

*You are cordially invited to attend an
informative seminar.*

Hosted by:

Baystate Financial Services



Since 1901

Wednesday, October 19, 2011

**Falmouth Country Club
One Congressional Drive
Falmouth, ME 04105**

8:00 am-11:30 am

Earn 3 CPE credits for attending.

Space is limited.

Please respond by Monday, October 3rd
to Sandra Holland at

sholland@baystatefinancial.com or 207.770.2001

Agenda

Retirement Income Planning:

Sequence of Returns & Sustainability of Income

Mark R. McManus ~ Baystate Financial Services

Business Succession Planning for Business Owners:

Exit planning strategies in today's tax environment

Herbert K. Daroff, J.D., CFP® ~ Baystate Financial Planning

Estate Planning:

Problems, Pitfalls, & Opportunities

Herbert K. Daroff, J.D., CFP® ~ Baystate Financial Planning

Continental breakfast will be provided.

Guest Speakers

Herbert K. Daroff, J.D., CFP®, Estate & Business Planning Specialist, graduated from Drexel University with a BS in Commerce and Engineering. He received his law degree from Temple University. Mr. Daroff heads up Estate and Business Planning for Baystate Financial Services in Boston where he provides custom case design. Herb has been actively involved in the financial services industry since 1973. He is a frequent contributor for *LIFE & Health Advisor*. He has been quoted in several financial industry publications including *Financial Planning*, *Investment Advisor*, and *Ticker*. Mr. Daroff's areas of specialty include Estate Planning, Family Business Continuity Planning and Creative Incentives for Selected Key Executives.

Mark R. McManus is the Director of Annuity and Long Term Care marketing for Baystate Financial Services. Prior to joining Baystate Financial in January of 2006, Mark was a Regional Vice President with MetLife Investors covering Upstate NY and Western PA. Mark began his career in the financial services business during the spring of 1993 with the New England Financial firm located in Massachusetts. Two years later, he transferred to the Home Office where he held various positions from Marketing Systems Consultant to Field Training Officer. In the fall of 1999, he joined NEF Annuities as Regional Marketing Director for the southeast region, and assumed responsibilities for the northeast region in January of 2001. Mark is a registered representative and financial adviser of New England Securities.

*For CPA professionals only. Not for general public.
For information regarding administrative policies such as refund, cancellation and complaint, contact Herbert Daroff at 617-585-4502. Group-live. No advance preparation is required. This is an overview level presentation.*

Program Objectives

Our objective is to provide the attendee with an update of the many legal, tax, and product changes regarding Estate Planning, Retirement Income Strategies, and Business Succession Planning.



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