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Baystate Financial

Guidance. Insight. Results.

For more than a century, Baystate Financial has built its reputation on the pillars of integrity, work ethic, professionalism, and competency. “Our philosophy is simple,” says Michael Yoken, Partner. “We provide our clients clarity in their finances, confidence in their approach, and capability in their lives by delivering an experience second-to-none in personalized service and attention.”

A major driver of this philosophy is the firm’s team-based support team. “The team is the very fabric of our firm,” says David C. Porter, Managing Partner. Baystate prides itself on providing an infrastructure that maximizes individual potential and cultivates an environment where creativity can flourish. “A fundamental belief in our people and their abilities continues to be the key to our success,” he adds. “This is a place where bright, motivated

individuals can make an impact, contributing in meaningful ways to what we are, and who we are, as a firm.”

Porter and Yoken have spent the past 19 years working side by side at Baystate, investing and building this infrastructure to support its advisors in offering the most comprehensive financial services to clients. The firm’s team of over 300 advisors and 200 support staff have access to Baystate’s broad range of services including financial planning, business and estate planning, retirement and special needs planning as well as a variety of protection and investment products such as life, health and disability insurance and long-term care, mutual funds, annuities and IRAs.

This infrastructure allows the advisors to act more as practitioners, working side-by-side with the clients to develop highly personalized and customized financial plans and personal wealth management programs for a wide variety of businesses and individuals—from professional athletes and physicians to family-owned and closely-held business owners. Every Baystate Financial strategy is tailored to help fulfill the clients’ individual goals.

The firm’s team-based approach and commitment to its staff and clients allows Baystate to attract top advisors in the marketplace and to build succession planning within the team. Retention at the firm is incredibly high, and the firm’s efforts have been recognized by media, professional organizations, and community groups from around New England, including being named one of the Top Places to Work in 2015 by The Boston Globe.

Since 1901, Baystate Financial has built a reputation for helping its clients gain clarity, leverage and financial independence. Clarity with regard to what having wealth means to them; leverage with regard to the ways they integrate and coordinate their assets and income to build, protect and distribute wealth in an efficient and effective manner; and financial independence with the knowledge that they have made informed and appropriate decisions appropriate for the complex financial lives they tend to lead.

“We believe that Baystate Financial’s greatest strength is its network of talented people, the passion they have for their work, and the collaborative culture they embrace. All across New England, our associates make us a best place to work. Our focus always is to foster an environment that encourages their best thinking and supports their personal and professional development so that we bring the best to each other and to our clients day in and day out,” says Porter.



BAYSTATE FINANCIAL

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PUBLISHER'S NOTE

Welcome to the inaugural issue of *New England Premier Financial Advisors*, your exclusive guide to the region's best of the best; wealth management practitioners with a demonstrated record of exemplary service and expertise and, most important, positive results on behalf of their clients.

With each of life's seasons comes new financial challenges: Marriage, buying a home starting a family, establishing a business, saving for college, creating a will and legacy transfer and saving for retirement. When people entrust the money for which they've worked and saved all their lives to a financial advisor, they want to be sure he or she will be working with their clients uppermost in mind. *New England Premier Financial Advisors* is your calling card to your area's most accomplished wealth management professionals with the experience and knowledge to help weather any storm and ensure a sunny financial future.

Whether your financial situation requires short term, medium term, or long term needs, a financial advisor will be your ally in developing a strategy with a focused and specific plan tailored to achieve, and even exceed your financial and life goals. They have years of training and service to assess your specific needs and offer sound, and objective advice to turn life dreams into realities.

The financial advisors featured here are distinguished by their attention to personal service that goes beyond financial planning. They become more than trusted mentors. Many of the advisors are serving second, third, and even fourth generation family members, a testament to the bonds they have established through the decades.

New England Premier Financial Advisors is an essential tool that will help you find a wealth management professional best suited to meet your unique needs, and who can help to navigate what may appear to be a daunting and intimidating process.

J.W. Conatser
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Winthrop Wealth Management

Clients First



Winthrop Wealth Management is all about the clients it serves. The firm was founded in 1985 by brothers Earl and Mark Winthrop, both CPAs. Earl spent almost a decade working for the “Big Eight” accounting firms, while Mark spent nearly five years investigating abusive tax shelters and investment schemes at the Internal Revenue Service. They were compelled to start their own independent firm because they saw an industry and clients often at cross purposes. “Back then, business was more transactional,” notes Max Winthrop. “Advisor compensation was based on the sale of products that might be at odds with a client’s best interests. There weren’t many people providing fee-based advice. Earl and Mark wanted to change that dynamic by creating more transparency. They felt that by charging clients an all-in-one fee, they could better align firm and client interests.”

