



**MARSHALL**  
WEALTH MANAGEMENT

QUALITY BY TRADITION,  
SERVICE BY DESIGN



“

WE BELIEVE THAT CLIENTS  
DON'T CARE HOW MUCH  
WE KNOW, UNTIL THEY KNOW  
HOW MUCH WE CARE.

”



“

WE STRIVE TO PROVIDE OUR CLIENTS  
WITH A WIDE ARRAY OF SERVICES.  
AS SKILLED PROFESSIONALS, WE  
BLEND TECHNICAL KNOWLEDGE  
AND FINANCIAL CREATIVITY TO HELP  
SOLVE FINANCIAL PROBLEMS.

”





## ABOUT US

### OUR MISSION

Your life and the life of your family will undoubtedly change over time and so should your plan. Once we know what is important in your life, our advisors map out your strategy and goals. By building long-term relationships based on trust, integrity, and open communication, our mission is to meet and exceed the expectations of our clients.

We strive to provide our clients with a wide array of services. As skilled professionals, we blend technical knowledge and financial creativity to help solve financial problems. Our advisors are comprised of legal, accounting, tax, investment and insurance specialists who work together as an integral advisory group with their clients and their accountants and attorneys. This helps ensure that every aspect of a client's financial life is properly reviewed by a professional with knowledge in that aspect, instead of just one individual needing to know it all.

Our advisors' technical skills are only matched by their focus on communication and client education. Our advisors listen to their clients' opinions about what they need without imposing their own prejudices. Our advisors develop solid financial plans based upon each client's unique circumstances and ensure that the client knows exactly what their plan entails.

### WHAT YOU CAN EXPECT

A special level of trust and accountability allows clients and advisors to work together successfully. We work hard to earn and maintain your trust and confidence so that you feel comfortable enough to share your thoughts and feelings regarding your financial goals and concerns.

Marshall Wealth Management is a full-service wealth management firm that includes a wide range of talent and professionalism. Our firm believes diversification\* and time spent in the market are the key factors to long-term investment success. Our firm is one of the forerunners of the financial planning movement and is an innovative provider of diverse financial services. Marshall Wealth Management was created to organize our capabilities and experience in such a way that every client receives the top services we can recommend for their individual circumstances.

\* Diversification does not guarantee a profit or protect against loss.

“

OUR MISSION IS TO MEET &  
EXCEED THE EXPECTATIONS  
OF OUR CLIENTS.

”

## OUR CLIENTS

### OUR CLIENTS' FINANCIAL CONCERNS ARE CREATED BY THEIR OWN SUCCESS.

People want to protect their wealth and plan for the future. Their concerns go beyond the management of money to broader issues involving family and business relationships.

Many of our clients own companies. In fact, many of our clients who own great private companies across various industries have depended on our advisors' financial planning skills. Many operate manufacturing or wholesale companies. All have special challenges.

Some clients inherited a family business and want to protect that business for their children. Others started their business years ago and need to prepare a new generation for leadership. They turn to our advisors to help assure the continuity of a company they have spent their lives building.

Our advisors also represent successful professionals from physicians, accountants and attorneys to well-known sports figures. Many clients share the same challenge – optimizing the accumulation, conservation and distribution of wealth. In

the past, many worked only with attorneys or accountants to meet these objectives. Now they depend on Marshall Wealth Management. Together our associates keep tax, investments, business and estate plans dynamic and responsive to changing needs to help achieve lifetime goals.

Clients are often amazed by what services are available to them. As highly skilled professionals, our associates blend technical expertise and financial creativity to help solve sophisticated financial problems.

“

WE ARE NOT CORPORATE AMERICA.  
WE LITERALLY WORK FOR OUR  
CLIENTS. THEIR COMPLETE  
SATISFACTION IS OUR OBJECTIVE.  
COMMUNICATION IS KEY.

”





## OUR PROCESS

Effective consulting requires a commitment of time and talent combined with a candid exchange of information and opinion. It requires trust. We believe trust is earned, not given. Therefore, we follow a process that allows our clients to measure our capabilities and judge our performance before they engage our services.

**ASSESSMENT** - Our advisors feel the first and most important aspect of your plan is the initial assessment of your current financial situation. The assessment meeting is the time to transfer open thoughts, opinions, experiences, and ideas. We love to listen. Each client has their own specific needs, preferences, and concerns that require a financial plan, unique in design.

