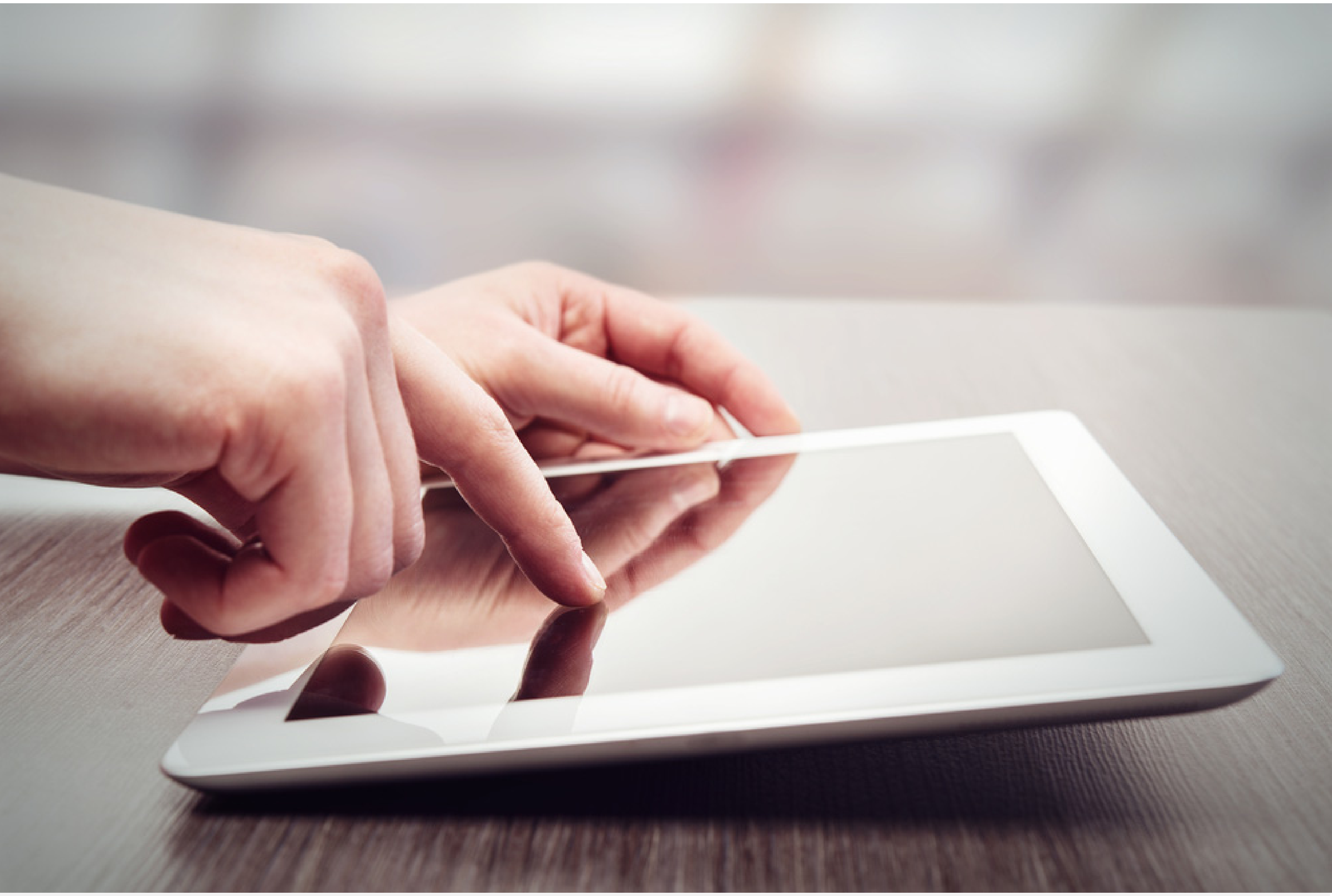
PERSONAL FINANCIAL VIEW®

BAYSTATE FINANCIAL

Focus on what you do best

to enjoy what you love most

Personal Financial View® integrates and updates your key financial data in real time providing you with a tool to organize your important documents and financial information. PFV provides our clients with a sense of security, knowing their financial information is safe & secure, and the fulfillment of their goals is being monitored on a daily basis.



Personal Financial View®

Personal Financial View® is a web-based technology solution built to streamline and help improve your wealth management capabilities.

Through your website, you can access your financial information in one secure location from anywhere, at any time. This password protected, secure and encrypted personal website is accessible only to you and your Baystate advisory team, allowing you to collaborate on-line, in real time.

