



THE
Baldwin & Clarke
COMPANIES

***MULTIDISCIPLINARY APPROACH.
INTEGRATED SOLUTIONS.***

COMPANY OVERVIEW

Intro: The Baldwin & Clarke Companies

For over 40 years, we have worked to help our clients achieve peace of mind through personalized and thoughtful planning.



- ❖ Comprised of 4 independent companies.
- ❖ Founded in Boston in 1971. Currently headquartered in Bedford, NH.
- ❖ Designed to provide integrated financial services to high net worth individuals, business owners, and families.
- ❖ A high touch, high service client experience delivered through a bespoke approach. Simply put, we help clients solve problems and take advantage of opportunities in a manner that both preserves and creates value.



The B&C Integrated Model

Independent | Flexible | Transparent | Holistic | Personalized



1) Please refer to disclosure page for detail.

Partnership - Knowledge - Respect

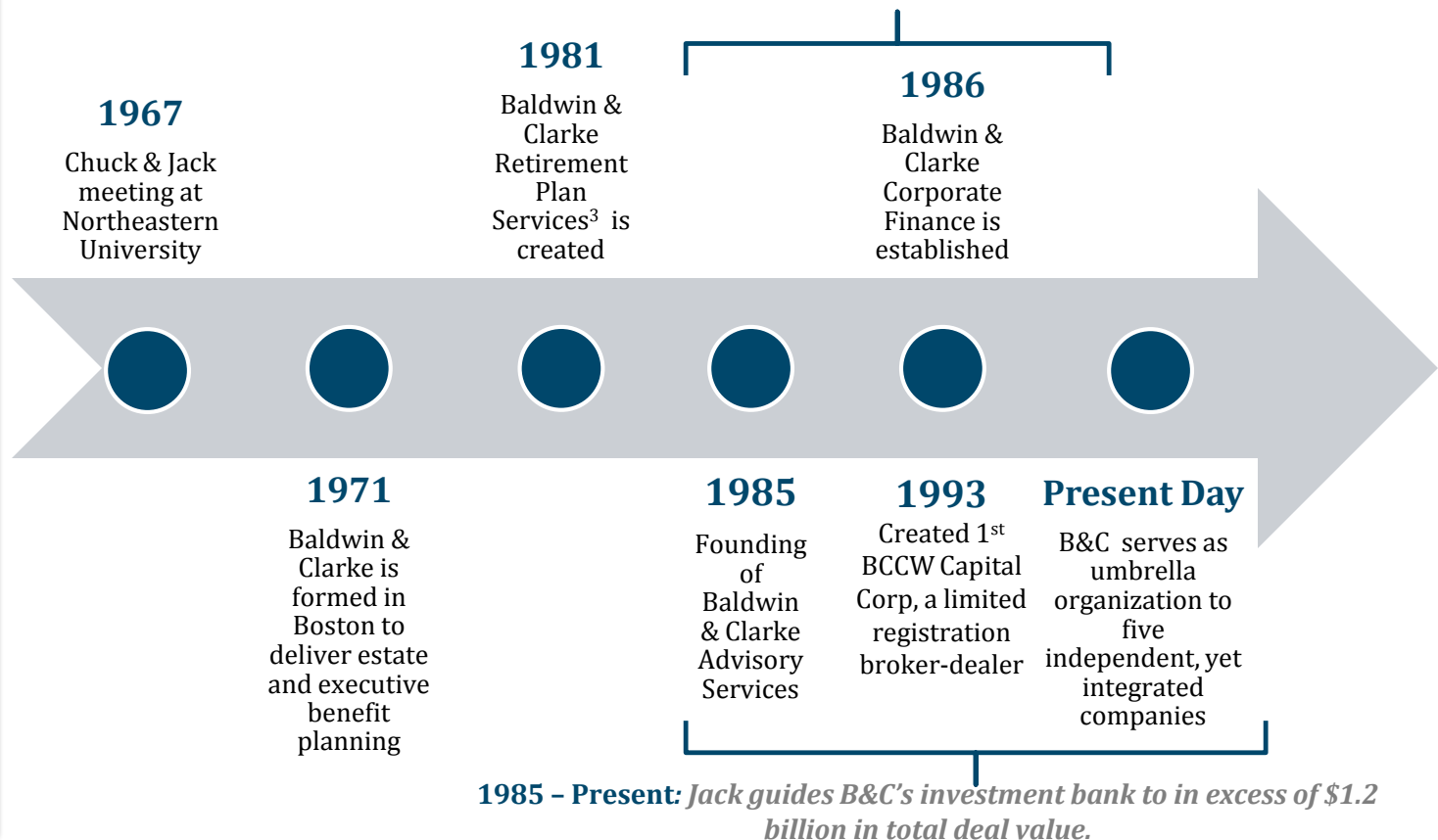


A Little History

3

The foundation of The Baldwin & Clarke Companies has and continues to be an unfailing motivation to deliver a higher level of planning through a holistic client relationship. The genesis of this focus comes from our Principals and Founders, Chuck Baldwin and Jack Clarke, who have guided the evolution of our organization into a multi-disciplinary financial services firm with integrated service offerings.

1983 - 1996: *Chuck appointed by Gov. Sununu as Chair of the NH Retirement System. Under his leadership, the Fund grew from \$0.53 B to \$2.8 B and achieved a #1 performance ranking by Bloomberg for three consecutive 5-year periods.*



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Our Value Proposition

We distill, simplify, and manage the unique financial requirements of our clients in an individual & personalized manner.



4

We embark upon every client relationship with a holistic perspective that enables:

- The cultivation of long-term, often multi-generational, relationships.
- Decision-making that is proactive and offensive, rather than reactive and defensive.
- Answers to universal concerns both professionally and personally.
- Thoughtful and creative problem solving to preserve and maximize your wealth.

And perhaps, most importantly, our approach provides coordinated planning that is designed to harmonize your business and professional interests with the people that matter most to you.

Our Model:

*Institutional quality
Institutional resources
In a boutique format*

- ✓ Multi-disciplinary
- ✓ Comprehensive
- ✓ Experienced
- ✓ Independent – open architecture
- ✓ Agenda free
- ✓ Direct dialogue with decision makers
- ✓ Access to sophisticated investment banking, valuation, and corporate financial advisory services
- ✓ Coordination with critical advisors
- ✓ A network of trusted partners

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How We Execute, How We Deliver