Over the past four decades, Winthrop Wealth Management has developed a sterling reputation for the highest quality customer service and its holistic approach to full-service wealth management. “Many of our clients come from the big banks and the wire houses,” Winthrop observes. “They were not happy with the service experience. Most of our assets are advisory assets, which obligates us to act as fiduciaries and to look out for the clients’ best interests. Our boutique culture lends itself to a more intimate client experience. It’s about more than managing assets; we really get to understand our clients’ unique financial needs and goals at a detailed level to create customized and transparent wealth strategies.” The firm’s advisors have been consistently recognized as some of the top independent advisors in the country.

Winthrop Wealth Management serves high net worth clients, typically with three to five million in investable assets. It also serves ultra high net worth households with over \$50 million in investable assets. The relationship typically begins with an introductory meeting that identifies personal goals and objectives in relation to the current financial picture: How can we help you achieve a high level of fulfillment and happiness? What are your personal financial goals and objectives? How can we empower you to be a better steward of your financial

resources? Winthrop Wealth Management’s team is dedicated to creating a sense of direction and confidence in how their assets can enable them and their loved ones to lead more fulfilling lives.

Another area of expertise is setting up retirement plans. “We do educational on-site meetings with employees,” Winthrop states. “This, too, is a significant part of our business and extension of our service offering.”

An emerging area of focus is young entrepreneurs. “We have ways to set them up for success,” Winthrop explains. “We provide basic business consulting and savings strategies. They don’t necessarily have the net worth today, but they are seeing significant cash flow and their businesses are growing. We can help them start to build a nest egg.”

Winthrop Wealth Management is servicing second, third, and fourth generation clients, a testament to the confidence they have in this comprehensive, long-term approach, coupled with personalized service. “During the past bear markets and recessions,” Winthrop recalls, “we saw a lot of business come our way because of the high level of attention we provide to our clients. We are starting to do even more education so our clients understand their personal investment strategies and how their portfolios line up with their goals. They understand there is going to be market volatility, but we are long-term investors and they will be positioned for positive outcomes.”

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Beacon Capital Management Advisors

Take charge of your retirement

Successful self-employed individuals, independent contractors and small business owners are often searching for ways to maximize their tax deductions. One potentially significant tax deduction is to make a contribution to a retirement plan. However, determining the appropriate retirement plan can be a confusing process.

Eric Kuniholm, Principal of Beacon Capital Management Advisors has more than two decades of experience setting up retirement plans for this select group of individuals who have joined the ever increasing ranks of the self-employed. Kuniholm's wealth of experience in this field has led to being featured in Forbes and "Your Money" on CNN.

"According to the Bureau of Labor Statistics, there are over 15 million self-employed individuals in the US and this demographic is growing," Kuniholm states. "However self-employed people who want to set up a retirement plan may not know which plan to choose, so I created three websites that provide detailed information about the most popular self employed retirement plans: www.sepira.com, www.individual401k.com and www.definedbenefitplan.com. The websites are informational and they provide in-depth content about these retirement plans so people can educate themselves about their options."

Kuniholm has clients throughout the US and is registered in

all 50 states. "It's exciting to work with entrepreneurs and small business owners," Kuniholm says. "Clients are surprised to learn they can save up to \$53,000 in a SEP IRA or an Individual 401k and potentially over \$100,000 per year in a Defined Benefit Plan. Clients benefit by paying less taxes and get to make a sizeable contribution to fund their retirement."

Beacon Capital Management Advisors advises individual investors in many areas of financial planning and wealth management. The firm works with more than 10,000 mutual funds and some of the nation's most respected institutional money managers who provide portfolio management to individual investors.

Objective advice and guidance.

Beacon Capital Management Advisors

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Woodstock Corporation

To create and preserve wealth for our clients

Named to *CNBC's* list of "Top 100 Fee Only Wealth Management Firms for 2015," Boston-based wealth and asset management firm Woodstock Corporation was founded in 1929 in Boston, Massachusetts, to handle the financial concerns of W.A. Paine, founder of Paine Webber & Company. These origins set the tone for a company that, five generations later, remains a family-owned business committed to providing superior asset management, financial support services and highly attentive assistance to a select clientele around the world.

