

# FINANCIAL SERVICES/BROKERAGE FIRMS

RANKED BY NUMBER OF LICENSED BROKERS IN WESTERN MASS.

	COMPANY	LICENSED BROKERS IN W.MASS.	BRANCH MANAGER	SERVICES
1	<b>CHARTER OAK INSURANCE AND FINANCIAL SERVICES CO.</b> 330 Whitney Ave., Suite 600, Holyoke, MA 01040 (413) 539-2000; www.charteroakfinancial.com	80	Peter Novak	Personal and life insurance; employee benefits; investments; long-term care; disability
2	<b>NORTHWESTERN MUTUAL / THE ZUZOLO GROUP</b> 29 South Main St., West Hartford, CT 06107 (413) 748-6000; www.thezuzolofinancialgroup.nmfn.com	30	Kathleen Kane (Springfield Office)	Private client services; brokerage services; advisory services; annuities; life insurance; disability income; long-term care; employee benefits; local offices in Greenfield, Northampton, and Springfield
3	<b>BAYSTATE FINANCIAL</b> 330 Whitney Ave., Suite 305, Holyoke, MA 01040 (413) 322-1147; www.baystatefinancial.com	28	Daniel Goggins	Life insurance; short- and long-term disability; insurance; annuities; investments; workplace financial education; long-term care insurance; personal lines property and casualty insurance
4	<b>MERRILL LYNCH</b> One Monarch Place, Suite 2300, Springfield, MA 01144 (413) 747-6900; www.fa.ml.com	25	David Lusteg	Brokerage; personal credit; insurance; home-financing, trust, and business-financing services; retirement and group employee benefits; investment management; financial planning
5	<b>MORGAN STANLEY</b> 1500 Main St., 19th Floor, Springfield, MA 01115 (413) 734-7311; www.morganstanley.com	23	John Carty	Brokerage and investment-advisory services; financial and wealth planning; credit and lending; cash management; annuities and insurance; retirement; trust
6	<b>PEOPLE'S SECURITIES INC., A SUBSIDIARY OF PEOPLE'S UNITED BANK</b> 1391 Main St., 3rd Floor, Springfield, MA 01103 (800) 392-3009; www.peoples.com/invest	20	Mary Couture	Financial guidance; investment planning; retirement planning; income planning; managed portfolios; annuities; life insurance; long-term care
6	<b>UBS FINANCIAL SERVICES</b> One Monarch Place, Suite 1400, Springfield, MA 01144 (413) 785-4900; www.ubs.com	20	Ian MacNeill	Full-service brokerage firm catering to high-net-worth individuals; providing wealth management starting with plan
8	<b>DOWD FINANCIAL SERVICES</b> 14 Bobala Road, Holyoke, MA 01040 (413) 538-7444; www.dowd.com	17	Marco Amato Kirk Mackey	Employee benefits (group health, dental, disability, and life); 401(k) (multi-vendor platforms); buy-sell funding; non-qualified key-executive deferred compensation; for individuals: investment-advisory and brokerage services; annuities and insurance; wealth and estate planning; long-term care
9	<b>RAYMOND JAMES</b> 1500 Main St., 17th Floor, Springfield, MA 01115 (413) 372-6600; www.raymondjames.com	15	Vincent Petrangelo	Full-service investment management; financial planning
10	<b>STIFEL</b> 167 Dwight Road, Suite 301, Longmeadow, MA 01106 (413) 565-8100; www.stifel.com	12	Michael Ramella	National, regional broker dealer; full-service investment advice; 400 offices nationwide
11	<b>ST. GERMAIN INVESTMENT MANAGEMENT</b> 1500 Main St., 25th Floor, Springfield, MA 01115 (413) 733-5111; www.stgermaininvestments.com	9	Michael Matty	Full-service investment management; financial, estate, and succession planning; wealth management
12	<b>GAGE-WILEY &amp; CO. INC.</b> 120 King St., Northampton, MA 01060 (413) 584-9121; www.gagewiley.com	8	Christopher Milne	Comprehensive wealth management; independent brokerage and investment-advisory services; retirement, estate, and financial planning; life and long-term-care insurance
12	<b>PV FINANCIAL GROUP</b> 535 East St., Ludlow, MA 01056 (413) 589-1500; www.pvfinancial.com	8	Edward Sokolowski	Independent financial services, wealth management and consulting firm; retirement planning; stock and bond trading; mutual funds; real-estate investment trusts; alternative investments; fixed and variable annuities; 401(k) plans and rollovers; 403(b) plans; Roth and traditional IRAs; rollovers from qualified plans; insurance (life, home, casualty, long-term care); estate-planning services
