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 FINANCIAL** 330 Whitney Ave., Suite 600, Holyoke, MA 01040 (413) 539-2000; www.charteroakfinancial.com	72	Brendan Naughton	Risk management (including life insurance, disability income insurance, and long-term-care insurance); business planning and protection; retirement planning and investments; fee-based financial planning
2	**NORTHWESTERN MUTUAL / THE PIZZUTI GROUP** 20 Church St., Suite 710, West Hartford, CT 06107 (860) 724-4288; www.downtownhartfordnm.com	35	Corey Caron	Private client services; brokerage services; advisory services; annuities; life insurance; disability income; long-term care; employee benefits; local offices in Greenfield, Northampton, Springfield, and Hartford
3	**BAYSTATE FINANCIAL** 330 Whitney Ave., Suite 610, Holyoke, MA 01040 (413) 322-1147; www.baystatefinancial.com	28	Robert Cosenza	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	22	James Capella	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 (413) 731-2342; www.psi.peoples.com	20	Mary Couture	Financial guidance; investment planning; retirement planning; income planning; managed portfolios; annuities; life insurance; long-term care
5	**ST. GERMAIN INVESTMENT MANAGEMENT** 1500 Main St., 25th Floor, Springfield, MA 01115 (413) 733-5111; www.stgermaininvestments.com	20	Michael Matty	Full-service investment management; financial, estate, and succession planning; wealth management
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
9	**RAYMOND JAMES** 1500 Main St., 17th Floor, Springfield, MA 01115 (413) 372-6600; www.rjaspringfieldma.com	13	Mark Teed	Full-service investment management; financial planning; advisory services
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	**FOLEY CONNELLY FINANCIAL PARTNERS** 37 Elm St., West Springfield, MA 01089 (413) 214-7474; www.foleyconnelly.com	10	Brian Foley	Financial, retirement, and estate planning; investments and insurance; employee benefits; home, auto, and business insurance
11	**GAGE-WILEY & CO. INC.** 120 King St., Northampton, MA 01060 (413) 584-9121; www.gagewiley.com	10	Christopher Milne	Comprehensive wealth management; independent brokerage and investment-advisory services; retirement, estate, and financial planning; life and long-term-care insurance
11	**STIFEL** 1699 King St., Suite 401, Enfield, CT 06082 (413) 565-8100; www.stifel.com	10	William Hadden III	National, regional broker dealer; full-service investment advice; 400 offices worldwide
14	**PV FINANCIAL GROUP** 535 East St., Ludlow, MA 01056; (413) 589-1500 1252 Elm St., Suite 28, West Springfield, MA 01089; (413) 363-9265 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
15	**WELLS FARGO ADVISORS** 1350 Main St., Springfield, MA 01103 (413) 788-6111; www.wellsfargoadvisors.com	7	Karen Donolly	Full-service brokerage firm; stocks, bonds, annuities, mutual funds, and insurance products; fee-based advisory accounts and financial planning
15	**WEST BRANCH CAPITAL LLC** 9 Research Dr., Suite 1, Amherst, MA 01004 (413) 256-1225; www.westbranchcapital.com	7	Ayaz Mahmud	Fee-only, SEC-registered investment advisers; fiduciary; retirement and financial planners
17	**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
17	**HART PATTERSON FINANCIAL GROUP** 19 Research Dr., Amherst, MA 01002; (413) 253-9454 www.hartpatterson.com	5	Vikki Lenhart	Investment management; retirement planning; insurance; charitable planning
17	**THE NATHAN AGENCIES/AMHERST FINANCIAL SERVICES** 20 Gatehouse Road, Amherst, MA 01002 (413) 253-5555; www.nathanagencies.com	5	Christian Sulmasy	Comprehensive financial and retirement planning; wealth management and investments including ESG and SRI; life, disability, long-term-care, and health insurance; college savings
17	**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
21	**RENAISSANCE INVESTMENT GROUP, LLC** 45 Walker St., 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
