



CURTIS BRAMLEY

Financial Advisor

Curtis Bramley brings something to financial planning that can't be taught in a classroom: 37 years of real-life experience before ever sitting down with a client. That background shapes everything about how he works: the questions he asks, the way he listens, and the perspective he brings to the people he serves.

Curtis works with individuals, families, and business owners who are doing many things right financially, but feel their overall financial picture isn't fully connected. His job is to bring those pieces together: investments, insurance, tax strategy, estate planning, cash flow, and turn a collection of decisions into a cohesive plan. He calls it a coordination problem, and in his experience, that's what most financial challenges are.

Curtis takes a planning-first approach, which means strategy always comes before product. Operating under a fiduciary standard, his clients' interests come first. He thinks of his role as a personal CFO: a central point of coordination, a steady advocate, and a genuine thinking partner for the decisions that matter most. His clients are never numbers on a spreadsheet. The relationship comes first, every time.

He works with a wide range of clients, including families navigating life's most demanding chapters — where caregiving, long-term support, and coordinated planning across the whole family picture are central to everything — business owners looking to strengthen their benefits and retirement plans, and professionals who want more clarity and structure in their financial lives. Through Baystate Financial, he brings a full team of specialists: advanced planners, attorneys, and subject matter experts, alongside him for the people he serves.

Curtis is a graduate of Clark University and has called MetroWest Massachusetts home for years. He is a devoted father of two sons, an avid reader, and a writer. He believes that how you tell your story matters — in life, and in financial planning.

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Curtis Bramley is a registered representative of and offers securities and investment advisory services offered through MML Investors Services, LLC. Member SIPC. OSJ: 1 Marina Park Drive, 16th Floor Boston MA 02210. 617-585-4500. CRN202905-110434134