The Flag Officers and Board of Directors
of the Westerly Yacht Club
cordially invite you to a special presentation:

How Health Care Reform Affects You and Your Small Business

- How does health care reform impact your business today and beyond?
- How can you prepare for health care reform?
- What steps can your business take to build a strategy?
- Do you qualify for the Small Business Tax Credit?

Speaker:
Edwin Bleiler
Sr. Vice President - Group Benefits Department of
Baystate Financial Services

&

Investment Market Update

- Reducing risk in a volatile market
- Tactical Indicators

Speaker:
John Cogswell, CFA
Portfolio Manager
Baystate Wealth Management

Thursday, September 16th, 2010
5:00 pm
Westerly Yacht Club
One Watch Hill Road
Westerly, RI

RSVP by Monday, July 26 to 860-599-6050

Hosted By:

Janet M. Goulart, CLTC, LUTCF
&
Maura R. Laudone, CLTC
Financial Service Representatives
Baystate Financial Services

Leading Experts

Edwin Bleiler, Senior Vice President of the Group Benefits Department, has over 25 years of experience in the field of employee benefits. Ed has an extensive background working with both fully insured and self insured employee benefits programs. His experience within the carrier markets gives him a unique perspective about the inner workings of managed care and insurance companies.

Prior to his current position, Ed was the Director of Business and Product Development for one of the first consumer driven healthcare companies in the US and is considered a leading expert in this evolving field. Ed also led one of the largest and most successful customer business units at Blue Cross Blue Shield of Massachusetts.

Ed was appointed to the Commonwealth Connector's Broker Advisory Board, which was established to act as a review and advice panel for the Massachusetts Healthcare Reform process. Ed also serves on the Tufts Health Plan, Broker Advisory Board.

John Cogswell, Portfolio Manager, began his career in the financial services industry in 1995. As a Portfolio Manager, John recognizes the importance of risk and the toll it can take on a client both personally and financially. Therefore, John strives to create an investment process that is a best fit for the client. He works closely with his clients to understand their concerns, financial and life goals. John brings structure, discipline, and overriding strategy to his client's portfolio with limits on being aggressive while respecting the clients' risk tolerances.

Prior to joining Baystate Wealth Management, John was a Senior Vice President at E*Trade Wealth Management, an Investment Manager at A.G Edwards, and a Registered Representative at Gruntal & Co. After graduating he joined Gruntal & Co to help retail investors build portfolios of smaller to mid-sized companies using the firm's proprietary research. At A.G Edwards, he managed portfolios of equities incorporating hedging strategies with exchange-traded options. While at E*Trade Wealth Management he served as a member of the Investment Committee. His primary focus was determining investment strategy and asset allocation for a number of the firm's existing and prospective clients.

Janet Goulart & Maura Laudone

As Financial Planners, Janet Goulart and Maura Laudone work with individuals, families and business owners to help them define their long-term financial goals and then develop a customized plan to assist in achieving those goals.

With over 15 years experience each, they are dedicated to educating their clients on the many aspects of wealth management; including retirement accumulation, income distribution strategies, income and asset protection, as well as estate planning considerations.

Janet and Maura take a comprehensive, holistic approach to financial planning that starts by listening to each client's concerns then formulating objective and customized advice that will serve each client in the most appropriate manner. They believe in utilizing a team approach to financial planning services and work closely with each of the client's advisors which provides an integrated methodology for the client. Helping clients resolve their financial challenges is the most satisfying part of their work.