We are the catalyst for & coordinator of integrated business and personal financial planning.



5

By helping you maintain focus on your business or your profession.

By helping you stay abreast of changing economic and tax climates.

By preventing missed personal and corporate planning opportunities that create and preserve wealth.

By serving as a trusted advisor.

- We start with a conversation and a thorough understanding of what matters most to you.
- We coordinate with your other advisors so that your entire team is focused on your goals and objectives.
- We have experts in multiple disciplines who work in concert to bring independent perspectives and years of experience to address the universal concerns of wealth accumulation, business transfer, and wealth transfer.
- We are independent and offer an open architecture approach to wealth and risk management solutions.

What We Do:

It boils down to a high touch, high service, relationship-based model.



6

We provide clients the ability to access and leverage a diverse set of services across the breadth of our organization or simply work closely with their trusted advisor from any one of our firms.

Baldwin & Clarke Advisory Services, Inc.¹

Fee-only RIA that has prepared approximately 1,000 financial and legacy plans, saving clients hundreds of millions of potential estate taxes.

- Investment consulting & advisory
- Financial planning
- Wealth transfer planning
- Legacy planning
- Business exit planning
- Fiduciary consulting services

Baldwin & Clarke Corporate Finance, Inc.

Has completed M&A and capital raising transactions in excess of \$1.2 billion.

- M&A
- Financings & private placement of securities
- Business valuations
- Financial advisory services

Baldwin & Clarke, LLP

Has placed approximately \$1.5 billion of insurance addressing business, estate, and personal requirements.

- Life insurance planning
- Business succession planning
- Executive benefit planning
- Insurance fulfillment
- Life settlements
- Insurance premium financing

Baldwin & Clarke Retirement Plan Services, Inc.

One of NH's oldest retirement plan consultants.

- Plan design
- Plan consulting
- Now partnered with a strong, independent, NH-based TPA to provide plan installation and admin services.
- Defined contribution plans
- Defined benefit plans
- Cash balance plans

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B&C Wealth Management & Planning Services²

Comprehensive solutions that align your plan with your vision & objectives



7

The Integrated Wealth Solution

- A fee-only solution that utilizes a centralized, institutional-quality process supported by an independent, open-architecture, “manager of managers” platform and robust, proprietary tools and technology. We provide clients full access to all global traditional and alternative asset classes.