22	**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
22	**CURRAN AND KEEGAN FINANCIAL** 104 Middle St., Hadley, MA 01035 (413) 570-4188; www.currankeegan.com	3	Karen Curran Molly Keegan	Independent financial guidance and planning
22	**THE JAMROG GROUP** 330 Whitney Ave., Suite 620, Holyoke, MA 01040 (413) 539-2000; www.jamrog.group	3	Amy Jamrog	Fee-based financial planning; wealth management: IRA, 401(k), trust, college funds, and taxable portfolios; portfolio analysis and asset-allocation recommendations; disability income, life and long-term-care insurance analysis; estate and tax strategies; college funding strategies and 529 savings plan recommendations; retirement-income planning; employee-benefit analysis
22	**PARAMOUNT 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
22	**PRIVATE WEALTH MANAGEMENT GROUP** 1350 Main St., Suite 1008, Springfield, MA 01103 (413) 304-2690; ww.pwmgllc.com	3	Michael LeMay	Investment management; financial and estate-planning services; business and individual retirement plans
22	**UMASSFIVE FINANCIAL & INVESTMENT SERVICES, AVAILABLE THROUGH CUSO FINANCIAL SERVICES** 200 Westgate Center Dr., Hadley, MA 01035 (413) 256-5500; www.umassfive.coop/fis	3	Aimee Marden Dana Graham Cooper Cerulo	Comprehensive financial planning to help reach major milestones and meet life goals; retirement planning and rollovers; investment management; college planning; socially responsible investing; life and long-term-care insurance
28	**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
28	**BALANCE ROCK INVESTMENT GROUP** 378 South St., Pittsfield, MA 01201 (413) 442-8190; www.balance-rock.com	2	Dave Milligan	Full-service investment firm focusing on asset-management and retirement-income planning for individual investors and small businesses
28	**GRENIER FINANCIAL ADVISOR** One Monarch Place, Suite 810, Springfield, MA 01144 (413) 736-6712; www.grenierfinancial.com	2	Patricia Grenier	Full-service financial planning and investments with emphasis on managing life-changing events
28	**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
28	**DELISO FINANCIAL AND INSURANCE SERVICES** 540 Meadow St. Ext., Suite 108, Agawam, MA 01001 (413) 785-1100; www.delisofinancialservices.com	2	Jean Deliso	Comprehensive financial planning and investments; retirement, business, and estate planning offering life, annuities, disability, long-term care, corporate benefit plans, 401(k) plans, Simple IRAs, and fee-for-service
28	**FCU INVESTMENT SERVICES** 959 Springfield St., Feeding Hills, MA 01030 (413) 505-5724; www.fcuinvestments.coop	2	Jack Vadnais	Financial planning; estate planning; college savings plans; custodial accounts; mutual funds and annuities; long-term-care and disability-income insurance; life insurance
28	**FSB FINANCIAL GROUP** 85 Main St., Florence, MA 01062 (413) 587-1786; www.fsbfg.com	2	Adam Kittridge	Estate planning; risk management; business planning; taxation; retirement planning; accummulation
28	**HAVICAN WEALTH STRATEGIES** 95 Post Office Park, Wilbraham, MA 01095 (413) 596-8803; www.havicanwealthstrategies.com	2	Richard Havican David Havican	Risk planning; retirement planning; charitable planning; estate planning; tax planning; social security and medicare planning
28	**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
28	**KEY INVESTMENT SERVICES, KEYBANK N.A.** 225 Park Ave., West Springfield, MA 01080 (413) 747-1432; www.key.com	2	Nina Monerief	Full-service wealth, investment, fiduciary services
28	**NAPATREE CAPITAL** 734 Longmeadow St., Longmeadow, MA 01106 (401) 868-1115; www.napatreecapital.com	2	Jeffrey Liguori Matthew Landon	Wealth management; investment mangement for endowments; retirement-plan advisory
28	**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
