



The Retail Review

THE OFFICIAL NEWSLETTER OF THE
RETAILERS ASSOCIATION OF MASSACHUSETTS

April- June 2026 Edition



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After 20 Years, Reform Massachusetts Health Care Reform

Dr. Jeffrey S. Gold is Founder & CEO of Gold Direct Care of Salem

Jon B. Hurst is President & CEO of the Retailers Association of Massachusetts

April 2026 marks the 20th anniversary of the Massachusetts Health Care reform law, Chapter 58, which became the model for the Affordable Care Act. The goal of the law was to expand access to health insurance coverage for all residents, address uncompensated care and build transparency tools to better understand affordability.

While some may want to celebrate Chapter 58, many remain concerned about a health care system that is among the most expensive in the nation. Twenty years of paying for near universal health coverage is taking a toll on taxpayers, businesses and families. While Chapter 58 may have expanded government coverage and mandated subsidized insurance, it created a system that continues to saddle taxpayers and working families with escalating premiums, hospital bills, massive growth in non-profit hospital expansions and record-breaking drug prices that seemed unimaginable twenty years ago. Health care in Massachusetts is now unaffordable for families and small businesses. Consider:

Massachusetts has among the highest health insurance premiums in the country.

A regulatory system that subsidizes and enables high-cost academic medical hospitals to acquire smaller hospitals, primary care practices, and expand throughout the state, creating multi-billion-dollar companies that drive up our premiums and erase competition.

Heavily regulated health insurance companies that pass on the cost of government mandated benefits and provider prices to consumers, resulting in unaffordable premiums and products that offer less choice at higher costs.

Small and mid-sized employers exiting the fully insured market and opting for self-insured plans to avoid government mandates in search of cost relief, resulting in huge premium increases for the remaining groups in the fully insured segment –individuals and small businesses.

Enrollment in high-deductible plans more than doubling over the last decade, shifting expenses to consumers with higher out-of-pocket costs.

A medical loss ratio law that has delivered higher premiums and profits for insurers and hospitals.

Nearly 60 mandated health benefits that now make up over 24% of premiums for small businesses and consumers.

Over one third of Massachusetts residents enrolled in Medicaid.

A cost containment benchmark of 3.6% that provider spending routinely exceeds by 2 to 3 times, without any consequences.

More than 90 percent of medical spending in Massachusetts goes toward hospital-based care, or sick care, while less than 8% of dollars go toward primary care or wellness.

Annual health care spending makes up over 11% of the state's economic output, or GDP, as of 2023 and growing.

Twenty years later, we have a system that is too expensive for working families. How do we fix it?

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MA Senate Passes Environmental Bond Bill... Loads It Up with Product Bans and New Consumer Taxes on Paper Bags & Paint

The Retail Review

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The MA Senate last month adopted a \$3.6 billion Environmental Bond Bill, **S.3064, An Act to build resilience for Massachusetts communities**, that unfortunately includes new product bans and consumer taxes. RAM strongly opposed the inclusion of outside policy matters unrelated to the overall focus of the bond bill, to authorize multi-year expenditures for environmental needs and projects.

The troubling provisions include:

