



Baystate  
Wealth  
Management

## **JOHN PATRICK COGSWELL, CFA<sup>®</sup>**

**Baystate Wealth Management, LLC**

**d/b/a**

**Mariner**

One Marina Park Drive, 16th Floor

Boston, MA 02210

(617) 982-5200

March 28, 2025

This Brochure Supplement provides information about John Cogswell that supplements the Baystate Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact us if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Additional information about John Cogswell is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

### **Year of Birth**

1971

### **Education**

Bachelor of Arts, Northwestern University, 1995

### **Business Experience**

#### Baystate Wealth Management

Director, Portfolio Research and Management, 01/2024 - Present

Chief Market Strategist/Portfolio Manager, 02/2010 - 12/2023

#### MML Investors Services, LLC

Registered Representative, 12/2017 - 11/2021

Registered Representative and Investment Advisor Representative, 03/17 - 12/2017

### **Professional Designations**

John Cogswell has earned the following designation(s) and is in good standing with the granting authority:

#### **Chartered Financial Analyst<sup>®</sup>, CFA<sup>®</sup>**

Chartered Financial Analyst<sup>®</sup> and CFA<sup>®</sup> are professional certification marks granted by the CFA Institute. The CFA certification is a voluntary certification; no federal or state law or regulation requires investment advisers to hold a CFA certification. It is recognized in the United States and a number of other countries.

To become a charterholder, an individual must:

- Adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.
- Complete the CFA Program. The CFA Program curriculum includes ethical and professional standards, financial reporting and analysis, corporate finance, economics, quantitative methods, equity, fixed income, alternative investments, derivatives, portfolio management and wealth planning. Individuals must pass the three exams in order (Level I, II and III). Each exam is six hours and requires approximately six months of preparation.
- Have four years of qualified investment work experience.
- Become a regular member of the CFA Institute and apply for membership to a local CFA member society.

## **DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### **OTHER BUSINESS ACTIVITIES**

John Cogswell does not receive any compensation or economic benefit from sources outside of Baystate Wealth Management for providing advisory services.

### **ADDITIONAL COMPENSATION**

No information is applicable to this Item.

### **SUPERVISION**

John Cogswell serves as Director, Portfolio Research and Management, and is supervised by Thomas O'Connor, Managing Director, who is responsible for overseeing investment and advisory activities of John Cogswell. John Cogswell is also supervised by Maureen Kiefer-Goldenberg, who serves as the Firm's Chief Compliance Officer. Baystate Wealth Management has adopted written policies and procedures which are designed to set standards and internal controls for the Firm and its associates, and are also reasonably designed to detect, prevent, and correct violations of regulatory requirements and the Firm's policies and procedures. Baystate Wealth Management's Compliance Department is primarily responsible for the development and implementation of appropriate policies and procedures. All associates are required to report under a Code of Ethics policy, which sets the Standard of Conduct for the Firm. Supervised Persons are required to complete regular compliance training. Mr. O'Connor may be reached at (617) 585-4543. Ms. Kiefer-Goldenberg may be reached at (913) 363-7681.

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## **ANDY MAI, CFA®**

**Baystate Wealth Management, LLC**

**d/b/a**

**Mariner**

One Marina Park Drive, 16th Floor

Boston, MA 02210

(617) 239-8033

March 28, 2025

This Brochure Supplement provides information about Andy Mai that supplements the Baystate Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact us if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Additional information about Andy Mai is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

### **Year of Birth**

1993

### **Education**

Bachelor of Arts, Economics, Boston College, 2015

### **Business Experience**

#### Baystate Wealth Management

Manager, Portfolio Research and Management, 01/2024 - Present

Senior Portfolio Analyst, 01/2023 - 12/2023

Analyst, Investment Manager Specialist, 01/2021 - 12/2022

Analyst, 09/2019 - 12/2020

#### MML Investors Services, LLC

Registered Representative and Investment Advisor Representative, 03/2017 - 11/2021

### **Professional Designations**

Andy Mai has earned the following designation(s) and is in good standing with the granting authority:

#### **Chartered Financial Analyst<sup>®</sup>, CFA<sup>®</sup>**

Chartered Financial Analyst<sup>®</sup> and CFA<sup>®</sup> are professional certification marks granted by the CFA Institute. The CFA certification is a voluntary certification; no federal or state law or regulation requires investment advisers to hold a CFA certification. It is recognized in the United States and a number of other countries. To become a charterholder, an individual must:

- Adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.
- Complete the CFA Program. The CFA Program curriculum includes ethical and professional standards, financial reporting and analysis, corporate finance, economics, quantitative methods, equity, fixed income, alternative investments, derivatives, portfolio management and wealth planning. Individuals must pass the three exams in order (Level I, II and III). Each exam is six hours and requires approximately six months of preparation.
- Have four years of qualified investment work experience.
- Become a regular member of the CFA Institute and apply for membership to a local CFA member society.

