



Baystate Financial Planning

HDaroff@BaystateFinancialPlanning.com

www.BaystateFinancialPlanning.com

200 Clarendon St. -- 19th Floor
Boston, MA 02116
Telephone: (617) 733-6949
FAX: (617) 249-1976

Herbert K. Daroff, J.D., CFP®
Registered Investment Advisor

Form ADV Part 2 – Brochure Supplement

Registered Investment Advisor (RIA): Herbert K. Daroff, J.D., CFP®
doing business as (dba):
Baystate Financial Planning

This Brochure Supplement provides information about your Investment Advisor Representative:

Investment Advisor Representative (IAR): Herbert K. Daroff, J.D., CFP®
born in 1952

This is a supplement to the full Form ADV Part 2, which you should have already received. If not, please contact me for a complete copy. If you have any questions, please contact me.

Educational Background

J.D. (Juris Doctor) -- Temple University School of Law, May 1979
B.S. (Bachelor of Science in Commerce and Engineering) -- Drexel University, May 1975

Business Experience

Baystate Financial Services, LLC -- January 1997 to present
Capital Analysts of New England, Inc. -- January 1981 through December 1996

Disciplinary Information

None, to the best of my knowledge

Other Business Activities

- Related to Investment Activities
 - Registered Representative with New England Securities (NES) – January 1997 to present
 - IAR with New England Securities (NES) -- January 1997 to present
 - Registered Representative with NES -- January 1997 to present
 - IAR with Baystate Wealth Management -- September 2010 to present



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- Not Related to Investment Activities
 - Attorney, member of the Bar in Massachusetts and Pennsylvania
 - Sales Representative with New England Life Insurance Co. – January 1997 to present (New England Life is a subsidiary of MetLife)
 - Adjunct Faculty at Bentley University -- Risk Management and Insurance
 - Cantor at Temple Adath Sharon
 - Contributing Editor for Life & Health Advisor

Additional Compensation

From the sale of insurance products placed through MetLife, its affiliates, and other insurers with whom I am licensed.

From investments and variable annuities placed through NES

From teaching at Bentley University as adjunct faculty

Cantorial and other work at Temple Adath Sharon is provided as a volunteer

Supervision

Supervision of Baystate Financial Planning is solely the responsibility of Herbert K. Daroff, J.D., CFP® who can be reached at 617-733-6949