"While much of the financial world has gone into an asset allocation model with mutual funds," says Executive Vice President Adrian Davies, "they generate an unnecessary layer of fees. At Woodstock, portfolio managers believe in doing their own investment research," says Davies. "We construct portfolios of stocks and investment grade bonds from the ground up to meet clients' specific needs, rather than put them into modeled portfolios." Analysts at Woodstock access a reservoir of in-house information as well as outside sources to identify growth companies and financially strong industry leaders. "We minimize exposure to specific risk by diversifying portfolios while keeping tax sensitivity in mind, which is essential to preserving wealth," says Davies.

Woodstock develops its own, firsthand investment research in addition to speaking regularly with Wall Street analysts and its network of management contacts. The goal is to continuously identify well-managed, high quality companies with proven track records and good growth potential, and carefully monitor investment decisions.

Portfolio managers use this proprietary research and knowledge of investment opportunities, combined with their close relationships and understanding of clients, to customize each portfolio to the needs of the client with the goal of

generating above average returns. The high-touch, low number of relationships per portfolio manager ensures that managers are well in tune with their clients' needs. Generally, Woodstock portfolio managers encourage clients to have a healthy exposure to equities for long term capital appreciation and income, while balancing portfolio risk with investment grade bonds and cash. "For clients who are going to invest with long term time horizons, we purchase stocks of high quality, well managed companies with strong balance sheets and reliable, solid market share that will grow over time. We get broad diversification through companies' exposure to different geographies and sectors of the economy," says Davies.

To provide a wide range of additional financial services important to its clients, Woodstock's sister companies were established to offer a variety of tax, trust, accounting, custodial and administrative services.

For 85 years, Woodstock Corporation has been a respected Boston financial institution providing investment management services. With \$600 million in assets under management, Woodstock caters to personal accounts, family trusts, retirement accounts, endowments, and corporate accounts. "Customers can feel very safe with the quality of stocks we invest in. We strive for the right blend of growth, yield and safety for every client" sums up Davies.

"We invested in being compliant with Global Investment Performance Standards in 2005 and we put, as our highest priority, our clients' trust," says President William Darling.

WOODSTOCK CORPORATION

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Foster Dykema Cabot & Co., Inc.

Trusted Financial Stewardship for over 50 Years

Financial peace of mind comes from more than accumulating significant wealth. It comes from the confidence that your wealth management team is focused on wealth preservation as well as growth and has the expertise to make your retirement and legacy goals a reality. It comes from continuity in stewardship.

It comes from a focus on providing outstanding client service and forging long-term relationships with clients that span generations.

Elizabeth Braudis, president of Foster Dykema Cabot, states, “We have a unique and trusted relationship with our clients.

Everyone in our firm values and cares about our clients and our clients feel an equally strong connection to our firm. For a number of our clients we are now working with the third generation.”

Braudis joined Foster Dykema Cabot in 2002 and in 2013 became the privately held company’s fifth president and the first woman to lead the firm since its inception in the 1960s. Last year, WealthManagement.com ranked Foster Dykema Cabot among the top 25 Women-Owned RIAs.

Foster Dykema Cabot is an independent firm that is not beholden to a corporate parent, Braudis observes. “Our responsibility is exclusively to our clients and being independent provides us with the freedom to provide unbiased and objective advice and to select only what we believe are best-in-class investments for client portfolios. Many of our clients are interested in private equity and we believe this is an important differentiator for our firm. We invest in private funds for qualified clients as a source of additional diversification and exposure to opportunities that are not available in the public markets.”

Foster Dykema Cabot’s clients are high net worth families and individuals who seek help in managing the complexities of coordinating their estate, income tax planning, and investment management. Braudis and her team understand and anticipate the needs and questions that arise with significant wealth: How do we sustain our wealth for future generations? How do we give philanthropically? What about providing for our children and

grandchildren’s education? How do we minimize our estate taxes? The firm works closely with the client’s choice of trusted attorneys and accountants to provide a complete, end-to-end solution.

Solutions and long-term strategies are devised only after extensive meetings with clients. These sessions serve to establish the client’s unique financial situation, their risk tolerance, and their vision of their financial future. “Our goal,” Braudis emphasizes, “is to do a thorough job of ascertaining what our clients’ personal and financial objectives are and devise a customized plan for meeting those objectives. While we will make adjustments to a client’s portfolio strategy when we believe it is prudent to mitigate risk, one of the most important things we do for clients is to maintain a disciplined strategy during periods of market turbulence. Another key is rebalancing client portfolios regularly to ensure that investments stay aligned with the plan for achieving the client’s goals.”