- **A ban on plastic carryout bags** – allowable exemptions include bags for pharmacy/prescription medication, bag used to protect items from damage/contamination, unwrapped food, to protect articles of clothing on a hanger, frozen food items, raw meat, uncooked seafood or similar products, etc.
 - o Only reusable bags or recycled paper bags allowed at carryout
 - o **Paper Bag Tax - Recycled paper bags subject to a minimum \$0.10 charge, with \$0.05 remitted to the state**
 - o “Reusable bag”, a bag that: (i) is made of machine-washable cloth, fabric, hemp or other woven or non-woven fibers; (ii) has handles that are stitched with thread and not heat-fused; and (iii) is designed and manufactured for multiple uses; provided, however, that a “reusable bag” shall not include a bag made of plastic film of any thickness
- **A ban on black plastic “Food service ware”**
 - o “Food service ware”, disposable products used for serving or transporting foods or including, but not limited to, plates, bowls, trays, cups, cartons, hinged or lidded containers, straws, stirrers, cup spill plugs, cup sleeves, condiments, containers, utensils, cocktail sticks or picks, toothpicks, film wrap and napkins
 - o **Food service ware may only be provided upon request by the customer**
- **Paint Extended Producer Responsibility (EPR) program** – a program to take back unused paint, that unfortunately is 100% CONSUMER FINANCED, by a tax on every can of paint sold in the Commonwealth.
 - o **Adds up to a \$1.45 TARIFF or tax on every gallon of paint sold in MA**
 - o Paint manufacturers have long pushed for this program, as they get total control of the program and bear none of the costs.
 - o The bill is actually silent on the costs of the paint program, but we can look to the state of Washington to see the true cost:
 - 1-2 gallons \$1.45
 - 2-5 gallons \$2.75

RAM continues to argue that imposing additional costs on paint and bags, whether you want to call them a tariff, a tax or a fee, is misguided given today's consumer affordability challenges.

Roughly 70% of the MA population today lives in a municipality that has already adopted a plastic bag ban. This is really about a \$0.10 TAX on the only option left – a paper bag.

Massachusetts consumers could buy their paint for less in New Hampshire, tax free, and dispose of any leftovers in Massachusetts. Our retailers operate in a very competitive environment and as we see every day along our New Hampshire border, if a consumer can save the current 6.25% sales tax on the purchase of a product, that savings alone is often enough to entice a consumer to buy out of state. An added tax or tariff on paint, combined with a paper bag tax, will only make matters worse for our local sellers.

The bill is now before the House Committee on Ways and Means for review. All interested members are encouraged to contact their legislators, both in the House and the Senate, to share your opinions on the proposal. ■

Let's start here:

Consumer Choice and Affordable Products: If premium payers had the right to choose the type of coverage they want, they could save tremendous amounts of family income, and it would shift the financial incentives to force providers to be efficient, as opposed to forcing consumers to pay more for less. We need to revise insurance laws to create these incentives and products. Numerous state mandates passed by the Legislature were due to pressure from specialty providers seeking to increase their utilization and reimbursement levels. Government should give premium payers the right to choose a product that comes with fewer state mandates, excludes certain high-cost providers, and promotes the use of generic drugs.

Bolster Access to Primary Care: Grant premium payers the right to pay their primary care doctor directly utilizing their HSA's rather than through their insurance, which should save at least 15% of premium. Through direct primary care and a variety of subscriber and premium payer cafeteria plan choices, consumers can be empowered to save over half of their premiums—cutting a small business family plan to under \$20,000 annually, while allowing those same families the ability to get better, higher value care.

Incentivize Growth of Independent Primary Care: We need more independent primary care practices which put the patient and their families first, at lower costs. This means incenting independent practices to thrive as independent organizations, not owned by hospitals or health insurance companies. Two ways to enable more independent primary care practices to grow include tax incentives and reforming the determination of need process. The state should offer tax credits that enable independent practices to acquire medical and or technology equipment. The state used a similar strategy for life sciences 20 years ago and it resulted in a thriving industry. The state can also exempt independent primary care practices from the Department of Health's Determination of Need regulatory process, which today deters practices from buying equipment like CT scans and x rays, because it competes with hospitals. Exempting independent primary care practices from the DoN rules would allow them to offer these services at a fraction of the cost we pay today at the hospital.

End Small Business Insurance Discrimination: Small businesses here operate under the most discriminatory insurance risk pool rules of any state in the nation, requiring Main Street employees to pay higher premiums so that individuals can pay lower premiums. Forced into the same risk pool, only in Massachusetts do small businesses pay higher premiums to cross subsidize premiums for individuals. Most of those very same individuals also get generous taxpayer funded subsidies through the Connector. This is an anti-small business, public policy failure.

