BACK BAY
FINANCIAL PLANNING & INVESTMENTS

A Smarter Way to Invest in Retirement

At Back Bay Financial Planning & Investments, we believe your investments should do more than grow — they should serve a purpose: *supporting your life in retirement with clarity, confidence, and control*.

Our investment approach is built around 6 core principles:

1. **Low Costs, High Value.** We carefully select low-cost, publicly traded securities to build the core of your portfolio, as minimizing fees means more of your money stays invested and working for you—without complex, illiquid, hard to understand products. There are no unnecessary layers. It's just smart, efficient investing.
2. **Full Transparency.** You'll always know what you own, why you own it, and what it costs. We use plain-English reporting and plain-vanilla investments — no proprietary products or hidden incentives.
3. **Aligned Incentives.** As a fee-only fiduciary, our only compensation comes from you — not commissions, kickbacks, or third-party payments. That means every investment recommendation we make is in your best interest. Period.
4. **Built Around You.** Retirement isn't one-size-fits-all — and neither is your investment strategy. We tailor your portfolio to reflect *your unique spending needs, timing goals, and risk comfort*, not some abstract benchmark.
5. **Tax-Efficient by Design.** Smart investing doesn't stop at asset allocation. We actively integrate tax-aware strategies — such as asset location, withdrawal sequencing, direct indexing, and capital gains minimization — so you keep more of what you earn, especially in retirement.
6. **Rooted in Research, Focused on Real Life.** Retirement is full of unknowns — from market volatility to longevity risk. We draw on the latest academic studies and practical retirement research to create a strategy that adjusts with you as life evolves.

Making retirement a *breeze* starts here