Foster Dykema Cabot clients are assured of peerless, personalized attention. “We have exceptionally low employee turnover, which is valued by our clients,” Braudis notes. “Clients receive prompt service and every client is known to all of our staff. Senior members of our team are always accessible and communication with clients is ongoing and proactive.” Continuity fosters a positive working environment. “It truly is a family here.” Braudis relates. “Everyone here loves what they do, and I get tremendous satisfaction knowing that we do an outstanding job of making sure our clients’ objectives are met.”

FOSTER DYKEMA CABOT

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The GW Group

Live the Life You've Earned



How clear is the vision of your financial future? Have you created concrete financial goals, along with a plan to reach those goals? Are workplace benefits being fully utilized? Are you in control of your estate plan? Retirement security starts with a financial plan; priority one for the partners at The GW Group. Are you protected from the unexpected?

“We simplify the finances of busy people through ongoing financial planning and asset management,” notes partner Dan Wilson. “We take the time to understand your entire financial situation and ascertain your goals, risk tolerance and time frame.”

Founded in 2001, The GW Group has offices stretching from Newton, MA to Mystic, CT, while offering a wide range of services like retirement planning, estate and tax planning strategies, along with domestic partner planning, employee stock options, investments and insurance. “We’ve got clients smaller in size and others with multi-million dollar portfolios,” states partner Doug Gage. In order to service anyone who is advisor-receptive, The GW team has 14 advisors to ensure a personalized experience when working with our clients to achieve their financial goals.”

The GW Advisors span from Millennials to Baby Boomers. “We can handle the wealth accumulators to the mature retired client more focused on protecting their principal,” Wilson states. Multi-generational planning has become a primary focus within the firm, by acting as a family facilitator, financial expert & conflict negotiator. The goals are to help families establish an environment of shared responsibility, create framework for the development of shared financial interests, and to sustain a family legacy.

The GW Group’s exclusive approach is rooted in customer service, which has been enhanced by social media and mobile technology. “That has been the biggest change in the past 15 years, the ability to communicate with and educate our clients in a timelier fashion, through their preferred channel of communication whether that be a phone conversation, email or social media interaction,” Wilson observes.

The epochal financial volatility in the past decade-and-a-half has fostered a more anxious investor mindset, even among high

net worth clients. But The GW Group’s approach to managing volatility is to evaluate all investment positions monthly and rebalance portfolios quarterly to remain laser-focused on the client’s financial plan. “All people have to do is look at their iPhone to see what their portfolio is doing,” Gage says. “It is understandable that they get caught up in the market volatility, but that can result in making decisions based on emotion. We impress upon them that our philosophy is about staying focused on the clients long term goals; what & when they want to accomplish those goals; and working through the financial plan that has been put in place.”

Education is a priority at The GW Group. On the advisor side, it is learning all about their clients to create a plan that is customized to their unique situation. On the client side, it is learning about options available to them so they can make informed decisions, and based on those decisions, help them to take action. The GW website is a user-friendly resource for articles that demystify adult financial rites of passage, from merging money upon marriage and starting a family to the basic concepts of financial aid and saving for retirement.

“It’s important for us to educate and motivate our clients to help them identify and achieve their financial goals,” Gage emphasizes.

The GW Group is “service-oriented,” Wilson proclaims. “What we hear from our clients is that we are responsive. Whether they call or e-mail, they will get a return in the timeliest period. When they call, they will get someone live to help answer their questions or to schedule a call with their advisor if need be. Our clients have expectations of service and we are hellbent on providing it.”

Grow confidence in your financial future.

THE GW GROUP

A private wealth advisory practice of Ameriprise Financial Services, Inc.

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Senior Financial Resources

“Their Clients Don’t Lose Money, Not a Dime”

In a volatile market and amid a tentative economic recovery, and with longer life expectancies, the biggest financial fear is running out of money in retirement. The biggest financial regret is often not having saved enough to retire comfortably. Senior Financial Resources specializes in “safe money strategies” custom-designed to protect your principal while yielding reasonable rates of return.

Incredibly, not one of their more than 750 clients has lost money in the stock market since the dot.com bust in 2000-2. Not even during the 2008 financial collapse, when the S&P 500 lost 57% of its value in 17 months!

Based in Nashua, NH, Senior Financial Resources serves risk-averse retirees and pre-retirees, offering them the expertise and the tools to secure a guaranteed income for life while maximizing the transfer of wealth to their heirs, tax-efficiently and without market risk.

YOU DON'T HAVE TO RISK YOUR MONEY TO GROW IT

That's because they don't expose their clients to market risk in the first place. President and Chief Executive Officer Thomas Brueckner, a *Senior Market Advisor* magazine Advisor of the Year national finalist, anticipated the market reversal of 2000-2, moving his clients first to cash and later into safer alternatives to market risk, such as a portfolio of Fixed Index Annuities.