## **DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

## **OTHER BUSINESS ACTIVITIES**

No information is applicable to this item.

## **ADDITIONAL COMPENSATION**

Andy Mai does not receive any compensation or economic benefit from sources outside of Baystate Wealth Management for providing advisory services.

## **SUPERVISION**

Andy Mai serves as Manager, Portfolio Research and Management, and is supervised by Thomas O'Connor, Managing Director, who is responsible for overseeing investment and advisory activities of Andy Mai. Andy Mai is also supervised by Maureen Kiefer-Goldenberg, who serves as the Firm's Chief Compliance Officer. Baystate Wealth Management has adopted written policies and procedures which are designed to set standards and internal controls for the Firm and its associates, and are also reasonably designed to detect, prevent, and correct violations of regulatory requirements and the Firm's policies and procedures. Baystate Wealth Management's Compliance Department is primarily responsible for the development and implementation of appropriate policies and procedures. All associates are required to report under a Code of Ethics policy, which sets the Standard of Conduct for the Firm. Supervised Persons are required to complete regular compliance training. Mr. O'Connor may be reached at (617) 585-4543. Ms. Kiefer-Goldenberg may be reached at (913) 363-7681.

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## **ETHAN MACDOUGALL SOMERS, CFA®**

**Baystate Wealth Management, LLC**

**d/b/a**

**Mariner**

One Marina Park Drive, 16th Floor

Boston, MA 02210

(617) 585-4539

March 28, 2025

This Brochure Supplement provides information about Ethan Somers that supplements the Baystate Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact us if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Additional information about Ethan Somers is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

### **Year of Birth**

1988

### **Education**

Bachelor of Science, Business Administration/Finance, University of Denver, 2011

### **Business Experience**

#### Baystate Wealth Management

Director, Portfolio Research and Management, 01/2025 - Present

Vice President, Portfolio Research and Management, 01/2024 – 12/2024

Director of Research, 12/2022 - 12/2023

Head of Tactical Allocation, 01/2021 - 12/2023

Senior Market Strategist, 01/2018 - 12/2020

Analyst, 03/2016 - 12/2017

#### Baystate Financial Services

Director, Investment Department, 01/2015 - 03/2016

Investment Analyst, 06/2013 - 12/2014

Sales Support Associate, 03/2012 - 05/2013

#### MML Investors Services, LLC

Registered Representative and Investment Advisor Representative, 03/2017 - 11/2021

### **Professional Designations**

Ethan Somers has earned the following designation(s) and is in good standing with the granting authority:

#### **Chartered Financial Analyst<sup>®</sup>, CFA<sup>®</sup>**

Chartered Financial Analyst<sup>®</sup> and CFA<sup>®</sup> are professional certification marks granted by the CFA Institute. The CFA certification is a voluntary certification; no federal or state law or regulation requires investment advisers to hold a CFA certification. It is recognized in the United States and a number of other countries.

To become a charterholder, an individual must:

- Adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.
- Complete the CFA Program. The CFA Program curriculum includes ethical and professional standards, financial reporting and analysis, corporate finance, economics, quantitative methods, equity, fixed income, alternative investments, derivatives, portfolio management and wealth planning. Individuals must pass the three exams in order (Level I, II and III). Each exam is six hours and requires approximately six months of preparation.
- Have four years of qualified investment work experience.
- Become a regular member of the CFA Institute and apply for membership to a local CFA member society.



### **DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### **OTHER BUSINESS ACTIVITIES**

No information is applicable to this item.

### **ADDITIONAL COMPENSATION**

Ethan Somers does not receive any compensation or economic benefit from sources outside of Baystate Wealth Management for providing advisory services.

