BaldwinClarke

Planning has its rewards.

Tailored Wealth Management

Investment Strategies, Planning, & Solutions

for

Successful Business Owners, Individuals, and Families

About BaldwinClarke

Baldwin & Clarke was established in 1971 and has been proudly serving New England for over 50 years. Recognizing a need for wealth management, financial planning, and estate planning services, Baldwin & Clarke Advisory Services, LLC (“BaldwinClarke” or “BCAS”) was later created in 1985 as an expansion of Baldwin & Clarke.

Our family of highly experienced advisors utilizes an institutional investment approach. We apply the very same techniques as large foundations, endowments, trusts, and pension funds.

As an independent SEC-registered investment advisory (RIA) firm, we are first and foremost fiduciaries. Fiduciaries have the responsibility to both Advise and Act entirely in the client’s best interest.

As fee-based wealth managers, we create a broad range of non-proprietary, customized investment strategies specific to each client. Fee-for-service prevents any conflicts of interest. Our interests are always aligned with your growth.

BaldwinClarke investment solutions include access to all major traditional and alternative asset classes, and we are spearheading sustainable investment solutions.

You can be assured our first mission is to get to know you. Thinking of your best interest, putting your needs first, we intend to be your trusted advisors over your lifetime.

Always completely transparent.
Individually tailored solutions.
Never any undisclosed fees.

We are working for you. Expert, unbiased counsel.

Chuck Baldwin

Chuck Baldwin
Principal & Co-Founder
BaldwinClarke
chuckbaldwin@baldwinclarke.com

Experience

BaldwinClarke's team is fundamentally committed to your journey. We are 100% independent, with financial experience that spans 50 years over multiple generations, economic cycles, and business climates.

Our Wealth Management team of professionals is led by these highly seasoned executive managers.

Chuck Baldwin, MBA
President &
Co-Founder

Chartered Financial Consultant,
The American College

Chartered Life Underwriter,
The American College

chuckbaldwin@baldwinclarke.com

Scott LaValley, MSFS
Managing Director
Financial Planning

Certified Financial Planner™(CFP®), Certified Valuation Analyst® (CVA®), Chartered Financial Consultant, Chartered Life Underwriter

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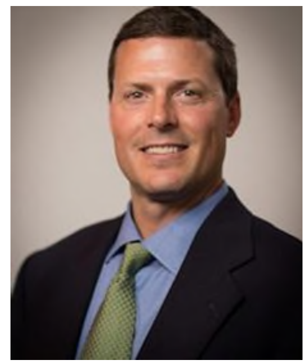


Sean Clarke, MBA
Managing Director
Investment Advisory

Registered Investment Advisor

Series 7, 6, 63, and 65
Security Licenses

seanclarke@baldwinclarke.com

"Intelligence solves problems and produces money.
Money without financial intelligence is money soon gone." – **Robert Kiyosaki**

Investment Management

BaldwinClarke has a long history of providing independent investment advice and consulting to business owners, families, and individuals. All portfolios are custom-specific to each client based on their unique goals/objectives/risk tolerances. Our comprehensive fee-based service utilizes an institutional-quality investment process for all clients.

Analyze | Identify
First, we learn. Our initial analysis is based on learning what is important to you and identifying your risk tolerance before we chart a course. We embrace what needs to be done (path & plan) to reach established goals. Our asset allocation modeling includes all global, traditional, and alternative investment options, including private equity and debt.

Design | Implement
BaldwinClarke then designs specific investment strategies needed to reach a client's current and future goals. By aligning the right set of investment components with their goals, our clients have a higher probability of achieving what is important to them. Once your portfolio is designed and implemented, your strategy and investment holdings will be continually evaluated and reviewed to ensure execution is meeting all goals and objectives.

Monitor | Adjust

- Investments that deviate from our rigorous criteria, both quantitative and qualitative, will be modified or replaced.
- All of your investment (liquid and illiquid) performance is monitored and will be included in regular reports.
- You can expect ongoing dialogue with your investment advisor to stay informed and keep us up-to-date on changes on your end.

ESG Investing
Since investing for a return and investing for good are no longer mutually exclusive, we developed **ESG (Environmental, Social, and Governance)** solutions that can serve as the core of your portfolio or an adjunct to a more traditional approach. BaldwinClarke has sustainable solutions that serve socially conscious individuals, families, businesses, endowments, and trusts.

Financial & Estate Planning

BaldwinClarke is well-positioned as your partner to preserve and perpetuate your wealth by advancing your vision, values and worth for future generations. Our professionals have extensive experience working with wealthy individuals and families to provide both **financial** and **estate** planning solutions.

Because knowing the destination is critical in any journey, we start crafting your individual road map, starting on Day 1. Our first meeting includes a review of your goals and objectives, hopes and fears.

Our formal process starts with a total analysis of your estate and financial picture. We pair the emotional and family priorities to a rigorous analytical process. Throughout, we will always seek to protect your assets from estate taxes, creditors, and lawsuits.