12	<b>WEST BRANCH CAPITAL LLC AND ITS DIVISIONS, SINGER POTITO ASSOCIATES &amp; DAVIS FINANCIAL SERVICES</b> 9 Research Dr., Suite 1, Amherst, MA 01004 (413) 256-1225; www.westbranchcapital.com	8	Ayaz Mahmud	Fee-only, SEC-registered investment advisers; conservative investment manager; retirement and financial planners without commissions; selected as a Top 300 Registered Investment Advisor in the U.S. by the Financial Times
15	<b>WELLS FARGO ADVISORS</b> 1350 Main St., Springfield, MA 01103 (413) 788-6111; www.wellsfargoadvisors.com	6	Thomas Manzi	Full-service brokerage firm; stocks, bonds, annuities, mutual funds, and insurance products; fee-based advisory accounts and financial planning
16	<b>BAYSTATE FINANCIAL</b> 330 Whitney Ave., Suite 305, Holyoke, MA 01040; (413) 552-0000 100 Wendell Ave., Suite 301, Pittsfield, MA 01201; (413) 443-4921 www.nefgrp.com	5	Dan Goggins	Full-service individual and/or business strategies; life insurance, short- and long-term disability insurance; annuities; investments; family protection; employee benefits; executive benefit strategies; retirement-income strategies, wealth-management strategies
16	<b>HART PATTERSON FINANCIAL GROUP</b> 19 Research Dr., Amherst, MA 01002; (413) 253-9454 136 West St., Suite 106, Northampton, MA 01060; (413) 585-0100 www.hartpatterson.com	5	Vikki Lenhart	Investment management; retirement planning; insurance; charitable planning
18	<b>GAUDREAU WEALTH NEW ENGLAND</b> 2377 Boston Road, Wilbraham, MA 01095 (800) 750-3534; www.wealthnewengland.com	4	Jules Gaudreau Jr.	Wealth accumulation; trust services; insurance planning for individuals and businesses; long-term-care insurance; disability income protection; business succession planning; retirement plans; executive compensation strategies
19	<b>BALANCE ROCK INVESTMENT GROUP</b> 92 Elm St., Pittsfield, MA 01201 (413) 442-8190; www.balance-rock.com	3	Dave Milligan	Full-service investment firm focusing on asset-management and retirement-income planning for individual investors and small businesses
19	<b>BERKSHIREBANC INVESTMENT SERVICES</b> 66 West St., Pittsfield, MA 01201 (413) 236-3166; www.berkshirebancinvestment.com	3	Kevin O'Donnell	Stocks; bonds; wealth management; managed money; insurance; annuities; college planning; long-term insurance; 401 (k); financial planning
19	<b>STREETLIGHT FINANCIAL, LLC</b> 8 Main St., Florence, MA 01062 (413) 848-6020; www.streetlightfinancial.com	3	James Marlor	Full-service individual and/or business strategies; life insurance, short- and long-term disability insurance; annuities; investments; family protection; employee benefits; executive benefit strategies; retirement-income strategies, wealth-management strategies
22	<b>ACCARDI FINANCIAL GROUP</b> 85 Post Office Park, Wilbraham, MA 01095 (413) 596-5700; www.accardifinancialgroup.com	2	Joe Accardi	Investment review; retirement investing; bucket strategy
22	<b>BRP/GRENIER FINANCIAL SERVICES</b> One Monarch Place, Suite 810, Springfield, MA 01115 (413) 736-6712; www.brpgrenier.com	2	Patricia Grenier Betty Ray Poppo	Full-service financial planning and investments with emphasis on managing life-changing events
22	<b>COUNTRY BUSINESS INC.</b> P.O. Box 940, Brattleboro, VT 05302 (413) 781-7934	2	Eric Lineback	Regional business brokerage services; mergers-and-acquisitions services; business-succession planning; consulting; certified business-valuation services
22	<b>DAVIS FINANCIAL GROUP</b> 10 Bay Road, Hadley, MA 01035 (413) 584-3098; www.davisfinancialgrp.com	2	Lou Davis	Comprehensive, fee-based financial planning; wealth management; retirement savings and income strategies; college savings; life, disability, and long-term-care insurance for individuals, families, and business owners
22	<b>ESB FINANCIAL SERVICES</b> 36 Main St., Easthampton, MA 01027 (413) 529-1901; www.investwitheshb.com	2	Ray Lacourse Kristine Koczajowski	Mutual funds; variable and fixed annuities; disability, long-term, and life insurance; fee-based accounts
