

FOR IMMEDIATE RELEASE



INTERNATIONAL ASSOCIATION OF FIRE FIGHTERS-FINANCIAL CORPORATION ANNOUNCE WEALTH MANAGEMENT INITIATIVE WITH BAYSTATE FINANCIAL

The International Association of Fire Fighters Financial Corporation (IAFF-FC) announced a Wealth Management Initiative with Baystate Financial, a general agency of Massachusetts Mutual Life Insurance Company (MassMutual)*, providing IAFF members with direct access to insurance, investments, financial planning, and financial education through Baystate Financial and other MassMutual firms located nationally. IAFF members will receive personalized attention and accessibility to financial services and a financial education curriculum.

With more than 331,000 members across the United States and Canada, the International Association of Fire Fighters (IAFF) is the country's largest organization of professional firefighters, paramedics, and emergency services personnel.

The Wealth Management Initiative will be introduced in markets throughout the United States by the end of the year to IAFF members. Initial markets include MassMutual firms located in New England (Baystate Financial), California (Capstone Partners and MassMutual Northern California), and Florida (Coastal Wealth).

“Our members will greatly benefit from the opportunity to build a personalized financial plan based on their own goals and timeline, with as much or little engagement as desired,” said IAFF General President Edward Kelly. “Our fire fighters and emergency responders deserve the opportunity to financially protect and secure their and their families’ futures and this opportunity enables them to take the steps to achieve this.”

“We are proud to partner with the IAFF-FC to bring IAFF members and their families financial strategies to assist in making timely decisions at each stage in life,” said Dave Porter, Managing Partner of Baystate Financial. “We are committed to delivering the personalized attention and accessibility IAFF members deserve.”

About Baystate Financial

Headquartered in Boston, Baystate Financial is one of the oldest and largest wealth management and financial services firms in the Northeast, with offices across the region and in Florida. With more than 300 financial professionals, 100 support staff and an infrastructure of specialists, their proven record of excellence, stability, and adaptability dates to 1901. Baystate serves the financial needs of individuals, families, businesses, and institutions. The firm is uniquely positioned to guide clients through the ever-changing world of finance. Learn more at www.baystatefinancial.com.

The IAFF-FC has established an agreement with MML Investors Services, LLC (MMLIS). The IAFF-FC is not a client of MMLIS but does endorse MMLIS and its representatives to offer IAFF members financial wellness, information, products, and services. The IAFF-FC is compensated for its endorsement and will receive 20% of any gross commission or fee resulting from an IAFF member's purchase of insurance, investments, or investment advisory services through MMLIS or its representatives. As a result, the IAFF-FC has an incentive to endorse MMLIS and its representatives. The IAFF-FC intends to use a portion of earned commissions or fees to further the IAFF behavioral health and wellness program offerings. Securities products and investment advisory services are offered through representatives of MML Investors, LLC(MMLIS), Member SIPC®, and a Massachusetts Mutual Life Insurance Company (MassMutual) subsidiary, 1295 State Street, Springfield, MA 01111