Reform the Cost Containment Benchmark: The Health Policy Commission's spending benchmark is flawed and flaunted by healthcare providers. Since the benchmark includes Medicare and Medicaid spending, it masks the annual double digit spending increases occurring over the last decade in the commercial market. Lower the benchmark

and establish prohibitions—or penalties—for contracts that advance provider reimbursements above the benchmark.

Reward Insurers For Lower Premiums, Not Higher Provider Reimbursements: Medical Loss Ratios (MLRs) have been an inflationary failure for apportionment of care verses administration. State and federal law have MLRs, but the Massachusetts law is far more restrictive. Saying that insurers must apply at least 88% of premium dollars to medical care sounds reasonable, until you look at the impact over the last decade in the Commonwealth. Cash strapped insurers have one financial solution to seek more revenue—raising provider reimbursements, and in turn, consumer premiums. All the financial leverage is with the providers, not the insurers, and not with their customers. Look no further than the millions of dollars the dentists spent a couple of years ago for a ballot initiative to establish a first in the nation law to apply the same concept to dental insurance. The dental providers wanted a piece of the same inflationary action healthcare providers have enjoyed in the Commonwealth. Insurers should work for the premium payers, not the providers, and should be compensated for how much they SAVE their customers, not by how much they increase provider reimbursements.

Reform Taxpayer Funded Health Programs: The proportion of taxpayer dollars going to the primarily non-taxpaying healthcare industry in the state is an economic death spiral. Remarkably, half of the state mandates apply to the state Medicaid program, and all apply to the subsidized Connector plans, raising costs for taxpayers. The state should eliminate state mandates not required under federal law for MassHealth and Connector subsidized products; and the state should lower the eligibility levels of ConnectorCare subsidized plans back to the 300% of federal poverty level, which had expanded on a pilot basis. Also, hospital reimbursements under MassHealth should be capped at no more than 140% of Medicare, more than sufficient for any efficient hospital.

Repeal the Individual Mandate: Repeal the Chapter 58 tax penalty for those who do not purchase health insurance. Residents are seeing their take-home pay shrink because of higher premiums, co-pays, deductibles and taxes; and all of this is due to the fact that they are not empowered and permitted under the law to buy affordable coverage they need, want or can afford. So how do we continue to justify a tax penalty?

2026 is the year we must come to terms with what we did right, and what we did wrong under healthcare reform. Our state's economic competitiveness for investment, job growth, and affordability depends on it. ■

Puritan Cape Cod to Receive Visionary Award at Cape and Islands United Way's "Best Night of the Year"

Annual event celebrating community impact will take place June 26 at Pelham House Resort

Cape Cod, MA — Cape and Islands United Way has announced Puritan Cape Cod will be honored with the organization's Visionary Award at its annual Best Night of the Year celebration on June 26, 2026, at the Pelham House Resort.

The Visionary Award recognizes individuals, businesses, and organizations whose leadership, generosity, and commitment to community embody the mission of Cape and Islands United Way. Puritan Cape Cod has long been known throughout the region not only as the premier clothier and a successful fourth-generation family business, but for its unwavering dedication to supporting the Cape Cod community.

For more than a century, Puritan Cape Cod has been guided by the founding philosophy of Abraham Penn, who believed in "making a friend, not a sale." That principle continues to shape the company's culture today, with third-generation owners Rick and Jim Penn carrying forward a tradition of philanthropy and community engagement.

"If you do business in the community, you must give back to it," has long been a guiding belief for the Penn family. Over the years, they have supported numerous local organizations and initiatives, including Cape Cod Healthcare, youth programs, arts organizations, and community nonprofits. Their ongoing efforts include charitable events, benefit shopping nights for local causes, and meaningful contributions such as donating coats to local children during the company's 100th anniversary celebration.

"We are thrilled to honor Puritan Cape Cod with this year's Visionary Award," said Mark Skala, CEO of the Cape and Islands United Way. "The company's belief in giving back has strengthened countless organizations and initiatives across Cape Cod. That leadership shows how local businesses can make a powerful and lasting impact in the communities they serve."

