FINANCIAL SERVICES/BROKERAGE FIRMS

RANKED BY NUMBER OF LICENSED BROKERS IN WESTERN MASS.

	COMPANY	LICENSED BROKERS IN W.MASS.	BRANCH MANAGER	SERVICES
1	**CHARTER OAK INSURANCE AND FINANCIAL SERVICES CO.** 330 Whitney Ave., Suite 600, Holyoke, MA 01040 (413) 539-2000; www.charteroakfinancial.com	72	Peter Novak	Personal and life insurance; employee benefits; investments; long-term care; disability
2	**NORTHWESTERN MUTUAL / THE PIZZUTI GROUP** 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	**BAYSTATE FINANCIAL** 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	**MERRILL LYNCH** 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	**MORGAN STANLEY** 1500 Main St., 19th Floor, Springfield, MA 01115 (413) 734-7311; www.morganstanley.com	20	John Carty	Brokerage and investment-advisory services; financial and wealth planning; credit and lending; cash management; annuities and insurance; retirement; trust
5	**PEOPLE'S SECURITIES INC., A SUBSIDIARY OF PEOPLE'S UNITED BANK** 1391 Main St., 3rd Floor, Springfield, MA 01103 (800) 392-3009; www.psi.peoples.com	20	Mary Couture	Financial guidance; investment planning; retirement planning; income planning; managed portfolios; annuities; life insurance; long-term care
5	**UBS FINANCIAL SERVICES** One Monarch Place, Suite 1400, Springfield, MA 01144 (413) 785-4900; www.ubs.com	20	Gabriel D'Amica	Full-service brokerage firm catering to ultra-high-net-worth and high-net-worth individuals; providing wealth management starting with plan
8	**RAYMOND JAMES** 1500 Main St., 17th Floor, Springfield, MA 01115 (413) 372-6600; www.raymondjames.com	15	Mark Teed	Full-service investment management; financial planning
9	**STIFEL** 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 worldwide
10	**CHASE, CLARK, STEWART AND FONTANA** 101 State St., 8th Floor, Springfield, MA 01102 (413) 788-4531; www.chaseins.com	11	Raymond Lukas	Personal; commercial; life; financial services; retirement planning; employee benefits
11	**ST. GERMAIN INVESTMENT MANAGEMENT** 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	**GAGE-WILEY & CO. INC.** 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	**WEST BRANCH CAPITAL LLC AND ITS DIVISIONS, SINGER POTITO ASSOCIATES & DAVIS FINANCIAL SERVICES** 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
14	**PV FINANCIAL GROUP** 535 East St., Ludlow, MA 01056 (413) 589-1500, www.pvfinancial.com	6	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
15	**DOWD FINANCIAL SERVICES** 14 Bobala Road, Holyoke, MA 01040 (413) 538-7444; www.dowd.com	5	Jon Lumbra	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
15	**HART PATTERSON FINANCIAL GROUP** 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
15	**THE WEALTH TECHNOLOGY GROUP** 130 Southampton Road, Westfield, MA 01085 (800) 266-6793; www.wealthtechnology.com	5	Gary Thomas	Specializes in helping clients implement tax and investment strategies for their secure retirement, asset protection, and legacy planning; Gary Thomas is a tax lawyer and an independent financial advisor who maintains a fiduciary standard
18	**RENAISSANCE INVESTMENT GROUP, LLC** 55 Pittsfield Road, Suite 1-A, Lenox, MA 01240 (413) 445-2481; www.rigllc.com	4	Trevor Forbes	SEC-registered independent investment advisory firm; highly personalized investment and financial counseling to individuals, families, foundations, endowments, and executive pension plans; investment in individual equities and bonds; customized portfolios (ESG/SRI options available); estate and tax planning; comprehensive wealth-management services
18	**WELLS FARGO ADVISORS** 1350 Main St., Springfield, MA 01103 (413) 788-6111; www.wellsfargoadvisors.com	4	Thomas Manzi	Full-service brokerage firm; stocks, bonds, annuities, mutual funds, and insurance products; fee-based advisory accounts and financial planning
20	**BALANCE ROCK INVESTMENT GROUP** 378 South 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
20	**BERKSHIREBANC INVESTMENT SERVICES** 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
20	**PENSION & BENEFITS ASSOCIATES INC.** 131 Wayside Ave., West Springfield, MA 01089 (413) 732-6773; www.pensionandbenefits.com	3	Mark Shea	Retirement-plan management; employee benefits; wealth management
20	**PRIVATE FINANCIAL DESIGN LLC** 87 Willimansett St., South Hadley, MA 01075 (413) 552-3669; www.privatefinancialdesign.com	3	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

Continued on page 33 >>

FINANCIAL SERVICES/BROKERAGE FIRMS

RANKED BY NUMBER OF LICENSED BROKERS IN WESTERN MASS.