**ENGAGEMENT** - Our advisors engage in a process that gathers information about assets, liabilities, investments, taxation, insurance, education and other pertinent data, along with goals, objectives, fears, hopes, and dreams. The engagement includes: situation analysis, statement of client's objectives, strategic issues and opportunities, recommended scope of work and approach, and our fee.

“

WE BELIEVE TRUST  
IS EARNED, NOT GIVEN.

”

**STRATEGY DEVELOPMENT** - In formulating appropriate means of helping to achieve the client's objectives, Marshall Wealth Management works with our client's existing advisors including attorneys and CPA's to communicate pertinent information and continuity to the planning effort. Our advisors use financial modeling to develop and evaluate case design alternatives. They meet with the client regularly to discuss alternatives, explain options and refine our understanding of priorities.

**IMPLEMENTATION** - Marshall Wealth Management does more than give advice. Our advisors make sure the client's decisions are implemented. We work as a “quarterback” with all parties to coordinate implementation. This might include work with any combination of professionals, such as accountants, lawyers, securities brokerage firms, insurance companies, and banks.

**STATUS REPORTS** - Marshall Wealth Management provides clients with quarterly performance reports, annual meetings and 24/7 access to your account information. The communication between advisor and client is a 2-way street. We highly encourage our clients to reach out to advisors for guidance and advice when needed. We are your wealth management resource.

# SERVICES PROVIDED BY ADVISORS

## WEALTH MANAGEMENT CONSULTING

Wealth Management Consulting is an advanced investment advisory discipline that incorporates financial planning and specialized financial services. The key objectives are to provide individuals and families with tailored financial, estate planning, and investment management resources. Consulting on your wealth is a long-term approach that requires clients to focus on the big picture.

## ASSET MANAGEMENT CONSULTING

Asset Management is the professional management of various securities (stocks, bonds, mutual funds, etc.) and assets (real estate) to help meet specified investment goals for the benefit of investors. Investors may be institutions or private investors. Asset management includes elements of financial analysis, asset allocation\*, stock selection, retirement plan implementation, as well as monitoring and reporting of investments.

\* Asset allocation does not guarantee a profit or protect against a loss.

## RETIREMENT PLANNING

Retirement planning refers to the process of making financial provisions for retirement prior to reaching retirement age. This usually results in the purposeful setting aside of money, or other assets, with the intention of deriving an income from those assets at retirement age. Retirement planning also incorporates all the capabilities within wealth management to help ensure that future needs, while retired, can be accommodated. The goal of retirement planning is to help achieve financial independence, so that the need to be gainfully employed is optional rather than a necessity.

## EDUCATION PLANNING

Education planning is the establishing of a plan to finance the future educational needs of a family member or loved one. While there are numerous vehicles with which to save for regular and higher education expenses, each product has benefits and limitations that can vary from tax sheltering to growth potential to ownership control. Each educational aspect needs to be evaluated within the plan thoroughly to help ensure that external benefits, such as awards and scholarships are still accessible as education costs increase over the years.

## MEDICAID PLANNING

Medicaid planning is the creation of a plan to protect an individual or family's assets from excessive and often devastating health expenses in the future should a family member's health begin to deteriorate. A proper plan goes far beyond simply using long-term health care insurance as some individuals do not always qualify for every plan or may have unprepared estates that could become susceptible to health care expenditures. Paying for costs associated with long-term care needs to be incorporated into an individual's retirement plan. Many of the financial pitfalls in the later years due to unexpected health costs, if unplanned for, can drastically decrease an individual's income stream and savings.

## BUSINESS CONTINUATION PLANNING

Business continuation planning covers a variety of aspects such as creating buy-sell agreements; incorporating insurance policies with the business, its owner(s) and/or beneficiaries; establishing guidelines to accommodate significant changes to the business or owner(s); creating cash flows from the business; creating/managing stock plans within a business; valuing a business to prevent disputes and helping to ensure an orderly transfer of the business upon death.

## ESTATE PLANNING\*

Estate planning is the process of accumulating and disposing of one's accumulated estate to help maximize the goals of the estate owner. The various goals of estate planning can include making sure the greatest amount of the estate passes to the estate owner's intended beneficiaries, often including paying the least amount of taxes and avoiding or minimizing probate court involvement. Additional goals typically include providing for and designating guardians for minor children and planning for incapacity by establishing a will, trusts, and healthcare proxy

“

WE ARE FOCUSED ON  
LONG TERM FUNDAMENTALS:  
TRUST, VALUE & INTEGRITY

”

## LIFETIME INCOME PLANNING

Lifetime Income Planning is a long-term strategic plan to provide a reliable stream of income that coincides with the future liquidity needs for the life of an individual, family, business or entity using all the resources available to a wealth manager (e.g. investments, annuities, social security, insurance, or pensions) that can also adapt to changes in life.