The Visionary Award will be presented at Best Night of the Year, the Cape and Islands United Way's signature annual fundraising event. The evening brings together business leaders, community partners, donors, and volunteers for a celebration of philanthropy and community spirit.

"We are deeply honored to receive the Visionary Award from The Cape and Islands United Way. When our grandfather started Puritan in 1919, he had two founding principles, service to the customer and service to the community," said Rick Penn of Puritan Cape Cod. "Puritan was built on the belief that success and service go hand in hand, and giving back has been part of our DNA for more than 100 years. Working with the Cape and Islands United Way, we've seen firsthand how powerful community collaboration can be. We're incredibly grateful for the work they do every day."

Funds raised through Best Night play a vital role in supporting the work of Cape and Islands United Way, which partners with more than 30 local nonprofits to fund programs addressing critical needs across the region. Through these partnerships, the organization helps improve the lives of more than 50,000 people each year by advancing education, financial stability, health, and basic needs.

"Best Night is truly a celebration of our community coming together," said Skala. "This year is a special opportunity to recognize Rick and Jim Penn, as well as the entire team at Puritan Cape Cod who make a difference while raising the resources needed to help our neighbors thrive."

"For more than a century, Puritan has been part of the fabric of Cape Cod, not just as a business, but as neighbors, friends, and community members. We're honored by this recognition, which truly belongs to our incredible team and to the Cape Cod community we're so proud to serve," stated Jim Penn.

More than one-third of the funds distributed by Cape and Islands United Way each year are raised through its events, with Best Night of the Year serving as the organization's largest and most impactful fundraiser.

Businesses and community members interested in attending or sponsoring the event can learn more at <https://www.capeandislandsuw.org/bestnight>.

About Cape and Islands United Way

Cape and Islands United Way works to improve lives across Cape Cod, Martha's Vineyard, and Nantucket by mobilizing the caring power of communities to advance health, education, financial stability, and basic needs. By partnering with local nonprofits and community organizations, Cape and Islands United Way helps ensure that every child has the opportunity to thrive, every family can work toward self-reliance, and every person has a safe place to call home.

IEEPA tariff refunds are moving forward

CBP's refund system is returning IEEPA tariffs as retailers plan investments in stores, workers and customers

by Jonathan Gold, National Retail Federation
Vice President, Supply Chain & Customs Policy

This article was originally published on nrf.com on April 30, 2026.

In February 2026, the U.S. Supreme Court ruled that the tariffs collected under the International Emergency Economic Powers Act were illegal. Refunds received minimal discussion during the oral arguments or as part of the decision, and the court did not rule on whether the tariffs would be refunded. The issue of refunds was left up to the U.S. Court of International Trade.

The Court of International Trade quickly ordered U.S. Customs and Border Protection to refund tariffs. The refunds will go to the importer of record or their agent that paid the tariffs.

CBP said it needed 45 days to create a refund process. It developed the Consolidated Administration and Processing of Entries functionality within the Automated Commercial Environment. CAPE makes it easier to submit refund requests and process refunds in bulk rather than on an entry-by-entry basis.

The system launched on April 20. Most CAPE declarations experienced a seamless process; others ran into significant issues that seem to have been resolved. CBP believes most of the tariff refunds are eligible during Phase 1 of the rollout. More challenging entries, including those that have been fully liquidated, will be left for later phases of development. CBP has not yet announced when the later phases will roll out.

Companies that have filed CAPE declarations now wait for CBP to review entries for potential issues (product classification, rules of origin, transshipment, etc.) and to determine the IEEPA tariff refund. If CBP finds issues, it could remove a portion of the refund to "offset" the issue. Once the declaration is accepted, CBP said the process can take 60-90 days before a refund is issued.

Who gets the refunds?

Learn more at <https://nrf.com/blog/ieepa-tariff-refunds-are-moving-forward>

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Cove Risk provides superior claims management to members.

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- Cost-effective solutions
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Retailers Association of MA

* For qualified risks only. Participation in a workers' compensation self-insurance group is not the equivalent of purchasing an insurance policy. Past dividend history is no guarantee of future results.

