FINANCIAL PLANNING SERVICES

BAYSTATE FINANCIAL MD
Comprehensive Financial Strategies and Education for the Medical Community

The Baystate Financial Medical Division* (Baystate MD) was created to specifically address the unique challenges that face physicians and medical practitioners in today's financial environment. We help medical practitioners, at all stages of their careers, plan for the financial future for themselves, their practice and their families. With our proactive approach, clients are able to avoid and/or treat the cause of financial problems, not react to symptoms.

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AT A REDUCED COST TO BUMG EMPLOYEES ONLY

Every engagement begins with a 30-60 minute complimentary discovery meeting. We will help you to understand your current financial position and work with you to understand what planning option makes sense according to your goals, current position and resources. With our range of financial planning offerings, we can recommend a roadmap that meets your individual needs.

Based on the Mass Medical Society relationship, each of the planning fees listed below reflects a $1,000 reduction in the fee. This fee reduction is available to all BUMG providers, both physicians and advanced practice practitioners. This is a voluntary benefit and the financial planning fee is fully paid by the employee.

SILVER PLAN

$1,500

The Silver Plan is designed for those just getting started and wanting to better understand their finances. We will help with prioritizing and reaching financial goals such as debt reduction, wealth accumulation and protection.

Deliverables may include the following:

- Financial goals assessment & gap analysis
- Detailed balance sheet
- Cash flow management & budgeting
- Debt management
- Protection planning & risk management
- Employer benefits analysis
- Basic asset allocation
- Basic estate planning/wills

GOLD PLAN

$2,500

The Gold Plan is designed for individuals or couples who are beginning to accumulate wealth and looking for help tying it all together. Like the Silver Plan, we will help you prioritize your goals and design a roadmap to reach them.

In addition to the Silver Plan topics, deliverables may include the following:

- Detailed asset allocation strategies based on specific goals, time horizon & risk tolerance
- Tax management
- Education planning for children/ grandchildren
- Retirement savings strategies
- Estate planning & creditor protection

PLATINUM PLAN

$3,500+

This plan is designed for those with more complex financial situations. It is appropriate for households with multiple income streams, higher net worth, and those looking for retirement income strategies. We will focus on deep financial analysis and specialized recommendations.

In addition to the Gold Plan topics, deliverables may include the following:

- Tax-efficient investment strategies
- Capital gain or loss review & income tax analysis
- Retirement income & distribution strategies
- Estate distribution analysis and trust planning
- Gifting strategies & charitable planning
- Projected estate taxes & strategies to minimize transfer costs

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Through periodic meetings with a Baystate Financial Planner, we will help you to understand your current financial position and work with you to build a vision of your ideal financial future. With our full customized financial planning process and range of offerings, we will build a roadmap to reach your goals under the six key areas of financial planning.

Our financial planning process generally consists of 3-4 meetings, but a flat fee structure ensures that we will spend as much time as needed on each step:

- Data collection & development of your personal financial website
- Initial plan meeting to verify data, review projections and analyze “what-if” scenarios

At the conclusion of the planning process, you will receive the following:

- Final plan document with data, written recommendations & supporting analysis
- A customized financial goals assessment & employer benefits analysis
- A detailed action plan prioritized by what’s important to you & a timeline for plan implementation

Under any of the plan options, implementation and ongoing plan monitoring may continue with your selected planner, if desired. Additional fees may apply and will depend on the extent of the implementation or individual planning needs after the first year of engagement.

À LA CARTE

COMMISSIONS AND FEES VARY BY PRODUCT SOLUTION

Perhaps you only have a simple need to fill a financial gap, we can help with that too! If after the Discovery Meeting you and your advisor decide you do not need a full financial plan at this time, we can help with a single product or service.

Available products:

Investments & asset management:

- Exchange traded funds & mutual funds
- Fixed & variable annuities
- State specific 529 plans
- Alternatives including real estate investment trusts & separately managed accounts
- Corporate & self-employed retirement plans

Insurance:

- Life insurance
- Long term care insurance
- Disability income insurance

GETTING STARTED

For any questions, additional information or to arrange your initial complimentary session, please email BUMGFinancialPlan@BaystateFinancial.com to be matched with a planner appropriate to your physical location and personal situation.

SELECTED FINANCIAL PLANNERS

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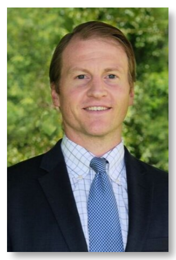

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