Account Aggregation	You can link all of your various accounts at any financial institution to your PFV website. Your account balances and holdings are updated automatically to reflect the values provided by all of your financial institutions, streamlining the organization and management of your data.
Spending & Budgeting	The spending and budgeting tab allows you to track your spending and view transactions from all of your accounts in one place. You can create a monthly budget and set alerts to ensure you remain on track.
Alerts & Alarms	Customization that allows you and your Baystate advisory team to effectively monitor your accounts, ensuring that you are on track to meet your goals.
Reports	Access a suite or reports updated through linked accounts including cash flow projections and net worth statement.
Online Vault	Stores, organizes and secures your important legal, financial and personal documents in one place.

Financial Integration

Account Aggregation

Your net worth is in a constant state of change. Money transactions, mortgage payments, asset value changes and the ever changing stock market, just to name a few, are constant variables that affect your net worth.
Imagine how practical if would be to see all those variables as they occur.

Account connection makes this possible. Connection is the linking of your financial information from your on-line institutions to your personal website. The values of all your accounts are updated daily to your personal site to show you the most current information in one place. Through this feature your accounts can be monitored by your advisory team.

Spending & Budgeting

The spending and budgeting tools available on your Personal Financial View website were created to help keep your finances organized and help you stay within your budget. One of these beneficial features is the ability to help track your spending via importing the bank and credit card transactions which allows you to see, as well as customize, where you are spending your money. Additionally, you are able to create a budget and then the spending feature will monitor whether or not you are staying on budget or whether you are over budget and need to make adjustments.

Alerts & Alarms

Customization that allows you and your Baystate advisory team to effectively monitor your accounts, ensuring that you are on track to meet your goals. Your Baystate Planning Team can assist in setting up alerts and alarms that will notify you when your asset allocation is out of alignment, stock options vesting dates approach, or when certain documents in your vault "expire". Work with your Baystate Planning Team to add alerts and alarms that you feel will benefit you personally and financially.

Whenever, wherever

Up-to-Date Reports

If you rely on financial and investment reports for making decisions,
you won't have to hire a professional to manually consolidate all your accounts into one report.

Your website provides you with a suite of more than forty up-to-date reports
so that you can review and print at your convenience.
The system also allows you to project different scenarios at the time of your retirement,
at your death, or up to forty years in the future.

The Vault

When was the last time you backed up your legal and financial documents?

One of the greatest features of the website is the *Vault* or "online safety deposit box", which gives you the opportunity to save all the important documents that you can't afford to lose.

The *Vault* gives you the opportunity to store anything from legal to personal documents, knowing that they are secure and accessible from anywhere you can access the internet.

Insurance Policies

- Annuity Contracts
- Life Insurance
- Disability Income
- Long-Term Care
- Auto & Homeowner's
- Umbrella

Employee Benefits

- Pension/Profit Sharing
- Employee Stock Ownership
- Group Insurance Benefits
- Employee Benefit Book
- Social Security Statement

Expenses

- Living Expense Worksheet
- Mortgage Statement
- Auto Loans

Income / Tax Return

- Recent Pay Stub
- Most recent tax return

Estate Documents

- Wills / Codicils
- Health Care Proxy Agreements
- Power of Attorney Agreements
- Trust Documents
- Trust Tax Return

Business Documents

- Valuations
- Buy/Sell Agreement
- Partnership Agreement
- Employment Agreement
- Deferred Comp. Agreement
- Financial Statements
- Incorporation Papers/By-Laws
- Corporate Tax Returns

Your time is valuable | *let us work for you.*

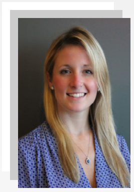
your account manager

The initial onboarding process to set up your website requires some time and effort at the onset. The role of your account manager is to guide you through the website development process. Once you start using your website, your account manager will be the key person to keep it updated and functioning properly.

Responsibilities

- *Assisting you with initial website onboarding & linking accounts*
- *Guiding you on how to navigate your personalized site*
- *Troubleshooting for any discrepancies or issues with the connection of your accounts*
- *Ongoing maintenance of your personalized site*
- *Your contact for any inquiries, concerns or problems relating to your website*

Team |



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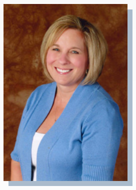

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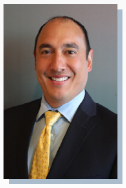

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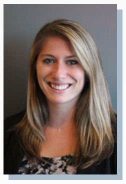

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Security Features

the security of your data is our top priority

A system with state of the art technology and processes to protect your data 24 hours a day, 7 days a week. We **combine world-class technology, with the best data storage facilities and lockdown privacy** to bring you a reliable system.