NEW Child Care Benefit Offering from Kinder Care

Work-life integration isn't always easy, but RAM has your back! RAM is pleased to announce that we have partnered with KinderCare to offer all association members exclusive access to discounted tuition rates on child care. The Tuition Benefit offers a 10% discount on tuition rates for full-time, part-time, or drop-in care at KinderCare Centers and Champions before- and after-school programs.

To learn more, please visit the RAM/KinderCare microsite (<https://www.kindercare.com/employee-benefits/retailers-association-of-massachusetts>) where you can find collateral materials including FAQ's, informational and new hire flyers, and vouchers for claiming the Tuition Benefits. Members with questions may contact RAM at info@retailersma.org.



10/25

A retirement plan that doesn't require overtime

The Alliance of State Retail Associations (ASRA) Multiple Employer 401(k) Plan (MEP) lets you provide the plan your employees deserve – and lets you enjoy your weekends.

The ASRA MEP is:

- Flexible
- Affordable
- Less time-consuming

Learn more about the ASRA MEP.

Contact the Retailers Association of Massachusetts (RAM) at 617-523-1900 or info@retailersma.org



Multiple employer plans (MEP) may offer adopting employers the ability to delegate certain fiduciary functions to the MEP plan sponsor, but adopting employers retain fiduciary duties such as selecting and monitoring the MEP provider. Adopting employers must share a commonality and the MEP is treated as a single plan for certain purposes. Before adopting any plan, employers should carefully consider all of the benefits, risks, and costs associated with a plan. Employers may wish to seek the advice of legal counsel or a tax professional to address their specific situations. RP3 4666808 S ©2025 Transamerica Corporation. All Rights Reserved.





NEW HR Benefit for Participants in RAM's Health Insurance Cooperative

RAM announces a new partnership with Mineral, an HR and Compliance Platform designed to take the guess work out of HR and Compliance for small businesses. This new benefit is an exclusive offering of the RAM Health Insurance Cooperative and is provided at no additional cost with purchase of a Blue Cross Blue Shield of Massachusetts Health Plan through the cooperative.

- **Non-cooperative members** interested in learning more about RAM's health insurance program, and its list of free additional benefits including the new Mineral offering, are advised to contact RAM Business Development Director, Joe Barnes at 978-478-7430 or via email at jbarnes@retailersma.org.
- **Current cooperative members** are advised to look for a Welcome Email from noreply@trustmineral.com inviting you to register and activate your business's access to Mineral. Any questions related to your Mineral access or features on the platform please reach out to RAMHIC@TrustMineral.com.

Why use Mineral?

Running a business comes with a lot of "what-ifs." Mineral provides the answers and tools to keep operations running smoothly:

- **Expert HR Advice:** Direct access to certified HR advisors for specific HR and Compliance questions.
- **Employee Handbook Builder:** Build a handbook in minutes with built in law alerts across all states.
- **Compliance Library:** State-specific templates, customizable forms, and law alerts.
- **Employee Training:** A full catalog of online courses for employees (including harassment prevention and safety training).

Is your handbook a liability or an asset? If you are operating across state lines without a localized handbook—or don't have one at all—you are exposed to significant risk. Join the Mineral Team for a 30-minute webinar where they will demonstrate how to build and maintain a multi-state handbook in minutes. https://mitratech.zoom.us/webinar/register/4017721336273/WN_9WWi5gRkQ22jkc4BNNQBnA#/registration

Plus, see how Mineral's proactive alert system monitors federal and state law changes for you, pushing real-time updates directly to your inbox so you never fall out of compliance.