Brueckner and his award-winning team share an unwavering commitment to their clients based on solid and enduring relationships. They don't implement any strategy without spousal involvement—and encourage adult children to be involved as well. The majority of their clients come to them via referrals and word of mouth.

ARE YOU ON THE RIGHT PATH TO ACHIEVE YOUR FINANCIAL GOALS?

A recent study by a noted financial planning magazine revealed most advisors are significantly disconnected from their client's



actual needs. When *clients* were asked what their top concern was, 88.6% said “losing our wealth.” When *advisors* were asked the same question, only 15.4% believed “losing their wealth” was the most important concern of those clients. Thom and his associates see their mission as providing strategically designed solutions to address their clients' most pressing concerns. This is an approach best matched to clients with realistic expectations for the money they have worked decades to save, and who are looking to forge a long-term relationship with advisors who fully appreciate their lower risk tolerance and desire for guaranteed lifetime income. These modern and innovative strategies are based on the entirety of the client's financial situation, together with a comprehensive review of their goals and target dates. The team helps to secure retirement goals by anticipating the unknown—such as a medical event that could bring with it the risk of depleting your retirement savings due to a debilitating, catastrophic, or long term illness.

THE LAST FINANCIAL ADVISOR YOU WILL EVER NEED

A core tenet of Thomas Brueckner's philosophy is that “the advisor that got you *to* retirement is not necessarily the advisor with the tools and expertise to get you *through* retirement.” Senior Financial Resources will work with your other advisors to pinpoint the right financial solution to reach and exceed your retirement goals.

Call today for a consultation.

SENIOR FINANCIAL RESOURCES

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Loring, Wolcott & Coolidge Office

Preserving and enhancing financial legacies

The principals at Loring, Wolcott & Coolidge are called trustees because they value the trust of their clients above all else. “Our business is more than pure investments. As trustees, we are at the nexus of where the volatility of markets and the volatility of peoples’ lives meet,” says David Boit, president and a trustee with the firm since 2001.

Just as the client base is highly diverse, so are the trustees at the firm. “Our trustees come from very different backgrounds in terms of experience,” says Boit. “They have very different personalities because we recognize that clients are different, and that trustees need to be matched well to the client.” Trustees range from their mid-30s to mid-70s with typically two trustees involved in every client relationship. With the support from a team of skilled professionals, trustees offer a variety of family office services, including wealth transfer strategies and estate settlement.

While trustees’ ages, experience, gender and personalities may vary, they share a common fiduciary approach according to Boit: “Our advice, sense of prudence and investment perspective are really quite similar.”

“We sit at the intersection of two industries—investment management and the trust world,” says Boit. Trustees serve as investment managers, as well as trusted advisors addressing a wide range of personal financial concerns. “Our investment strategy is predominantly focused on equities,” says Boit. “Primarily we serve individuals and families and more than 90% of the assets we manage are taxable. Our position is that clients should have as much money in high-quality growth stocks as their risk tolerance allows.”

As investment advisors, trustees at Loring, Wolcott & Coolidge Office work collaboratively. Regular trustee and investment meetings provide the opportunity to leverage their combined experience and insight to benefit all clients. “It’s a very collegial

environment that is managed in a consensual fashion,” explains Boit. “We make most of the major decisions as a team.”

Importantly, all portfolios at the firm are individually managed. They do not run model portfolios nor generally outsource investment management, thereby ensuring clients are only subject to one layer of fees. The fact that portfolios are tailored for the client also allows for the firm to cater to those clients who want to join the growing number of investors seeking to invest in companies that do business in a way that values people and the planet, as well as profits. This is where The Sustainability Group comes in. “About 25% of our assets are in our Sustainability Group. We started that effort over 25 years ago when Amy Domini joined us as a trustee,” says Boit. Domini works with individuals to integrate social or ethical criteria with traditional analysis into their investments.

With a history dating back to the 19th century clipper ship era, the trustees at Loring, Wolcott & Coolidge make a career commitment to their clients and the firm, forging longstanding relationships based on trust and familiarity with each client’s goals and priorities. “This kind of continuity is structural in terms of how we operate,” adds Boit. “We have a stated policy of remaining independent. We offer the benefits of a boutique investment firm with much greater continuity than the large banks. It’s challenging to find this all in one place at competitive rates and find it for a long, long period of time,” adds Boit.