The Integrated Financial Solution

- A bespoke financial plan developed with proprietary analytical tools to provide unbiased guidance to families regarding education funding, retirement planning and risk management (death, disability and long term care) concerns. Will and trust reviews and planning are also included.

The Integrated Legacy Solution

- A planning approach that incorporates a family’s values and heritage into the wealth transfer process, includes advanced estate tax reduction strategies and enables multi-generational wealth transfers based on the principals of accountability, responsibility and stewardship. The objective is a perpetuation of family wealth in a manner that positively impacts future generations and the communities in which they live.

The Risk Management Solution

- This solution integrates risk management with your financial, estate, and business planning objectives. It provides for the assessment of life, disability and long term care insurance needs and the proper design of policy ownership and beneficiary structures. It also offers an unbiased open architecture approach to policy selection and placement. We have secured life insurance for many clients with challenging medical histories. Solutions may include premium financing or life settlement strategies.

Exit Planning & Business Owner Road Maps

- An approach to designing and implementing a business owner’s successful exit from his or her business in a manner that helps maximize the financial return, minimize tax liabilities, prepare for contingencies, and increase the likelihood of a successful transfer of the business to whom you want, for what you want, and when you want.

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B&C Investment Banking Services

We are one of the oldest and most experienced boutique firms in New England.



8

Who We Are

- A corporate finance and investment banking company focused on small to middle market entrepreneurial companies.
- Generalist focus with expertise across a wide spectrum of industry classifications.
- Long-term, relationship-based model focuses on advising clients on both sides of the balance to optimize value.

What We Have Done

- Successfully completed transactions totaling in excess of \$1.2 billion including over \$500 million in capital raised.
- M&A transaction history ranges in value from sub \$5 million to in excess of \$100 million.
- Maintains a robust valuation practice that is:
 - Diverse in purpose, spanning engagements relating to sale & purchase, buy – sell agreements, estate & gift, ESOPs, option analysis, etc.
 - Sophisticated in nature, evaluating entities with revenues ranging from less than \$1 million to in excess of \$200 million.

BCCF's principal services include:



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B&C Retirement Design Services

Four decades of helping business owners maximize their benefits



9

Qualified Plan Design | Consultative Services | Small Business Niche

We help by providing:

Clarity

Making the complex straightforward, where the client can clearly understand the benefits and the costs.

Ingenuity

Balancing innovation with practicality. We provide options, but no cookie cutter solutions.

Simplicity

Our plan architects create custom plans that are built on practical strategies that work.

- We are independent retirement plan consultants with our hallmark being advanced plan design.
- Our mission is to help small to midsize businesses by designing and implementing creative retirement plans that best fit their income tax and employee benefit objectives.
- We maintain an independence and freedom to work with a broad network of strategic partners within the mutual fund, insurance, banking, and investment management industries.
- 3rd party administrative services provided through a trusted partnership with an independent, NH-based TPA firm with extensive experience in actuarial consulting, defined benefit and cash balance pension plans, defined contribution and 401(K) plans.

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Leadership

With well over 200 years of combined experience, our team employs a collaborative approach to maximize the diversity of our expertise.



10

Executive Management:

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11

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Disclosures



12

- 1. Baldwin and Clarke Advisory Services, Inc. (BCASI) is a Registered Investment Advisor with the United States Securities and Exchange Commission. Registration does not imply a certain level of skill or training. Circular 230 Disclaimer: Neither BCASI nor its representatives render legal or tax advice. Please consult with your attorney, accountant, and/or tax advisor for advice concerning your particular circumstances. Pursuant to US Treasury Department Regulations, we are required to advise you that, unless otherwise expressly indicated, any federal tax advice contained in this communication, including attachments and enclosures, is not intended or written to be used, and may not be used, for the purpose of (i) avoiding tax related penalties under the Internal Revenue Code or (ii) promoting, marketing or recommending to another party any tax-related matters addressed herein. Additional information about Baldwin and Clarke Advisory Services, Inc. is available on the SEC's website at: www.adviserinfo.sec.gov, using CRD # 105666.*
- 2. Baldwin & Clarke wealth management & planning services are offered through BCASI. The information in this presentation has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority. The Risk Management Solution summarized on this slide is not an offering of BCASI.*
- 3. Entity was originally called Baldwin & Clarke Pension Consultants. The name changed in 2002 to Baldwin & Clarke Retirement Plan Services, Inc.*