Welcome 59 New Members

429 Broadway LLC Boston	Drywall Masonry Supplies, Inc South Yarmouth	Monique's Bath Showroom Watertown	Sweets & Java, LLC Holden
495 Mazda Lowell	Everybody Gotta Eat Cambridge	One Stop Auto Wash Chelmsford	TFR Racing Distribution West Boylston
Action Electronics, Inc. Walpole	Garabedian Plumbing & Heating Worcester	Peterson's Market Yarmouthport	Nantucket Maria Mitchell Assoc. Nantucket
ARA Automotive Repair Service Beverly	Himmel Seaport Bar LLC Boston	PJ's Family Restaurant Inc. Wellfleet	Top Donut Dracut
Bellingham Forest Products Ltd. Bellingham	Holiday Inn Express Ludlow	Planeta Design Group, LLC Boston	Westward Orchards, Inc. Harvard
Berkshire Welco LLC Sheffield	J & J Variety, Watch City Cigar Waltham	Plymouth Social Plymouth	Wilmot's Laundromat LLC Middleborough
Bistro 63 Monkey Bar LLC Amherst	Kelly Waters Inc. Dorchester	PostNetMA102 Pittsfield	Worcester Country Club Worcester
Borden & Remington Corp. Fall River	KG Collective Brockton LLC Brockton	Pro Optical Boston	Zoe's Cafe and Grill Danvers
Boys and Girls Club of Worcester Worcester	KG Collective LLC Boston	Progressive Sales & Marketing, Inc. Feeding Hills	
Cannabis Huts West Springfield	Krave East Longmeadow	Repworks Inc South Hadley	
Cape Cod Truck Service Orleans	Le Boulevard Boston	Ristorante Molise Amesbury	
Casey's Pub Holliston	Les's Auto Center Palmer	Salt Wellfleet	
Chowdaheadz Woburn	Liftruck Parts & Svc., Inc. West Springfield	Sanbada Allston	
Clark Vintage Lighting LLC Pittsfield	Madaket Marine Nantucket	Shell RKPT Rockport	
Common or Garden Pub Housatonic	Madras Dosa Company Chestnut Hill	Southern Foods Woburn	
Complete Healthcare Solutions, Inc. Palmer	Madras Dosa Harvard LLC Cambridge	Starlite Management Company Newbury	
Copper House Tavern Waltham	Medicilon USA Corp. Lexington	Sweet Roots Middleboro	





Member Benefit: Health Insurance

The RAM Health Insurance Cooperative (RAMHIC) is the Association's health insurance solution for our small business members (under 50 FTE). The program provides access to the entire portfolio of high quality, small group health insurance plans offered by **BlueCross Blue Shield of MA (BCBSMA)**, the ability to earn a **year-end wellness reward equal to 1%** of medical premium paid to your business, and a comprehensive **package of free ancillary benefits** typically offered by larger businesses. Not only does this add value, but also allows members to compete for, and retain, employees in today's tight labor market.

The list of ancillary employee benefits provided by RAM free of charge, include:

- Access to the **Personify Health** wellness program providing covered employees with the ability to earn up to \$300 in financial incentives based on participation.
- **Mineral Human Resource and Compliance Platform** providing real time, online access to HR experts, employee handbook builder, compliance library and employee education and training courses.
- **Life Insurance** (\$10,000 per subscriber), **Hospital Benefits** (\$750 1st night, \$150 each night thereafter up to 10 days total) and **Accident Coverage** (off the job) for accident, hospital, follow up, surgery and wellness, all provided by US Able Life.
- **Employee Assistance Program** provided by Lucet for mental health, substance abuse, legal and financial counseling for subscribers and their dependents.
- **Blue 20/20 Vision Benefit** (\$130 12/12/24 Frequency) available to subscribers and their dependents.
- **Waived Fees for Health Equity Personal Spending Accounts** through Health Equity (available at renewal)*

For more information regarding the available ancillary benefits members may visit

<https://www.brainshark.com/bcbsma/RAMAncillaryBenefits2026>

or the RAMHIC/BCBSMA microsite

<https://planinfo.bluecrossma.com/customblue/2026/retailersassociationofmassachusetts>

Don't miss out on your opportunity to participate and save. No change of broker. It's a simple, cost effective, comprehensive health solution for our small business retail members and more importantly their employees.