LORING, WOLCOTT & COOLIDGE OFFICE

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Freya Financial Services

See the future... make it yours™

Imagine a financial planner whose initial conversation with clients has nothing to do with money. Linda Homsey, founder of Freya Financial Services, starts by asking clients questions such as: Imagine that you have all the money you need. What would your life be like? You find out that you have 24 hours to live. What do you regret? What would you like to do that you haven't done? (questions by the Kinder Institute).

By taking a holistic, life-planning approach to financial planning, Homsey strives to help her clients have successful and meaningful lives. "Just looking at the numbers doesn't reflect what is important to the clients," says Homsey.

As a Registered Life Planner®, in addition to a Certified Financial Planner™ professional, Homsey works with people to find a comfort level in their finances. "**The calmer a person is around their financial lives, the calmer their lives will be,**" she explains. "Money affects all aspects of our lives, even our health and relationships."

To this end, Freya Financial Services offers two levels of service: Wealth Management which includes asset management; and Financial Life Planning which is solely the planning process. "Larger firms do not go as deep into financial planning as I do because of their business models," explains Homsey. "Managing assets is only one part of the plan, and while it is important there is much more involved in a holistic approach." Many of Homsey's clients tend to be individuals in their 50s and 60s who are taking a look

at their lives and finances and trying to make sense of it all. "This demographic, especially baby boomers, had lofty goals when they were young and then life happened.

As they age and find more available time they are asking themselves, "How can I make a difference?" Homsey helps them discover where they want to go and how they can get there, both personally and financially.

"**I practice the art of listening,**" says Homsey. "We all have stories to tell. Every story gives us messages on how we can manage our financial lives. Many of my clients felt they were not listened to or heard with other financial planners. I want them to know that money is their friend, and the sooner they realize it, the better off they are."



FREYA FINANCIAL SERVICES

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Sagemark Consulting

Engineering Toward a Secure Financial Future

For a half a century, Sagemark Consulting, a fee-based financial firm, has been guided by one mission statement: "Serve first, last and always™."

Sagemark's highly-skilled team of wealth managers and financial planners are dedicated to identifying and preventing financial problems for high net worth households and affluent business owners. "While asset accumulation is important, the real value of our work is to help our clients make a lasting impact for their family and community," observes Wealth Planner, Charles Evangelakos.

"We create a custom and comprehensive blueprint for each client," notes Wealth Planner Thomas Snow. "Our team examines tax returns, investment accounts, estate planning documents, insurance policies and business agreements. Even the most sophisticated clients have gaps and missed opportunities in their plans, primarily due to lack of coordination of these five elements."

Continuing education is one of the key components of successfully transferring wealth to the next generation. "We hold family meetings and encourage, when appropriate, the participation of children," Evangelakos states. "The fact that we have second and third generation

clients is a testament to the trust families have in us." Snow continues, "One of the most rewarding aspects of our work is when our clients ask for our input on major life decisions. It gives us a great sense of responsibility to provide comprehensive, accurate and objective advice."

"Serve first, last and always™." These four words convey Sagemark's unwavering commitment to providing their families with the clarity and solutions to help meet their needs, and to never sacrifice long-term relationships that are the bedrock of the company for short-term gains. "We love solving challenging wealth-related problems," Snow says. "Our team has tremendous depth and breadth which is a benefit for every client."



SAGEMARK CONSULTING

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Vodia Capital

A boutique firm with institutional strategies for families

One of the most valuable experiences in Vodia Capital Managing Principal David Matias' life was not his deep dive into the world of financial services upon becoming a CPA. Nor was it his time in the financial engineering program at MIT's Sloan School of Management, where he had a chance to work alongside many of the pioneers of modern finance and to teach some of America's brightest students. And neither was it his six-year tour of the investment industry as a partner in a global consulting firm while based in New York and London.

One of the most impactful periods of Matias' distinguished career, he says, was when he "hit the reset" button and worked on a construction crew as a carpenter renovating houses. "That was a fantastic time away from the corporate world and an opportunity to get a much deeper appreciation for what it is to build something."

In 2004, Matias founded Vodia Capital as a fee-only asset management firm when a handful of tax clients asked him to manage their money. The time, he says, was right "to start a fully independent investment management firm grounded in institutional best-practices with a view toward sustainability."

Vodia Capital works with individuals and families with \$1 million or more in investable assets. These households, Matias sees, place a premium on finding a firm that they trust and that incorporates original research into its customized portfolios. "We put a lot of emphasis on communication with our clients and keeping them informed," he says. "We put in the effort to give full consideration to what is going on in the world. It's not just about managing assets. There are many other aspects that impact the quality of life. These are elements we've incorporated into our planning strategies over the years, and people see how crucial they are as time goes on."