28	**PENSION & BENEFITS ASSOCIATES INC.** 131 Wayside Ave., West Springfield, MA 01089 (413) 732-6773; www.pensionandbenefits.com	2	Michael Shea Mark Shea	Corporate retirement plans; individual retirement solutions; financial planning; estate planning; risk management; wealth management
28	**PEOPLESWEALTH ADVISORY GROUP** 1936 Memorial Dr., Chicopee, MA 01020 (413) 493-7446; www.bankatpeoples.com	2	Jarrod Liebel	Full-service financial planning; retirement and estate planning
28	**PIERCE & HAYES FINANCIAL ADVISORS** 226 Russell St., Suite A, Hadley, MA 01035 (413) 376-4697; www.ameripriseadvisors.com/philip.hayes	2	Philip Hayes Paul Pierce	Full-service retirement and financial-planning practice, supporting families on their financial journeys
28	**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
28	**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
28	**STREETLIGHT FINANCIAL, LLC** 8 Main St., Florence, MA 01062 (413) 848-6020; www.streetlightfinancial.com	2	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
28	**TROMBLEY ASSOCIATES INVESTMENT & RETIREMENT PLANNING** 85 Post Office Park, Suite 8524, Wilbraham, MA 01095 (413) 596-6992; www.trombleyassociates.com	2	Michael Trombley	Full service financial planning and investments; 401k plans; annuities; insurance
47	**AMERIPRISE FINANCIAL** 75 Post Office Park, Suite 5, Wilbraham, MA 01095 (413) 599-1775; www.ameripriseadvisors.com	1	Brian Costello	Estate planning; tax planning; retirement planning
47	**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
47	**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
47	**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
47	**HOMETOWN WEALTH MANAGEMENT** 36 Main St., Easthampton, MA 01027 (413) 529-1901; www.hometownwm.com	1	Kristine Koczajowski	Mutual funds; variable and fixed annuities; disability, long-term, and life insurance; fee-based accounts
47	**INFINEX INVESTMENTS AT MONSON SAVINGS BANK** 146 Main St., Monson, MA 01057 (413) 267-1342; www.monsonsavingsbank.com	1	Paul Vegiard	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
47	**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
47	**MALMBORG WEALTH CONSULTING GROUP** 131 Wayside Ave., West Springfield, MA 01089 (413) 297-6074; www.malmborgwealth.com	1	Joe Malmborg	Consultative financial planning; wealth advisory and management; insurance; fee for service for individuals and small-business owners
47	**MARTINELLI PORTFOLIO MANAGEMENT INC.** 1441 Main St., Suite 905, Springfield, MA 01103 (413) 317-7274; www.martinelliportfolios.com	1	Gary Martinelli	Designs and manages investment portfolios for individuals and families and their retirement plans, trusts, and small-business entities
47	**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; private consulting
47	**PETTENGILL FINANCIAL SERVICES, LLC** 460 Newton St., South Hadley, MA 01075 (413) 532-8800	1	David Pettengill	Wealth management; financial planning; retirement; executive and employee benefits; life, disability, and long-term-care insurance; annuities
47	**PNCU FINANCIAL SERVICES** 46 Main St., Chicopee, MA 01020; (413) 693-0273 2002 Boston Road, Wilbraham, MA 01095; (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
47	**PROSPERITEA PLANNING** 3 Grinnell St., Greenfield, MA 01301 (413) 829-4832; www.prosperiteaplanning.com	1	Wendy Marsden	Fee-only, comprehensive financial services to clients under an annual retainer model which includes investment advising, tax planning, tax preparation, and comprehensive financial-planning services to individuals, estates, and occasionally small businesses
47	**RAMON FINANCIAL SERVICES, LLC** 217 Greenfield Road, South Deerfield, MA 01373 (413) 665-3932; www.ramonfinancial.com	1	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
61	**KULIG FINANCIAL ADVISORS** 734 Longmeadow St., Suite 300, Longmeadow, MA 01116 (413) 565-2839; www.kuligfinancial.com	0	Nola Kulig	Finance planning; retirement planning; spending plans; college funding; asset management; 401(K) advice