PLANWell™

Employee Financial Education

Let us help put your benefits to work.

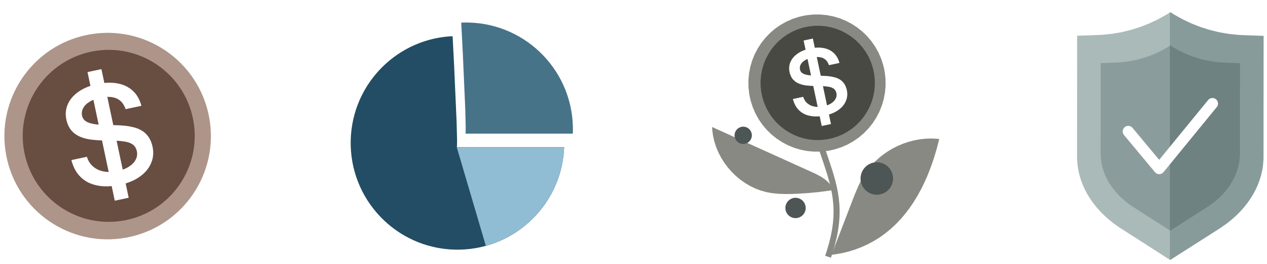
PlanWell™ from Baystate Financial is bringing valuable insights and guidance to your workplace.

PlanWell™ is a financial education curriculum from Baystate Financial is not a generalized, basic program for all. Rather, it delivers a unique, individualized financial experience to you. The objective? To help you realize your financial goals, whether it's saving for a house, college, or retirement.

How PlanWell™ works:

A four-part core engagement series helps you understand how to **Save**, **Invest**, **Live**, and **Protect** your wealth on the path to retirement.

- Every attendee receives takeaway resources for future reference.
- Engagements are held at a time and location that works best for your team.
- You'll have the opportunity to meet with a financial professional for holistic advice and management of strategies pursuing your unique financial goals.



Save **Invest** **Live** **Protect**

BAYSTATE FINANCIAL
Guidance. Insight. Results.™

Gain a better understanding of your current spending and set goals for a successful retirement

Session 1:

SAVEWell

Gaining awareness and setting goals

Join us for a virtual financial education session covering the first step in planning for a successful retirement: understanding your individual retirement goals and the factors that will impact those goals. We'll explore external factors before zeroing in on those that are within your control — like taking a more informed approach to saving. You'll move forward into the PlanWell™ with a better feel for how saving today will impact your options tomorrow.

Key Learnings:

- Understand the impact of planning and knowing your retirement goals
- Monitor and decipher the difference between necessary and discretionary expenses
- Become aware of savings opportunities through company matches
- Use various tax sensitive account types to maximize the likelihood of reaching your retirement goals
- Get to know the PlanWell™ Workbook, which will continue to provide value throughout the series

If you'd like to attend, please speak to your employer's human resources department for timing and details.

Learn the principles and strategies needed to start putting your savings to work

Session 2:

INVEST *Well*

Understanding how to put savings to work

You are invited to a virtual education session covering how to take the saving principles and lessons from Session 1 and put them to work in pursuit of your retirement goals. From identifying levels of risk tolerance to exploring the investment vehicles available to you, we'll work to paint a clearer picture of how you can grow a nest egg by investing it.

Key Learnings:

- Understand your own degree of risk tolerance
- Manage volatility
- Maximize your employer 401(k) match opportunity and other benefits offered
- Understand the role of diversification within your portfolio
- Learn to use the passing of time to make the most of your investments

If you'd like to attend, please speak to your employer's human resources department for timing and details.

Discover how to use growth to protect yourself from the uncertainties of retirement

Session 3:
LIVE *Well*
Preparing for uncertainties through your future

Session 3 continues the PlanWell™ Series with a look at how to utilize your assets to prepare for the uncertainties of life after work. With the right strategies, employees can help to ensure that regardless of outside conditions, they keep improving the chances of their own successful future.

Key Learnings:

- Identify guaranteed income sources that can be counted on during retirement
- Review the current state of your retirement nest egg and how it is invested
- Learn to take on an appropriate level of risk
- Be more strategic with investments
- Understand the differences between reliable and unreliable sources of income in retirement

If you'd like to attend, please speak to your employer's human resources department for timing and details.

Explore the variety of options at your disposal to protect your financial future

Session 4:

PROTECT Well

Protecting a fulfilled life and retirement

To close out the series, we'll explore how you can protect your ability to make and save money. Even more importantly, we'll cover how you can protect yourself financially against the unexpected hardships that life can throw your way. You'll leave the series knowing how to build a more secure plan for your future.

Key Learnings:

- Gain a better understanding of your current benefits plan
- Ensure that your important documents are up to date
- Understand the importance of disability coverage to protect income
- Take a detailed look at life insurance
- Explore the full scope of your health coverage options
- Review the topic and value of estate planning
- Learn how auto, home, and umbrella coverage can protect your assets

If you'd like to attend, please speak to your employer's human resources department for timing and details.