Matias and his team employ a holistic approach to create a customized investment strategy for each client. "You have

to be nimble and be able to look at the big picture," he says. "What are this client's goals, and how comfortable are they with risk?" The result is a balanced portfolio consisting of individual equities, fixed income, and alternatives that include hard asset investing. To combat the excessive market volatility and changing economic forces, Matias' team uses a range of trading strategies to provide steady income and stable portfolio value. To maintain efficiency and transparency Vodia Capital does not use mutual funds or similar products with embedded fees or layers of administration in order to maintain efficiency and transparency, Matias emphasizes.

Another initiative the forward-thinking firm has also launched a seed-stage venture capital fund. "We needed a proactive way of investing in early stage technology for our clients that also incorporated the notion of sustainability both in the ecological and social sense," Matias explains. "It's a smaller fund, but it has been an extraordinary experience in giving us access and knowledge in that space. We're valued participants in some emerging technologies that address a very challenging set of economic conditions. Many of these companies have real potential to change the way society will look in the future."

More than a decade later, Matias considers what he has built in Vodia Capital. "We incorporate a full ethical perspective," he says, "with the goal of providing clients with the sophisticated financial expertise available at large institutions while nurturing the kind of relationships only possible at a small, boutique firm."

VODIA CAPITAL

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North Atlantic Wealth Management

“Only the Client in Mind”



People engage financial advisors for many reasons, among them, to grow their assets and improve their knowledge of investing. But another key benefit, states Fred deNapoli, a partner with North Atlantic Wealth Management, is peace of mind.

DeNapoli, a Certified Financial Planner, worked in the financial industry for several decades in a larger, corporate environment. The “grab your client by the ankles and shake mentality” was not him, he says, and he envisioned opening a firm that

would be more money management than transactional and would operate in a more low-key, personalized atmosphere.

North Atlantic Wealth Management focuses primarily on individuals with at least \$300,000 in investable assets and who are between five and ten years away from retirement, or who are fully retired. “Our families entrust us with their ‘safe money’ that they want to grow slowly, but steadily,” deNapoli explains. “We find highly defensive positions to make the ride smoother for everybody.”

From investments and insurance to financial planning, North

Atlantic Wealth Management’s team is dedicated to helping families develop, implement and monitor a strategy designed to meet and exceed their needs, wants, and long-term goals. “We believe in thinking ‘out of the box’ and we are not afraid to challenge conventional wisdom in our approach to investing and preserving wealth,” deNapoli says. “We conduct quarterly to annual reviews, depending on the client. No two households are alike. We use custom benchmarks to reaffirm with the client what their risk tolerance is. Some have very high, some have very low.”

North Atlantic Wealth Management’s team members are more than advisors; they are partners. Many are working with second and third generation family members.

“At our firm,” deNapoli emphasizes, “we have the client, and only the client, in mind.”

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EDITORIAL

Just how important is a Financial Advisor?

Getting the job done right requires the assistance and guidance of a true professional—especially when it comes to successfully managing your own finances.

Professional financial advisors have years of training, experience and knowledge to assess your specific needs and offer sound advice.

The right financial advisor will be your trusted confidant in navigating and charting a plan based on your life stage goals. Your personal financial advisor will also serve as a trusted mentor, coach, motivator and proven expert in assisting you in achieving financial security. The right financial advisor will bring all the pieces of your financial life together for a brighter fiscal future for you, your family and your loved ones.

Find the right financial advisor and you will stay on the path to financial freedom and security.





Lightship Wealth Strategies, Inc.

Smooth Sailing into Retirement

For many Americans, planning for retirement is uncharted waters. Those responsible for piloting their household into the future want to be sure they've set a steady and safe course, allowing their families to avoid hazards, arrive at their destination, and not take on water. When Jonathan Wolff, a financial services veteran, founded his own firm in 2006, he wanted a name that would convey his guiding principle; to empower families to make lifetime decisions for their loved ones, with confidence. He chose the name Lightship Wealth Strategies, Inc. as homage, first to his mother, a native Nantucket islander, and second, to the historic "lightships" of nautical lore which were anchored at offshore shoals where fixed structures proved impractical. These vessels' main purpose was to maintain a warning system designed to alert passing ships of impending risk.

In that tradition, Wolff and his Lightship crew, design customized strategies for families based on far reaching discussions they have, which explore the horizons they've envisioned for themselves and their future generations. "We help them define what financial success looks like, as it relates to true wealth" Wolff states. "We spend a great deal of time identifying their personal goals, then their life goals, their dream goals, and then finally their legacy goals."