22	<b>FOLEY CONNELLY FINANCIAL PARTNERS</b> 37 Elm St., West Springfield, MA 01089 (413) 214-7474; www.foleyconnelly.com	2	Chris Connelly	Financial, retirement, and estate planning; investments and insurance; employee benefits
22	<b>GCB FINANCIAL SERVICES</b> 62 Federal St., Greenfield, MA 01301 67 King St., Northampton, MA 01060 (413) 773-1816; www.greenfieldcoopbank.com	2	Michael Johnson Ed Zadworny	Personal planning (retirement, college, investments, estate); business planning (corporate benefits, tax analysis, succession planning); investments (mutual funds, annuities, portfolio review; long-term-care insurance; life insurance
22	<b>HAVICAN WEALTH STRATEGIES</b> 95 Post Office Park, Wilbraham, MA 01095 (413) 596-8803; www.havicanwealthstrategies.com	2	Richard Havican	Risk planning; retirement planning; charitable planning; estate planning; tax planning; social security and medicare planning
22	<b>HORIZON INVESTMENT MANAGEMENT GROUP</b> 10 Crane Ave., East Longmeadow, MA 01028 (413) 525-3210; www.horizonimg.com	2	Ronald Briggs	Full-service brokerage firm, specializing in portfolio management and asset-allocation strategies
22	<b>KELLEY &amp; MALMBORG INVESTMENT CONSULTING GROUP</b> 140 Main St., Suite 400, Northampton, MA 01060 (413) 584-1805; www.kelleymalmborg.com	2	Jean Kelley Joe Malmborg	Financial advisers with extensive experience and ties to the community; help clients achieve their goals through a personal, consultative approach
22	<b>KEY INVESTMENT SERVICES, KEYBANK N.A.</b> 225 Park Ave., West Springfield, MA 01080 (413) 747-1485; www.key.com	2	Carole Ibsen	Full-service wealth, investment, fiduciary services
22	<b>KULIG FINANCIAL ADVISORS</b> Longmeadow, MA 01116 (413) 565-2839; www.kuligfinancial.com	2	Nola Kulig	Finance planning; retirement planning; spending plans; college funding; asset management; 401(K) advice
22	<b>ONE SOURCE FINANCIAL GROUP INC.</b> P.O. Box 730, Suffield, CT 06078 (413) 759-0000; www.osfgroup.com	2	Robert Berriman	Investment programs; retirement-plan services; full-plan administration services; business planning; employee benefits
22	<b>PENSION &amp; BENEFITS ASSOCIATES INC.</b> 131 Wayside Ave., West Springfield, MA 01089 (413) 732-6773; www.pensionandbenefits.com	2	Mark Shea	Retirement-plan management and administration; employee benefits; wealth management
22	<b>PEOPLESFINANCIAL AND INSURANCE SERVICES</b> 7 College St., South Hadley, MA; (413) 532-9438 1936 Memorial Dr., Chicopee, MA 01020; (413) 493-7446 www.bankatpeoples.com/pfs	2	Paul Hillsburg Erik Powell	Full-service investment, retirement, and rollover services available at 17 PeoplesBank locations
22	<b>PIERCE &amp; HAYES FINANCIAL ADVISORS</b> 226 Russell St., Suite A, Hadley, MA 01035 (413) 376-4697; www.ameripriseadvisors.com	2	Paul Pierce Philip Hayes	Full-service retirement and financial-planning practice, supporting families on their financial journeys
22	<b>PRIVATE FINANCIAL DESIGN LLC</b> 87 Willimansett St., South Hadley, MA 01075 (413) 552-3669; www.privatefinancialdesign.com	2	Andrew Beaudry	Fee-based retirement and estate planning for businesses and individuals; investment planning for wrap investment programs; portfolios by design; separate accounts; private money managers
22	<b>RAMON FINANCIAL SERVICES, LLC</b> 217 Greenfield Road, South Deerfield, MA 01373 (413) 665-3932; www.ramonfinancial.com	2	Matthew Ramon	Investment advisory and brokerage services; retirement planning; income-tax planning; estate planning; wealth management; life and long-term-care insurance
22	<b>RENAISSANCE ADVISORY SERVICES, LLC</b> 733 Chapin St., Suite 202, Ludlow, MA 01056 (413) 589-1400; www.renadvisorysvcs.com	2	Werner Maiwald	Independent advisory services; portfolio management; retirement planning; risk management services; pension services; income distribution services; fixed income accounts
