

# Baystate Financial Services



Since 1901

## *YOUR FINANCIAL SERVICES PROFESSIONAL...*

Successful people - those who stand to benefit the most from planning their financial future - usually have the least time to sit down today and do it. There always seems to be more pressing concerns, like handling the day-to-day problems associated with owning a demanding business or balancing work with an active personal life.

*That's where Baystate Financial Services can help.* We have the experience and the know-how to simplify even the most complicated financial matters. From IRAs and comprehensive financial strategies for individuals to group insurance and pension plans for your business, Baystate Financial provides financial *strategies* you can trust.



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## *PRODUCTS AND SERVICES*

### ***Personal Financial Needs***

- Investment Strategies\*
- Insurance Needs Analysis
- Education Funding Plans
- Retirement Planning
- Estate Planning

### ***Investments\****

- Mutual Funds
- IRAs/IRA Rollovers
- Retirement Plans (401(k), SEP...)
- Brokerage Services
- Institutional Investment Products and Services

### ***Insurance and Annuities\****

- Whole Life Insurance
- Variable Life Insurance\*
- Disability Income Insurance
- Term Insurance
- Universal Life Insurance
- Variable Universal Life Insurance\*
- Long Term Care Insurance
- Fixed and Variable\* Annuities

### ***Employee Benefits***

- Employee Pension, Profit Sharing, & 401 (k) Plans
- Group Life & Disability Income Insurance
- Group Health Insurance
- Key Executive Plans

### ***Business Protection***

- Business Succession Plans
- Key Person Life Insurance

### ***Professional Network\****

- CPA's
- Attorneys
- Mortgage Brokers
- Loan Officers
- Property & Casualty Agents