Our System is non-transactional

This makes it impossible for money to be moved in or out of the system.

Data is stored in SunGuard Data Systems

SunGuard is a revolutionary Internet server hosting space that is the most secure environment available in the industry, offering software or processing solutions for $15 trillion in investment assets worldwide daily. Its services include fire protection and electronic shielding, redundant Internet access, 24x7 monitoring and data base backups.

Data is secured behind firewalls

A firewall is a security device that creates a barrier between the Internet and computing equipment and applications.

Our system can only be accessed by valid users

Each user has a unique User Name and Password. If three consecutive login attempts are made, the system automatically locks the account for period of 10 minutes rendering manual or programmatic hacking attempts ineffective.

Designated as a VeriSign Secure Site

All information is routed through Secure Socket Layer (SSL), which creates an encrypted connection between the browser and the web servers. The application cannot be accessed through a insecure connection. It uses 256-bit encryption, the latest and most secure available today.

Certified Hacker Safe

Hacker safe approval means our ASP-based system is updated every 15 minutes with tests for newly discovered vulnerabilities and validated fixes from hundreds of sources worldwide. The system meets the highest published government standards.

The system uses Watchfire's AppScan Technology

During development test situations are simulated and potential vulnerabilities identified so they can be eliminated before public release.

Supports 256-bit encryption with current browser technology

Once encrypted, the data can only be read after is has been decrypted. Decryption mathematically unscrambles the information using a secure session "key". To date, no one has been able to crack 256 bit-encrypted data.

A Security (and Incident) Response Team is maintained

The team members, from the executive staff, operations, customer service and technology and development groups each have their own responsibility to help ensure system security.

The entire production network is automatically monitored and policed for intrusion attempts 24 hours a day, 7 days a week.

Information taken from E-Money Advisor Security Information Brochure.
For a complete copy contact your Account Manager.

Personal Financial View®

streamline your financial planning timeline

Financial Planning Process

Once a Fee Agreement is established, our team will walk you through the following four steps to ensure a smooth, but comprehensive experience in building your financial plan. During this process, you will be in contact with three individuals:

Paraplanner | Baystate associate supporting all data collection and website connections

Case Manager | Baystate associate dedicated to designing and writing your Financial Plan

Financial Planner | Your Financial Planner

1

STEP ONE

You will be contacted by your Paraplanner to set up date and time for website delivery and connections (WebEx).
Please plan for a 30-40 minute call. During this call, your Paraplanner will review basic data and assist you with linking all of your accounts into the PFV website. This step is critical in making sure our team is working with the most accurate and up to date data.

2

STEP TWO

Once this call is completed, the Paraplanner, Case Manager and Financial Planner will review your base plan to discuss needs, general observations and recommendations. The Case Manager will then begin building the initial recommended plan using the PFV "Decision Center".

3

STEP THREE

Your Financial Planner will reach out to schedule an initial draft meeting to discuss short falls and needs, utilizing PFV's "Decision Center". Both before and after this meeting, your Financial Planner will have full access to Baystate Financial's resources, including a full Sales Support Team, Product Specialists, and Estate Planning Attorneys.

4

STEP FOUR

Initial Draft meeting with the Planner and Client using the Decision Center to discuss short falls and needs.
Planner and Case Manager then work with Specialists and Sales Desk on solutions.

5

STEP FIVE

Updates are made to the plan and then it is finalized for delivery. Once finalized, your Financial Planner will schedule a date and time for delivery to review the plan in its entirety. Delivery receipt is signed and submitted to the Financial Planning Team.

6

STEP SIX

Full website tutorial with Onboarding Specialist (WebEx).

LET'S GET **STARTED**

STEP ONE { Log On

1. Go to: https://wealth.emaplan.com/metbd/81m/
2. Enter your user name:
3. Enter your password:
4. Click **Log on.**
5. The first time you log on, follow the prompts to customize your password and select your security question.
6. Your password must be at least 8 characters, include at least one upper case letter, one lowercase letter and one number (e.g. Good2day).

LET'S GET **CONNECTED**

STEP TWO { Connect Your Accounts

1. From your Home page, click on **Organizer.**
2. Next click on **Accounts.**
3. Click **Add Accounts.**
4. Enter your financial institution's name in the search bar, then click **Search.**
5. Select the applicable website.
6. Provide your credentials and answer any security questions.
7. Click **Connect.**
8. Once you've added all your accounts complete the other sections of your Organizer.

Notes

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