22	<b>SEELEY CAPITAL</b> 1500 Main St., Suite 1502, Springfield, MA 01115 (413) 739-0101; www.seeleycapital.com	2	Wil Nicholson	Cash management and investments; retired planning and 401 (k)s; stocks; bonds; mutual funds; 529 college savings plan; insurance and annuities; trust services; comprehensive settlement valuation; mediation support; personalized needs analysis and structured settlement design; term life insurance; permanent life insurance; care insurance
22	<b>ROBERT L. STERN FINANCIAL SERVICES</b> 433 West St., Suite 7, Amherst, MA 01002 (413) 253-8989; www.rlsternfinancial.com	2	Robert Stern	Estate planning; risk management; business planning; taxation; retirement planning; accumulation
43	<b>AMERIPRISE FINANCIAL, BRIAN COSTELLO</b> 75 Post Office Park, Suite 5, Wilbraham, MA 01095 (413) 599-1775; www.ameripriseadvisors.com	1	Brian Costello	Estate planning; tax planning; retirement planning
43	<b>CHASE, CLARK, STEWART AND FONTANA</b> 101 State St., 8th Floor, Springfield, MA 01102 (413) 788-4531; www.chaseins.com	1	Raymond Lukas	Personal; commercial; life; financial services; retirement planning; employee benefits
43	<b>CORRIDAN &amp; CO.</b> 521 Grattan St., Chicopee, MA 01020 (800) 295-2701	1	Brian Corridan	Full-service brokerage firm specializing in stocks, bonds, mutual funds, IRAs, 401(k) rollovers
43	<b>DELISO FINANCIAL AND INSURANCE SERVICES</b> 540 Meadow St. Ext., Suite 108, Agawam, MA 01001 (413) 785-1100; www.delisofinancialservices.com	1	Jean Deliso	Comprehensive financial planning and investments, including cash, risk, investment, retirement, and estate planning; offering life insurance, annuities, disability, and long-term care
43	<b>EPSTEIN FINANCIAL SERVICES</b> 330 Whitney Ave., Suite 610, Holyoke, MA 01040 (413) 539-2374; www.epsteinfinancial.com	1	Charles Epstein	Family CFO solutions; retirement, estate, and trust planning; corporate 401(k); benefits plans; rollovers and employee education; life, disability, and long-term-care insurance; annuities; investments; fee-for-service
43	<b>FEDOR FINANCIAL GROUP</b> 1252 Elm St., West Springfield, MA 01089 (413) 726-9044	1	David Fedor	Customizable fee-based retirement planning; estate planning; investment management; long-term care; life insurance; annuities; charitable-giving strategies
43	<b>FSB FINANCIAL GROUP</b> 85 Main St., Florence, MA 01062 (413) 586-1300; www.florencebank.com	1	John Ernst	Estate planning; risk management; business planning; taxation; retirement planning; accumulation
43	<b>INFINEX FINANCIAL GROUP AT GREENFIELD SAVINGS BANK</b> 400 Main St., Greenfield, MA 01301 (413) 775-8230; www.greenfieldsavings.com	1	Matthew Sheridan	Comprehensive financial planning in conjunction with GSB Trust & Investment Department; investment and retirement planning; college planning; annuities; stocks and bonds; disability, life, and long-term-care insurance
43	<b>INFINEX FINANCIAL GROUP AT MONSON SAVINGS BANK</b> 146 Main St., Monson, MA 01057 (413) 267-1210; www.monsonsavings.com	1	Isaac Seigel	Financial planning and investments; annuities; structured CDs; mutual funds; stocks, bonds; life insurance; long-term care insurance; disability insurance; 529 plans; employer-sponsored retirement plans
43	<b>KATHLEEN COLLINS WEALTH MANAGEMENT</b> 150 Main St., Suite 16, Northampton, MA 01060 (413) 727-8764 www.kcollinswealth.com	1	Kathleen Collins	Investment management; retirement planning; estate planning; risk management; asset protection; life insurance; college planning
43	<b>MOORS &amp; CABOT INC.</b> One Financial Plaza, 1350 Main St., Suite 1510, Springfield, MA 01103 (413) 733-5232; www.moorscabot.com	1	James Vinick	Full-service wealth management firm; financial planning; stocks; bonds; life insurance; retirement planning; mutual funds; annuities; other insurance products
43	<b>RAYMOND JAMES</b> 20 Hampton Ave., Northampton, MA 01060 (413) 584-9988; www.raymondjames.com	1	Paul Aquila	Stocks; bonds; mutual funds; financial planning; estate planning; retirement planning; annuities and insurance
43	<b>WEBSTER INVESTMENT SERVICES</b> 50 Elm St., West Springfield, MA 01089 (413) 858-2804; www.wpl.com/websterinvestments	1	Frederick Kotowitz	Investment management; retirement and estate planning; college planning; life insurance; asset protection