FREEDMAN FINANCIAL

planners · advisors · partners

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Interesting year, huh?

I think we'd all agree that the past twelve to eighteen months felt more like a lifetime than "just another year." It was a never-ending rollercoaster ride with hard turns, steep drops and even some of those stomach-churning loop-d-loops. So is the worst behind us? Are brighter days ahead? We certainly hope so; but we'd be ridiculous to think that the next several years would be without surprises that none of us could ever predict.

In reality, the early part of this year seemed to be a carry-over from last year. We continued to field panicky phone calls and had some of the toughest, heart-wrenching conversations in the history of our firm. It was scary. But as we approach the end of 2009, the proverbial "green shoots" have begun to sprout; and in fact, a renewed optimism is evident.

This past year, you more than reassured us that continuing conversations that focus on your collective financial planning needs is the best method for making the smartest decisions in the face of uncertainty. By remaining focused on your goals, objectives and overall net worth, we were able to help you remain rational during very emotional times.

You, our clients, remain our greatest source of strength and optimism. Earlier this year, many of you participated in an independent survey that assessed your overall satisfaction with our firm. Your responses exceeded our expectations. You told us that focusing on the big picture, rather than tactical portfolio moves was the right way to guide you during both good times and bad. You validated the work we do; and it motivates us to no end.

The referrals you sent to us this year were extraordinary. Thank you. As a result, we were able to help more families and individuals learn about the true value of financial planning – rather than just a fragmented broker-based relationship. In fact, one new client, who had an investment–based relationship with his broker for more than 17 years, told us that he finally came to the conclusion that it had been fun for a while, but now it was time to get serious. We were humbled by his comments, as well as the vote of confidence that his friend, and our client gave to him.

So as we look to 2010, here's what's on our mind.....

1. **WealthVision** – So many of you enjoy the value of Wealthvision. It has become the foundational blocks for every financial planning relationship in our office. By allowing you to see "Everything you own against everything you owe," we've been able to help you make smarter financial decisions. You have also enjoyed uploading wills, trusts, tax returns, passports, deeds, insurance policies, etc, into your online vault. In 2010, we plan to help you better utilize Wealthvision as the core tool for helping you measure whether your financial house is in order.

2. **Weekly Planning Pointers** – In March of 2009, we launched our customized weekly client communication piece. It continues to receive high acclaim from clients, prospects and our centers of influence. In addition, we will continue to provide you with access to economic reports from our broker/dealer, LPL Financial. Feel free to send newspaper clippings, ideas and/or comments so that we can keep this publication fresh each week.

3. **Increased Portfolio Management Tools** – The turbulence of 2009, caused us to build better investment models, identify specialized tools and manage accounts on a more efficient basis. Along with LPL Financial, we are even better positioned to help you maintain, monitor and adapt your investment portfolios to meet both your short and long term goals.

4. **Presence in the community** – We are committed to insuring that our community is receiving the highest quality, most timely information on issues concerning financial planning. In 2010, we look forward to making ourselves available to philanthropic, non-profit and civic organization to offer FREE seminars and informational meetings. We believe that now more than ever, people need financial planning resources from professionals they can trust. If you are part of an organization that needs a speaker for an upcoming event, let us know. The cost is free – and you can be assured that your guests will receive the highest quality resources, without any sales pressure.

No one knows what 2010 and beyond with have in-store; that is unless you've been to see the movie 2012. What we do know is this. There will be surprises that never could have been imagined. There will be moments of exuberance. There will be challenges, uncertainty, celebrations and sorrow. After all, can you think of any year in the past where that range of emotions wasn't part of your life?

Let's all hope that this year keeps us away from the fringes and more towards a normal array of highs and lows. Let's be sure to hug those we love, thank those who made a difference in our life; and work hard to build bridges with those who have put walls between us.

There is much to be thankful for this year – and at Freedman Financial, we can't say "thank you" enough. You are the greatest clients a financial planning firm could ever ask for, and we are both honored and humbled to serve your financial needs.

Enjoy the deck of cards as a token of our thanks.
After all, sometimes it's the simplest stuff that brings people together.

Thanks for all you do.

Marc Sara Kim Sonia Marion

Lisa