In doing so, we come to fundamentally understand what is important and relevant to you and your family. This process leads to improved dialogue about your risk, retirement, and legacy goals, and often leads to key planning opportunities.

Based on our final analysis, you will be presented with a range of opportunities and strategies to consider —delivered in a manner that is designed to educate and inform. The end result: clients better understand their options and alternatives, thereby enabling actionable decisions.

401(k) Advisory

Retirement plan administration has become increasingly complex and laden with compliance burdens. Our investment guidance addresses the qualified plan needs of our business clients. BaldwinClarke works closely with business owners and plan trustees to craft sound and focused 401(k) and cash balance retirement plans.

Today, employers and employees are interested in retirement plan offerings that make a positive impact, not only on their lives but also on the lives of others.

We curate and advise on plan investments in addition to helping our clients identify, select, and monitor best-of-breed TPAs and record-keepers.

For our 401(k) clients we:

1) Focus on fiduciary risk elimination for plan administration and investment matters.

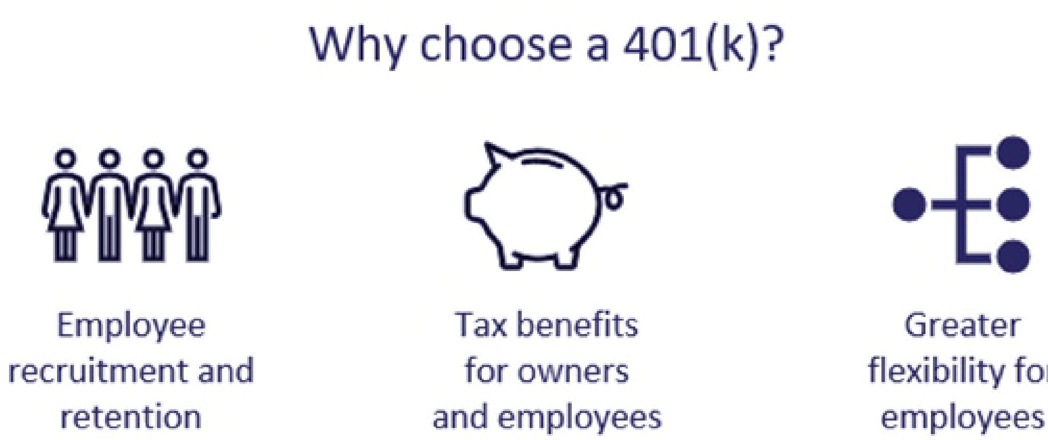
2) Research and select industry leaders.

3) Evaluate trustee and participant platforms for robustness and functionality.

4) Ensure plan suitability and fit.

5) Leverage our independence to provide a large and diverse universe of funds.

6) Conduct on-site (or remote) employee education.



re·sources

BC WealthDirect - BaldwinClarke's financial information and management tool enables clients to monitor their personal wealth 24/7. WealthDirect offers clients the ability to easily aggregate all of their financial accounts, to safely store all their important files in a secure Digital Vault accessible from anywhere, and to set and track progress toward their financial goals.

ACCOUNTS OVERVIEW
Connect your bank accounts, 401(k) plans, mortgages, life insurance & more.

SPEND TRACKING
Know how much you're spending and where.

BUDGETING TOOLS
Set goals and monitor cash flow to help you reach your savings goals.

INVESTMENTS OVERVIEW
Detailed view of investment accounts.

DIGITAL DOCUMENTS VAULT
Safely store/access wills, trusts, POAs, tax returns, insurance policies & more.

EDUCATION CENTER
Helpful information at your fingertips.

24/7/365 ACCESS
Access WealthDirect anytime, anywhere.

ALERTS & ALARMS
Set custom alerts to keep you in the know.

SAFETY & SECURITY
WealthDirect employs 256-bit SSL encryption, password protection, firewalls, intrusion detection, audits and inspections, and is certified hacker safe and entirely non-transactional.

All planning focuses through a single, global lens; always in collaboration and partnership with any of the other key advisors, CPAs, Attorneys, or others.

syn·op·sis

BaldwinClarke is staffed with seasoned professionals who have managed through more than 50 years of economic cycles, guiding multiple generations through varied business climates.

During our half-century of growth, we have intentionally built an organization and a team of financial professionals with a diversity of experience and perspectives.

Our multidisciplinary skillset and collaborative approach allow for greater depth of thought and coordination planning for our clients. The result is a more focused and cohesive advisory experience with a committed team that has a broad understanding and picture of you.

The Difference

For business owners, BaldwinClarke's platform of services extends beyond traditional wealth management to address the key role your business plays as part of your life and financial well-being.

For clients with the added complexity of integrating business affairs with their personal planning, we are one of the few local, independent firms that can offer access to a comprehensive team of **investment banking** and **business continuity** professionals.

The commitment and access to these additional business advisory capabilities are just another way we seek to create value for our clients.

We are a full-service advisory firm under one roof, difficult to replicate in the financial services arena.

BaldwinClarke

Give us a call to set up your meeting,
remote or in-person.

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