### CPA\*

Accounting, tax, and consulting services tailored to meet the individual needs of each client. Our advisors' goal is to help their clients understand complex accounting and tax issues, maximize cash flow, and minimize their tax liabilities.

\*Legal or tax services are not offered through, or supervised by, The Lincoln Investment Companies.











**MICHAEL J. MARSHALL, SR.**  
PRESIDENT

Mike is a general securities representative and has been registered since 1992. He specializes in servicing his clients' overall financial needs including asset management, retirement planning, estate planning and insurance planning.

His approach of adding value by focusing on client service and education distinguishes him amongst his peers. Mike was a 2020 Lincoln Investment President's Club qualifier.\*.

In addition to his financial planning practice, he is the president of the Clifford H. Marshall Foundation, which he founded in 1997 in memory of his late father, Clifford H. Marshall, Norfolk County Sheriff. Mike and his wife, Patricia, have two children, Rachel and Michael Jr.

\* \*The President's Club award recognizes those Lincoln Investment financial advisors who have achieved the firm's first level of annual qualifying criteria based on overall production, new clients, advisory accounts and assets. Lincoln Investment honors them for their dedication to helping people retire well presenting them with this award. Awards are not indicative of future performance. Working with an award winner is no guarantee of future financial success. Individuals should conduct their own evaluation.

“

QUALITY BY TRADITION,  
SERVICE BY DESIGN

”

## MEET THE TEAM



**TODD BRAGG, CFP®**  
EXECUTIVE  
VICE PRESIDENT

Todd joined Marshall Wealth Management as a financial consultant in 2009. He graduated with honors from Bentley University in 2004 earning a Bachelor of Science degree in Economics and Finance.

Todd previously held positions of Equity Coordinator and Investment Administrator while on the Capital Analysts of New England, Inc. trade desk. Under these positions, Todd gained valuable experience in portfolio design and asset management as well as his FINRA Series 7 & Series 66 registrations.

Since then, he has gone on to complete his CFP® certification to become a CERTIFIED FINANCIAL PLANNER™ professional. CFP® professionals have met extensive training and experience requirements and commit to CFP Board's ethical standards that require them to put their clients' interests first.

Outside of the office, you can find Todd and his family at the beach in Wellfleet. He enjoys cooking, wine, international travel and speaks three languages. Todd and his wife, Mary, reside in Norwell, MA with their two daughters.



**JAY BLANCHARD,  
MBA**  
FINANCIAL ADVISOR AND  
INSURANCE SPECIALIST

Jay is an Investment Advisor Representative and holds the Series 7, 65 & 63 securities registrations. He has been a General securities Representative since 1994 helping families, municipalities, small businesses, and individuals with their retirement and insurance planning needs.

Jay's experience and education allow him to help clients with Comprehensive Financial Planning including Tax Planning, Education Planning, Insurance, Investment, Retirement, and Estate Planning. He strives to add value to his clients through service and education.

“

MARSHALL WEALTH MANAGEMENT  
DOES MORE THAN JUST GIVE  
ADVICE. OUR ADVISORS MAKE  
SURE THE CLIENT'S DECISIONS  
ARE IMPLEMENTED.

”





**CRAIG HARTNETT,**  
**CFA<sup>®</sup>, CFP<sup>®</sup>**  
**CHIEF INVESTMENT**  
**OFFICER**

Craig Hartnett is the Chief Investment Officer and is responsible for overseeing the entire investment management process at Marshall Wealth Management.

Craig has over 20 years of investment management work experience. Craig held senior investment positions at BNY Mellon Asset Management, RBS Greenwich Capital and State Street Bank where he advised clients on global investment management, asset allocation and portfolio strategies.

Craig is a Chartered Financial Analyst<sup>®</sup>, CERTIFIED FINANCIAL PLANNER<sup>™</sup> professional and a Chartered Alternative Investment Analyst. Craig received his M.B.A. from Boston University and holds the Series 3, 7, 24 and 66



**TIM MCALOON\***  
**ATTORNEY**

Timothy McAloon is the founder of McAloon Law Group and Of Counsel to the law firm of Marshall, Crane & McAloon, P.C. with offices in Braintree and Burlington. Mr. McAloon has been in private practice for 31 years and concentrates his practice in the areas of elder law, estate planning and administration, business and real estate.