>> Continued from page 32

	COMPANY	LICENSED BROKERS IN W.MASS.	BRANCH MANAGER	SERVICES
20	**STREETLIGHT FINANCIAL, LLC** 8 Main St., Florence, MA 01062 (413) 848-6020; www.streetlightfinancial.com	3	Aaron Smith Mark Vaclavicek	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
20	**THE WEALTH TRANSITION COLLECTIVE** 140 Main St., Suite 400, Northampton, MA 01060 (413) 584-1805; www.twealthtc.com	3	Jean Kelley, Joe Malmborg, Greg Sheehan	Comprehensive financial services; financial planning
26	**ACCARDI FINANCIAL GROUP** 85 Post Office Park, Wilbraham, MA 01095 (413) 596-5700; www.accardifinancialgroup.com	2	Joe Accardi	Investment review; retirement investing; bucket strategy
26	**BRP/GRENIER FINANCIAL SERVICES** One Monarch Place, Suite 810, Springfield, MA 01115 (413) 736-6712; www.brpgrenier.com	2	Patricia Grenier	Full-service financial planning and investments with emphasis on managing life-changing events
26	**DAVIS FINANCIAL GROUP** 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; investments
26	**ESB FINANCIAL SERVICES** 36 Main St., Easthampton, MA 01027 (413) 529-1901; www.investwithesb.com	2	Ray Lacourse Kristine Koczajowski	Mutual funds; variable and fixed annuities; disability, long-term, and life insurance; fee-based accounts
26	**FOLEY CONNELLY FINANCIAL PARTNERS** 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
26	**GCB FINANCIAL SERVICES** 62 Federal St., Greenfield, MA 01301 67 King St., Northampton, MA 01060 (413) 773-1816; www.greenfieldcoopbank.com	2	Michael Johnson	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
26	**HAVICAN WEALTH STRATEGIES** 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
26	**HORIZON INVESTMENT MANAGEMENT GROUP** 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
26	**KEY INVESTMENT SERVICES, KEYBANK N.A.** 225 Park Ave., West Springfield, MA 01080 (413) 747-1485; www.key.com	2	Carole Ibsen	Full-service wealth, investment, fiduciary services
26	**KULIG FINANCIAL ADVISORS** 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
26	**ONE SOURCE FINANCIAL GROUP INC.** 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
26	**PEOPLESFINANCIAL AND INSURANCE SERVICES** 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 Kevin Manghan Jarrod Liebel	Full-service financial planning; retirement and estate planning
26	**PIERCE & HAYES FINANCIAL ADVISORS** 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
26	**PRIVATE WEALTH MANAGEMENT GROUP** 1111 Elm St., Suite 5, West Springfield, MA 01089 (413) 304-2690; ww.pwmgllc.com	2	Lou Curto	Investment management; financial and estate-planning services; business and individual retirement plans
26	**RAMON FINANCIAL SERVICES, LLC** 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; 401k plans; SIMPLE IRAs
26	**RENAISSANCE ADVISORY SERVICES, LLC** 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
26	**ROBERT L. STERN FINANCIAL SERVICES** 433 West St., Suite 7, Amherst, MA 01002 (413) 253-8989; www.rlsternfinancial.com	2	Nicholas Stern	Risk management; business planning; taxation; retirement planning; accummulation; wealth management
26	**SEELEY CAPITAL** 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
26	**TROMBLEY ASSOCIATES INVESTMENT & RETIREMENT PLANNING** 85 Post Office Park, Suite 8524, Wilbraham, MA 01095 (413) 596-6992; www.trombleyassociates.com	2	Barbara Trombley	Full service financial planning and investments; 401k plans; annuities; insurance
45	**AMERIPRISE FINANCIAL, BRIAN COSTELLO** 75 Post Office Park, Suite 5, Wilbraham, MA 01095 (413) 599-1775; www.ameripriseadvisors.com	1	Brian Costello	Estate planning; tax planning; retirement planning
45	**CORRIDAN & CO.** 521 Grattan St., Chicopee, MA 01020 (413) 315-8220	1	Brian Corridan	Full-service brokerage firm specializing in stocks, bonds, mutual funds, IRAs, 401(k) rollovers

Continued on page 34 >>

FINANCIAL SERVICES/BROKERAGE FIRMS
RANKED BY NUMBER OF LICENSED BROKERS IN WESTERN MASS.

>> *Continued from page 33*

	COMPANY	LICENSED BROKERS IN W.MASS.	BRANCH MANAGER	SERVICES
45	**DELISO FINANCIAL AND INSURANCE SERVICES** 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 insurance
45	**EPSTEIN FINANCIAL SERVICES** 12 Somers Road, East Longmeadow, MA 01028 (413) 224-3606; 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
45	**ERNST FINANCIAL GROUP** 180 Denslow Road, East Longmeadow, MA 01028 (413) 525-5511; www.ernstfinancial.com	1	John Ernst	Individual and company/corporate-sponsored retirement plans; wealth management
45	**FEDOR FINANCIAL GROUP** 1252 Elm St., Suite 11, West Springfield, MA 01089 (413) 726-9044; www.fedorfinancial.com	1	David Fedor	Customizable fee-based retirement planning; investment management; long-term care; life insurance; annuities; charitable-giving strategies
45	**FSB FINANCIAL GROUP** 85 Main St., Florence, MA 01062 (413) 587-1786; www.fsbfg.com	1	John Ernst	Estate planning; risk management; business planning; taxation; retirement planning; accummulation
45	**GSB INVESTMENTS & INSURANCE** 400 Main St., Greenfield, MA 01301 (413) 775-8230; www.greenfieldsavings.com	1	Matthew Sheridan	Comprehensive financial planning; investment and retirement planning; college planning; annuities; stocks and bonds; life and long-term-care insurance
45	**INFINEX FINANCIAL GROUP AT MONSON SAVINGS BANK** 146 Main St., Monson, MA 01057 (413) 267-1210; www.monsonsavings.bank	1	Paul Hillsburg	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
45	**KATHLEEN COLLINS WEALTH MANAGEMENT** 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
45	**MOORS & CABOT INC.** 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
45	PNCU Financial Services 46 Main St., Chicopee, MA 01020 (413) 333-5047; www.pncu.com	1	Christopher Casale	Retirement; financial planning; college education; life and long-term-care insurance; mutual funds; stocks, bonds, and annuities
45	**WEBSTER INVESTMENT SERVICES** 50 Elm St., West Springfield, MA 01089 (413) 858-2804; www.lpl.com/websterinvestments	1	Frederick Kotowitz	Investment management; retirement and estate planning; college planning; life insurance; asset protection