### **SUPERVISION**

Ethan Somers serves as Director, Portfolio Research and Management, and is supervised by Thomas O'Connor, Managing Director, who is responsible for overseeing investment and advisory activities of Ethan Somers. Ethan Somers is also supervised by Maureen Kiefer-Goldenberg, who serves as the Firm's Chief Compliance Officer. Baystate Wealth Management has adopted written policies and procedures which are designed to set standards and internal controls for the Firm and its associates, and are also reasonably designed to detect, prevent, and correct violations of regulatory requirements and the Firm's policies and procedures. Baystate Wealth Management's Compliance Department is primarily responsible for the development and implementation of appropriate policies and procedures. All associates are required to report under a Code of Ethics policy, which sets the Standard of Conduct for the Firm. Supervised Persons are required to complete regular compliance training. Mr. O'Connor may be reached at (617) 585-4543. Ms. Kiefer-Goldenberg may be reached at (913) 363-7681.

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## **JOSHUA PIERCE, CFP<sup>®</sup>, CAIA<sup>®</sup>**

**Baystate Wealth Management, LLC**

**d/b/a**

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One Marina Park Drive, 16<sup>th</sup> Floor

Boston, MA 02210

(617) 585-4578

March 28, 2025

This Brochure Supplement provides information about Joshua Pierce that supplements the Baystate Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact us if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua Pierce is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### Year of Birth

1976

### Education

Master of Business Administration, Northeastern University, 2008

Bachelor of Arts, Wheaton College, 1999

### Business Experience

#### Baystate Wealth Management

Managing Director, Portfolio Research and Management, 01/2025 - Present

Director, Portfolio Research and Management, 01/2024 – 12/2024

Baystate Wealth Management, Chief Investment Officer, 01/2021- 01/2024

Baystate Wealth Management, Director of Research and Portfolio Manager, 02/2010 - 12/2020

#### MML Investors Services, LLC

Investment Advisor Representative, 06/2017 - 11/2021

Registered Representative, 03/2017 - 11/2021

### Professional Designations

Joshua Pierce has earned the following designation(s) and is in good standing with the granting authority:

#### **Certified Professional Planner™, CFP®**

Certified Financial Planner™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.
- Education – Pass the comprehensive CFP® Certification Examination. The examination, administered in two 3-hour sessions separated by a scheduled 40-minute break, includes

case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Chartered Alternative Investment Analyst, CAIA®**

The CAIA® designation is an investment-related credential awarded by the Chartered Alternative Investment Analyst Association to individuals who meet its experience and educational requirements, and successfully pass Level I and II of the CAIA examination. The exams address various questions related to due diligence, portfolio management and monitoring, and risk management. Eligible candidates are required to have either four years of professional work experience or, alternatively, at least one year of professional work experience in conjunction with a U.S. bachelor's degree (or equivalent). After obtaining the credential, the designee must complete a self-evaluation tool every three years to remain in good standing.

### **DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### **OTHER BUSINESS ACTIVITIES**

No information is applicable to this item.

### **ADDITIONAL COMPENSATION**

Joshua Pierce does not receive any compensation or economic benefit from sources outside of Baystate Wealth Management for providing advisory services.

## **SUPERVISION**

Joshua Pierce serves as Managing Director, Portfolio Research and Management and is supervised by Thomas O'Connor, Managing Director, who is responsible for overseeing investment and advisory activities of Mr. Pierce. Joshua Pierce is also supervised by Maureen Kiefer-Goldenberg, who serves as the Firm's Chief Compliance Officer. Baystate Wealth Management has adopted written policies and procedures which are designed to set standards and internal controls for the Firm and its associates, and are also reasonably designed to detect, prevent, and correct violations of regulatory requirements and the Firm's policies and procedures. Baystate Wealth Management's Compliance Department is primarily responsible for the development and implementation of appropriate policies and procedures. All associates are required to report under a Code of Ethics policy, which sets the Standard of Conduct for the Firm. Supervised Persons are required to complete regular compliance training. Mr. O'Connor may be reached at (617) 585-4543. Ms. Kiefer-Goldenberg may be reached at (913) 363-7681.

