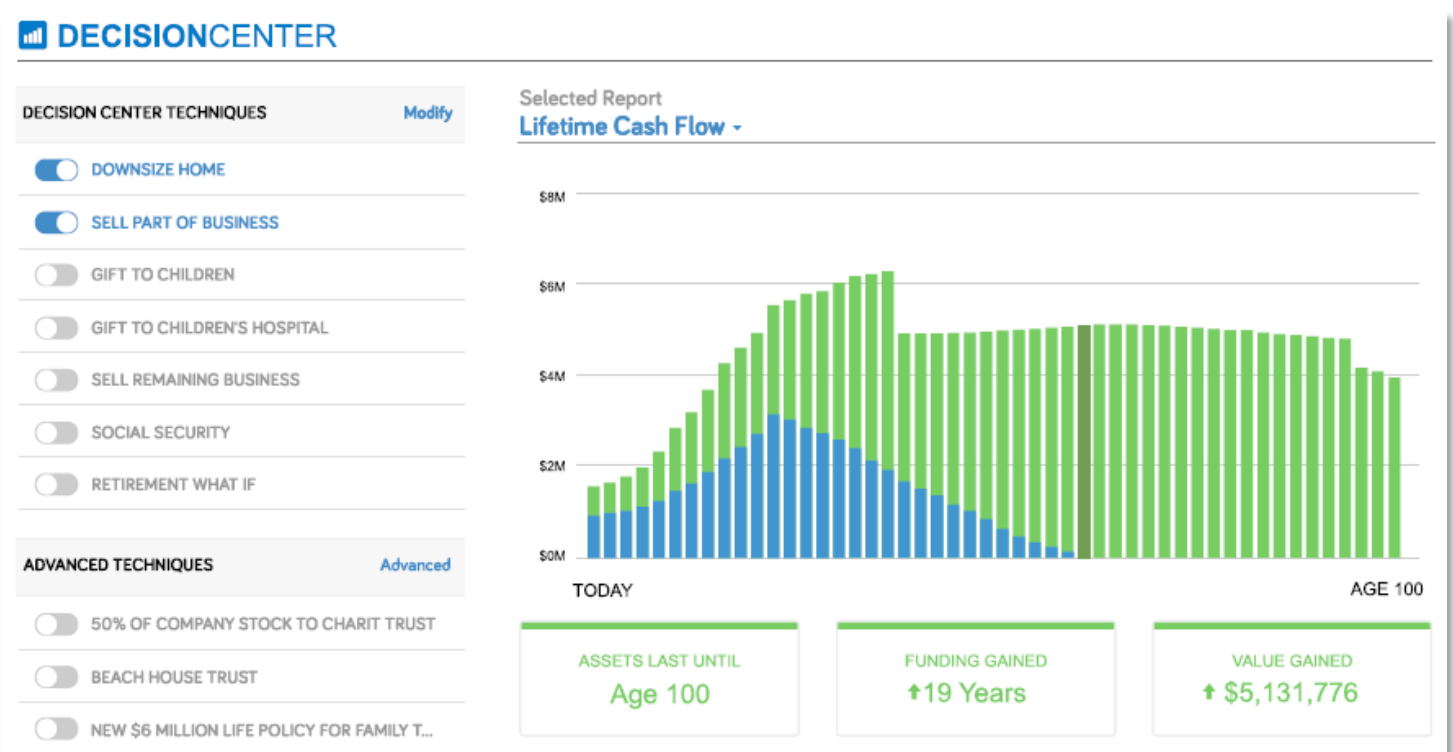
Online Vault | Stores, organizes and secures your important legal, financial and personal documents in one place.

Reports | Review your net worth statement and check in on your cash flow.

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: Via WebEx or in person, my team will set up your PFV website and help you aggregate your accounts. (60 minutes of homework and 30-45 minute WebEx with us) | Week 1 |
| DATA REVIEW WebEx or call to review initial data and make changes as needed. (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. (60-90 minutes) | Week 3 |
| TAKE ACTION In person (preferred) or via WebEx, we will review our final recommendations and begin implementing agreed-upon strategies. (60-90 minutes) | Weeks 4-6 |
| TRACK YOUR PROGRESS Annual review and planning engagement renewal.** (60-90 minutes) | Annually, Pre-Scheduled |

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

Our Team

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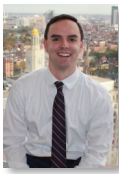
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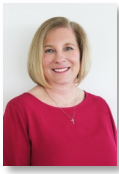
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Securities, investment advisory and financial planning services offered through qualified registered representatives of MML Investors Services, LLC. Members SIPC. www.SIPC.org. 200 Clarendon Street, 19th & 25th Floors. Boston, MA 02116. 617-585-4500. CRN202009-236351

*Not practicing on behalf of MML Investors Services, LLC or its affiliates.