GETTING TO KNOW FREEDMAN FINANCIAL

Freedman Financial

Securities and Advisory services offered through LPL Financial, a registered investment advisor.
Member FINRA & SIPC.

WHY FREEDMAN FINANCIAL?

Quite Simply. We Care. Deeply.

We act as fiduciaries. Placing your interests first is the cornerstone to our relationship! For over 50 years we've done it this way – and now we have an opportunity to share our approach with you.

From our very first conversation, you'll find us asking about everything in your financial life – not just the money you may want to invest. That's because achieving your financial goals requires an open and honest dialogue that incorporates more than just the numbers; it includes the emotions attached to them too.

When you hire Freedman Financial, you get an experienced team dedicated to getting your financial house in order – and we'll work hard to help you maintain it.

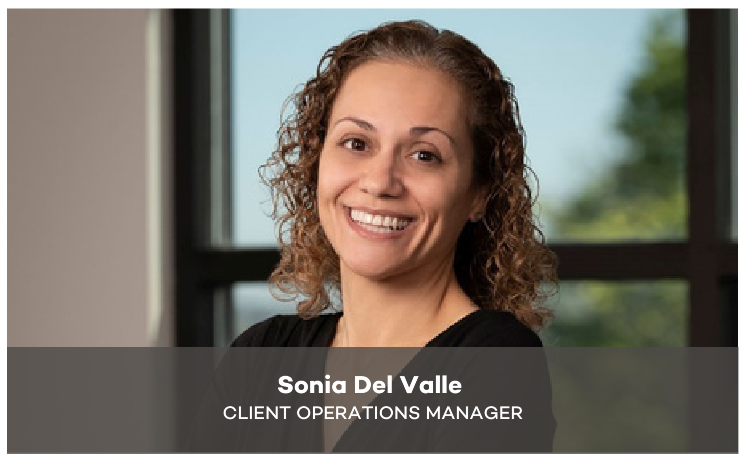
EXPERIENCED, QUALIFIED TEAM

We work as a true team dedicated to personalizing our relationship with you.

Marc S. Freedman, CFP®
PRESIDENT/CEO

Marion Gilman, CFP®
EXECUTIVE VICE PRESIDENT AND PARTNER

Jodi K. Deldon
DIRECTOR OF FIRST IMPRESSIONS



Sonia Del Valle
CLIENT OPERATIONS MANAGER

Christian Karcher CFP®
DIRECTOR OF FINANCIAL PLANNING

Beth Ford
CLIENT SERVICES ASSOCIATE

OUR TIME-TESTED APPROACH...

Expect a Conversation

We'll get to know you and you'll learn about us. It's important to us that you feel good about the relationship first, without pressure.

There are no limits to the questions you can ask us. We are fully transparent and seek to deliver "financial advice in a language you can understand®."

We'll be asking questions too. Some may be ones you've never been asked before. Our goal is to be certain that we fully understand what's most important to you, your financial life, and how it aligns with your hopes and dreams – before we ever offer recommendations to you.

FINANCIAL PLANNING

You are unique! Your financial plan should be too.

No matter where you are on your financial journey, you need a tailored financial plan that aligns with your goals. Whether you're planning for retirement, accumulating wealth, crafting a retirement income strategy, or simply trying to make sense of it all, we're with you every step of the way.

We listen. The financial planning process starts with a face-to-face, honest, big-picture conversation. We learn about your financial strengths, concerns, opportunities and goals. Then we plan. We never rely on rules of thumb. And we deliver our recommendations in writing.

OUR APPROACH TO FINANCIAL PLANNING

1. Understand Your Goals
Let's give your plan a purpose.

2. Collect Data – Lots of it!
We'll identify what you own, owe, earn and spend.

3. Analyze
We'll examine where you stand financially, and consider improvements, if needed.

4. Make Recommendations
We'll put our advice in writing.

5. Implementation
We'll get your plan in motion as a client of Freedman Financial.

6. Review and Revisit
We'll provide ongoing monitoring, updates and continual dialogue.

GETTING YOUR FINANCIAL HOUSE IN ORDER

Financial Planning is so much more than crafting an investment strategy.

At Freedman Financial, we'll help get your financial house in order, so you can plan better.

OUR REVIEW PROCESS...

- Revisit Financial Goals
- Share Your Progress
- Offer Investment Advice
- Re-examine Your Spending Needs in Retirement
- Review Your Last Year's Tax Return
- Advise on Major Purchase Decisions
- Make Recommendations (If Needed)
- Make it Personal

INVESTMENT MANAGEMENT

With your financial plan as a blueprint, we build, maintain and monitor your investments. We are committed to understanding the totality of your financial life before ever making an investment recommendation.

Personalized portfolios

Selecting investments is a collaborative process. We avoid “cookie-cutter” model portfolios, and instead strive to construct your portfolio with low-cost, high quality investments that balance YOUR risk with YOUR objectives.

Know where you stand

You receive monthly statements, annual performance reports and secure online access to your entire financial plan.

A CLIENT-FIRST INVESTMENT APPROACH

Review
Examine the quality, costs and rationale for your existing investments

Advise
Consider portfolio changes. Incorporate strategies best aligned with your needs

Implement
Place your strategy in motion. Monitor each step of the way

Assist
Guide you on adding funds, withdrawing money and examining tax implications.

Deliver
Our 70 points of annual communication keep you regularly informed.

FEES AND MINIMUMS*

As of August 2023

Financial Planning

Every client relationship at Freedman Financial starts with a financial plan. Financial Planning Fee – starting at $3,000*

Investment Management and Planning

Upon the completion of a financial plan, you have the opportunity to establish an investment management relationship with the firm.

The Value for Your Fee

Your investment management fee includes all future financial planning advice.

Account Value	Management Fee*
$350K - $499K	1.50%
$500K – $999,999	1.25%
$1,000,000 - $1,999,999	1.0%
$2,000,000 - $2,999,999	0.9%
$3,000,000 – $4,999,999	0.8%
$5 Million +	0.7%

MINIMUM Investment is generally $350,000. Fees are deducted on a quarterly basis from your account.

*Fee modifications are evaluated on an individual basis.

READY TO GET STARTED?

Schedule an Initial Consultation

- Tel: 978-531-8108 or email Jodi@freedmanfinancial.com
- Office Hours: Monday – Thursday - 9:00am – 4:30pm and Friday 9:00 AM - 2:30 PM

What We'll Send You

- Our Comprehensive Information Kit
- Our Fact Finder
- Instructions on "How to Prepare for your Meeting"

What You Need to Do...

- Complete our Fact Finder as best as you can.
- Gather supporting documents
- Prepare your questions.
- Get ready for an easy conversation with us.

Freedman Financial

WE CARE. DEEPLY.

CONTACT US

41 Cross St, 2nd Floor,
Peabody, MA 01960

(978) 531-8108

info@freedmanfinancial.com

www.freedmanfinancial.com