"We do a lot of step-by-step planning," Wolff elaborates. "We ask comprehensive questions and do a lot of listening. Our goal is to narrow down the multitude of options we all have in order to decide what we really want. This is a thorough vetting process where we help identify goals, and then we help them navigate into their financial futures with less worry."

Retirement security is about more than just money, Wolff believes. "It is about the family, it is about leaving a legacy, it is about understanding where they are today and where they want to be in 5, 10, 15 years and beyond. Can they live off what they have saved without sacrificing? Perhaps they want to make sacrifices, for

example, setting aside money for their children so they can buy their first home. Are their financial goals material, or are they more life enhancing, experiential goals?"

What distinguishes Lightship Wealth Strategies, Inc. Wolff offers "is that we actively engage family members in our process. All of our team members spend time with every decision maker in the family so they get to know each other. Bonnie, our head of operations, has been with me for 26 years. She has seen the children of our clients grow up!"

Living in the Boston area, many of the firm's clients are themselves in the financial services industry. A company motto is "we manage money for the people who invest your money." Lightship Wealth Strategies focuses on how these already successful people can enhance and protect what they have already achieved. They use time-tested defensive "wealth strategies" to help translate their client's wishes into the proud legacies they have created for their offspring, charities, and beyond.

Free time is a precious commodity for their clients. Lightship Wealth Strategies is dedicated to making the financial world less complex. They want to empower clients, in the long run, to be able to spend their retirement years not worrying whether they have adequately prepared. But instead, to work on realizing their goals and living the life they have envisioned for themselves and their families.

Families, not clients.

JONATHAN C. WOLFF

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Boston Trust Wealth Management Team (clockwise from top left): David Sandell, Amy Crandall Kaser, Jason O'Connell, Kimberly Gluck, Stephen Amyouny, Heidi Vanni, Domenic Colasacco.

Boston Trust & Investment Management Company

Walden Asset Management

The team at Boston Trust is invested in far more than financial markets. As a 100 percent employee-owned firm, many of its 60 staff members own a stake in the company. “This is an incredibly important factor in shaping the culture of the firm,” says Stephen Amyouny, managing director and director of equity research. “This allows for the alignment of the company’s business model with our clients’ long-term investment horizon and goals, while simultaneously giving us the ability to attract and retain exceptional professionals.” In fact, the same diverse leadership team has been in place for well over a decade with Domenic Colasacco, CEO at the helm since 1980. “Domenic has been a tremendous leader and thoughtful steward of our firm. His consistent voice and leadership over the years is reflected in the stability of our client base.”

It is this stability combined with the firm’s investment strategies and socially responsible investing through its Walden Asset Management brand that differentiate Boston Trust. “As a firm we are very committed to producing attractive after-fee, after-tax, risk-adjusted returns,” says Amyouny. “Managing risk is a core component of our approach, and no decisions are made without consideration of return potential, risks of the underlying investments, and tax implications.”

To accomplish these goals, the firm customizes solutions and manages proprietary mutual funds to meet the needs of its diverse client base, which is comprised of high net worth individuals, families and institutional clients, including private foundations, endowments and large institutional clients, such as state and city pension funds. “All clients benefit from these institutional caliber investment solutions as well as direct access to the people who manage them,” adds portfolio manager Jason O’Connell.

The firm’s depth and breadth of research, experience and investment strategies result in a set of portfolios comprised of reasonably priced

stocks of high quality companies with carefully considered sector and industry exposures. Some of the company’s proprietary mutual funds have been recognized by third-party data providers.

For the growing number of clients interested in socially responsible investing (also known as “impact” investing), Walden Asset Management (a division within Boston Trust) gives clients the ability to use their position as shareholders to advocate for environmental and social change. “Over a third of client assets are managed under the Walden brand,” says Kimberly Gluck, managing director. “We strive to create portfolios for clients that align with their personal values or organizational mission.” In this rapidly growing part of the investment universe, Boston Trust and Walden have been leaders in environmental, social and governance (ESG) research and shareholder engagement for more than 40 years.

“At the end of the day, our clients want to feel very secure,” says Amyouny. “While the financial landscape has changed, our clients’ objectives have not. They are seeking long-term financial security, including generational wealth transfer, through prudent investing and planning. As a firm, we are very transparent. Clients know what they are investing in and what they are paying for. Our relationships are based on mutual trust. We take that responsibility very seriously and value that trust.”

**BOSTON TRUST & INVESTMENT
MANAGEMENT COMPANY
WALDEN ASSET MANAGEMENT**

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