*Eligibility rules adopted by vendor prohibit participation by cannabis retailers.

Strategic Financial Guidance for Small Business Owners

WellFin360 is a Massachusetts-based, fee-only financial planning and advisory firm serving small business owners and first-generation wealth builders. We help clients create financial structure, clarity, and sustainable growth—so decisions are proactive, not reactive.

Our Advisory Model

WellFin360's approach is built on four core pillars:

- **Personalized Service** – Hands-on, relationship-driven guidance
- **Comprehensive Planning** – Integrated business and personal strategy
- **Investment Management** – Disciplined, goal-aligned portfolios
- **Fee-Only Transparency** – No commissions. No hidden fees. Ever.

Who We Work with Business Owners Who:

- Know their sales but want stronger profit and cash flow
- Need financial clarity without hiring a full-time CFO
- Want ongoing strategy—not just year-end conversations
- Are ready to build stability, predictability, and long-term wealth

Core Services

Cash Flow & Profitability

- Revenue and expense analysis
- Break-even and margin optimization
- Seasonal cash planning
- Owner compensation strategy

Financial Health Assessment

- Business financial snapshot
- KPI identification and dashboard guidance
- Debt and pricing structure analysis

Exit & Retirement Wealth Planning

- SEP IRA, Solo 401(k), and 401(k) strategy
- Long-term wealth-building planning
- Integration of business and personal goals



Samanda Morales, AFC®, CPFWC, CFEI
Financial Advisor | Investment Manager | Founder

Book a free call today:



altusdental™ | Altus Vision™

Great dental plans. Clear vision coverage.
Huge network. Terrific service.
And 94% overall member satisfaction.

Made you smile.



RAM dental benefits include:

100% coverage for:

- Exams, cleanings, X-rays
- Fluoride treatments and sealants for children

80% coverage for:

- Fillings, extractions, soft tissue grafts, denture repairs
- Root planing and scaling, crown lengthening, recementing crowns and bridges

50% coverage for:

- Crowns, bridges, teeth whitening
- Partial and complete denture replacement
- Athletic mouth guards for children

Smiles Plus Enhancement Exclusive to RAM Members

Now included at no extra cost, this valuable upgrade provides:

- Coverage for adult teeth whitening
- Athletic mouth guards
- A third dental cleaning per year
- Fluoride varnish treatments for adults

These benefits are not available to small groups elsewhere, only through your RAM Dental Plan.

RAM vision benefits include:

- Annual eye exam
- \$150 allowance for a wide selection of frames and contacts
- Discounts on laser vision correction
- Access to the nation's largest network of independently certified eye doctors

Dental Rates*

Individual \$49.82

Family \$146.97

Vision Rates*

Employee Only \$9.15

Employee + Spouse \$18.35

Employee + Child(ren) \$15.55

Family \$25.60

Take advantage of your RAM benefits

For enrollment or questions, call **Membership Services** at **617-523-1900** or email at **info@retailersma.org**.

No minimum group size.
No employer contribution required.

*See Altus Dental Benefit Summary and vision plan documents for full details.
Monthly premium rates effective September 1, 2025 – August 31, 2027.



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Suite 810
Boston MA 02108



Submit your nominations today!



The Retailers Association of Massachusetts Awards of Excellence (RAMAes) honor small and large retailers, rookies and veterans, identifying hidden gems from all corners of the Commonwealth.

You could be one of this year's recipients. Submit a nomination for your business. Tell us what makes your business unique. As an expert, you can also help us identify additional businesses who deserve to be recognized for going above and beyond to make the retail and dining experience memorable.

Winners do not need to be a member of RAM and there is no limit to the number of businesses you can nominate. So nominate your business and all those you love as well. There are so many incredible retail stores and restaurants in MA who could be deserving of this recognition. Help us find our 2026 winners.



Visit the RAM website at retailersma.org/RAMAES to submit your nominations.

*2026 Holiday Calendar available to download.
Visit our website at www.retailersma.org*



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Retailers Association of
Massachusetts