Mr. McAloon is a member of the National Academy of Elder Law Attorneys, is a frequent lecturer, has written numerous articles and legal publications and has been a frequent guest on radio and on cable television. Mr. McAloon is also currently Vice President and a member of the Board of Directors of Quincy Community Action Program, Inc., which is a non-profit organization that runs various educational and assistance programs. Mr. McAloon also represents numerous profit and non-profit businesses.

\* Legal services are not offered through, or supervised by, the Lincoln Investment Companies.



**MARK ANDREWS\***  
CPA, MST

Mark is Massachusetts Certified Public Accountant and Business Advisor since 1992. He has 25 years of experience in addition to a Masters of Tax degree in order to offer his clients the finest, most up to date, accounting, and tax services. All of which are tailored to meet the individual needs of his clients. Mark's goal includes helping clients understand complex accounting and tax issues, maximize cash flow and minimize tax liabilities.

\*CPA services are not offered through, or supervised by, the Lincoln Investment Companies.



**COLEEN PRATT**  
EXECUTIVE ASSISTANT

Coleen is a graduate of Stonehill College with a Bachelor of Arts in Communication. She has over 25 years of client service and office administration experience. Coleen joined Marshall Wealth Management in May 2015.



**SHAUNA BURKE**  
DIRECTOR OF  
CLIENT SERVICES

Shauna joined Marshall Wealth Management as Director of Client Services in 2019. Shauna graduated from the University of Massachusetts at Amherst in 2012 and has been working in banking and finance for 11 years. Under these positions, Shauna was able to gain her Series 7 and Series 66 registrations and is a registered general associate.

“OUR ADVISORS’ ENGAGE IN A PROCESS THAT GATHERS INFORMATION ABOUT ASSETS, LIABILITIES, INVESTMENTS, TAXATION, INSURANCE, EDUCATION AND OTHER PERTINENT DATA... ALONG WITH GOALS, OBJECTIVES, FEARS, HOPES, AND DREAMS.”





**MARSHALL**  
**WEALTH MANAGEMENT**

## WE LOOK FORWARD TO WORKING WITH YOU

WHEN YOU WORK WITH MARSHALL WEALTH MANAGEMENT YOU GET DEDICATION, UNBIASED RESEARCH, AND HONESTY.

Our advisors commit to clients in every facet in which they may be of assistance. We take pride in our research and how it helps our clients by including a variety of investments and strategies that may be beneficial to them.

We can be completely honest with our clients, and if we see something that looks out of place, we inform them because it is the right thing to do. We work not only for our clients but with them throughout their lifetime.

Life is uncertain. Investment markets can be volatile; a person's health or the health of one's family can change dramatically; a child might be accepted into a college or university that's more expensive than a family might have prepared for and a business can find itself in a complex predicament. All of these life risks cannot be avoided by simply managing one's money properly. Marshall Wealth Management helps manage risks inherent in life by helping to ensure proper steps are taken to protect you and your loved ones with services like estate planning, retirement & income-for-life planning, business contingency planning, college savings planning. Our advisors help manage risk by working on a financial plan tailored to your life.



[WWW.MWMADVISOR.COM](http://WWW.MWMADVISOR.COM) | 857.342.1030



## This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.





## This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



# MARSHALL

WEALTH MANAGEMENT



## LET'S GET STARTED

WWW.MWMADVISOR.COM | 35 BRAINTREE HILL OFFICE PARK, SUITE 204, BRAINTREE, MA 02184 | PHONE: 857.342.1030 | FAX: 857.366.5027

Advisory services offered through Capital Analysts or Lincoln Investment • Registered Investment Advisers • Securities offered through Lincoln Investment • Broker/Dealer • Member FINRA/SIPC • <http://www.lincolninvestment.com/> • Marshall Wealth Management and the above firms are independent, and not affiliated.

Legal, Tax, or social security claiming services are not offered through, or supervised by Lincoln Investment, or Capital Analysts.

Lincoln Investment and Capital Analysts are registered as investment advisers with the U.S. Securities and Exchange Commission and Lincoln Investment is registered as a broker/dealer in all 50 states. Lincoln Investment, Capital Analysts and its Financial Representatives may only transact business in a particular state if first registered and only after complying with registration requirements. 4/2021