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## **STUART LONG, CFA<sup>®</sup>**

**Baystate Wealth Management, LLC**

**d/b/a**

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One Marina Park Drive, 16th Floor

Boston, MA 02210

(617) 239-8025

March 28, 2025

This Brochure Supplement provides information about Stuart Long that supplements the Baystate Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact us if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Additional information about Stuart Long is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

### **Year of Birth**

1981

### **Education**

Bachelor of Arts, Economics, University of Maryland, 2004

### **Business Experience**

#### Baystate Wealth Management

Vice President/Senior Analyst - Custom Portfolios, 07/2011 - Present

#### MML Investors Services, LLC

Registered Representative and Investment Advisor Representative, 03/2017 - 11/2021

### **Professional Designations**

Stuart Long has earned the following designation(s) and is in good standing with the granting authority:

#### **Chartered Financial Analyst<sup>®</sup>, CFA<sup>®</sup>**

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- Adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.
- Complete the CFA Program. The CFA Program curriculum includes ethical and professional standards, financial reporting and analysis, corporate finance, economics, quantitative methods, equity, fixed income, alternative investments, derivatives, portfolio management and wealth planning. Individuals must pass the three exams in order (Level I, II and III). Each exam is six hours and requires approximately six months of preparation.
- Have four years of qualified investment work experience.
- Become a regular member of the CFA Institute and apply for membership to a local CFA member society.

## **DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

## **OTHER BUSINESS ACTIVITIES**

No information is applicable to this item.

### **ADDITIONAL COMPENSATION**

Stuart Long does not receive any compensation or economic benefit from sources outside of Baystate Wealth Management for providing advisory services.

### **SUPERVISION**

Stuart Long serves as Vice President/Senior Analyst - Custom Portfolios, and is supervised by Thomas O'Connor, Managing Director, who is responsible for overseeing investment and advisory activities of Stuart Long. Stuart Long is also supervised by Maureen Kiefer-Goldenberg, who serves as the Firm's Chief Compliance Officer. Baystate Wealth Management has adopted written policies and procedures which are designed to set standards and internal controls for the Firm and its associates, and are also reasonably designed to detect, prevent, and correct violations of regulatory requirements and the Firm's policies and procedures. Baystate Wealth Management's Compliance Department is primarily responsible for the development and implementation of appropriate policies and procedures. All associates are required to report under a Code of Ethics policy, which sets the Standard of Conduct for the Firm. Supervised Persons are required to complete regular compliance training. Mr. O'Connor may be reached at (617) 585-4543. Ms. Kiefer-Goldenberg may be reached at (913) 363-7681.

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## THOMAS O'CONNOR

**Baystate Wealth Management, LLC**

**d/b/a**

**Mariner**

One Marina Park Drive, 16th Floor

Boston, MA 02210

(617) 585-4543

March 28, 2025

This Brochure Supplement provides information about Thomas O'Connor that supplements the Baystate Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact us if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas O'Connor is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

### **Year of Birth**

1953

### **Education**

Juris Doctor, Union University, Albany Law School, 1979

Bachelor of Arts, St. Lawrence University, 1975

### **Business Experience**

#### Baystate Wealth Management

Managing Director, 01/2024 – Present

President, 01/2010 - 12/2023

#### Catalyst Financial Partners

President and Investment Advisor Representative, 12/2018 - 12/2023

#### MML Investors Services, LLC

Registered Representative and Investment Advisor Representative, 07/2016 - 11/2021

### **Professional Designations**

No information is applicable to this Item.

## **DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

## **OTHER BUSINESS ACTIVITIES**

Thomas O'Connor is an investor in Historic Boston Tours, Apex Quantitative Group, LLC, part owner of Catalyst Financial Partners, LLC, and a passive investor for INQUE Holdings, LLC.

Thomas O'Connor also serves as Of Counsel to O'Connor, Carnathan, and Mack.

## **ADDITIONAL COMPENSATION**

Thomas O'Connor does not receive any compensation or economic benefit from sources outside of Baystate Wealth Management for providing advisory services.

## **SUPERVISION**

Thomas O'Connor is supervised by Maureen Kiefer-Goldenberg, who serves as the Firm's Chief Compliance Officer. Baystate Wealth Management has adopted written policies and procedures which are designed to set standards and internal controls for the Firm and its associates, and are also reasonably designed to detect, prevent, and correct violations of regulatory requirements and the Firm's policies and procedures. Baystate Wealth Management's Compliance Department is primarily responsible for the development and implementation of appropriate policies and procedures. All associates are required to report under a Code of Ethics policy, which sets the Standard of Conduct for the firm. Supervised Persons are required

to complete regular compliance training. Ms. Kiefer-Goldenberg may be reached at (913) 363-7681.

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