HELPING YOU REACH YOUR FINANCIAL GOALS:

- Comprehensive Financial Planning
- College/Retirement Planning
- Estate Planning*
- Financial Needs Assessment
- College Savings Alternatives
- Hypothetical Probate Analysis
- Strategic Portfolio Management
- 529 Plans
- Tax Minimization Strategies
- Life Insurance Needs Analysis
- Individual Retirement Accounts
- Charitable Giving Techniques
- Disability Income Protection
- Family Limited Partnerships

Insurance, investments, and long term planning... they all help you create a secure financial future for you and your family.

**Estate planning is done in conjunction with your estate planning attorney, tax attorney and/or CPA.*

COMMONWEALTH FINANCIAL GROUP

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THE FINANCIAL PLANNING PUZZLE

PIECING IT ALL TOGETHER

COMMONWEALTH FINANCIAL GROUP

JON R. FREEDMAN
FINANCIAL ADVISOR & RETIREMENT SPECIALIST

CHOOSE YOUR TEAM:

Choose, as needed, your financial planner, tax advisor, life insurance agent, property & casualty agent, investment broker, attorney, charitable giving advisor, trust officer or banker.

GATHER INFORMATION:

Provide *"financial snapshot of your current situation."* Identifies goals, objectives, liabilities & budget and notes the current status of your retirement, estate and risk management planning.

ANALYZE DATA:

Identifies strengths & weaknesses in your present financial portfolio

TEAM MAKES RECOMMENDATIONS:

Provide the opportunity to review and approve a strategy before implementation.

DECIDE & IMPLEMENT:

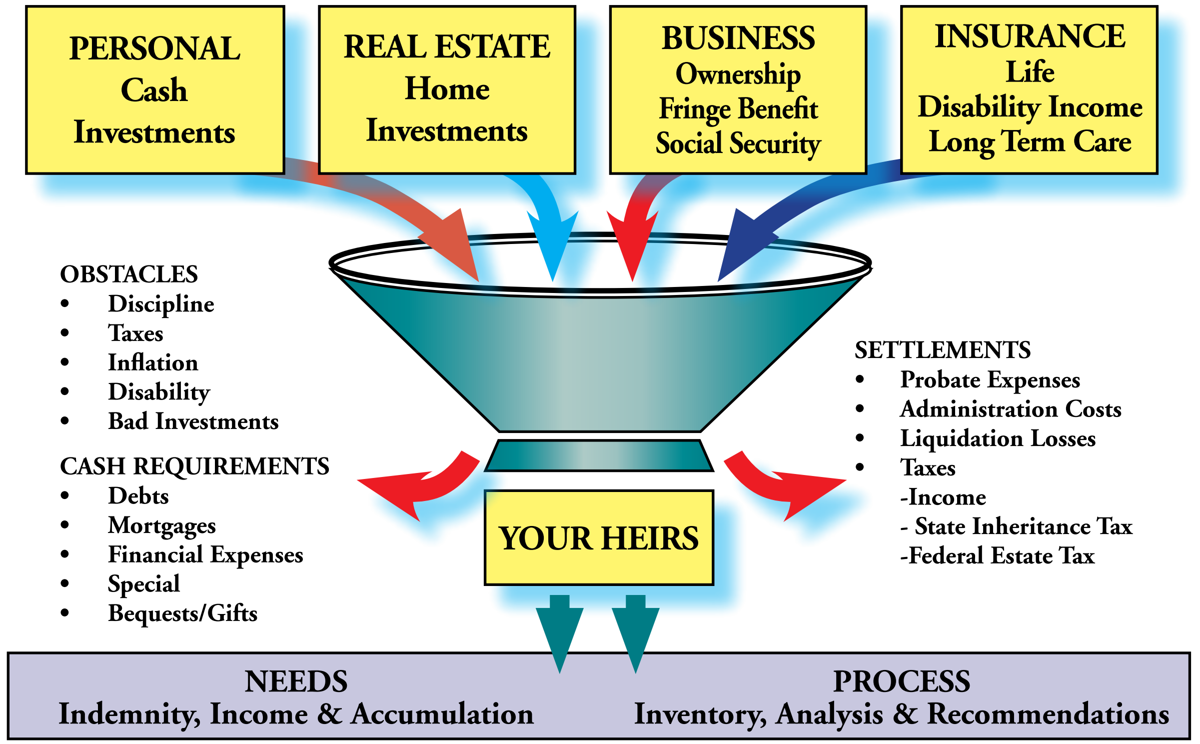
Select the plan that best fits your needs and goals. Sign essential documents, purchase needed insurance, and reallocate investments as necessary.

PERIODIC REVIEW:

Ensures the strategy we've created will adapt to changes in your personal or professional life. Many advisors recommend an annual review.

COMMONWEALTH FINANCIAL GROUP

PERSONAL SECURITY ALIGNMENT



CREATE • COORDINATE • MANAGEMENT

MANAGING RISKS

Around every corner we turn in life there are unknown risks. The services provided by Commonwealth Financial Group can help to protect you & your family from unexpected hardships caused by:

- Premature Death
- Permanent Disability
- Rising Healthcare Costs
- Estate Taxes

HELPING TO MAXIMIZE WEALTH ACCUMULATION

Choosing the right investment vehicles today is more challenging than ever. The Commonwealth Financial Group can help you to:

- Save for you child's education
- Plan for a more comfortable retirement
- Reduce Taxes
- Accumulate Wealth

THE FINANCIAL PICTURE TOGETHER!

Building a successful financial plan can be very confusing, at times overwhelming and of course, generating monies to allocate to these future plans.

Some of the financial issues that each person can expect to face during his or her lifetime will include:

CASH MANAGEMENT: More than just balancing the checkbook, cash management includes preparing -and following- a budget, using credit wisely, and keeping the income tax burden to the lowest level possible.

RISK MANAGEMENT: There is a risk of loss of both life and property. Life insurance can be used to protect a family against the risk of premature death. Disability income insurance can protect against the loss of a person's ability to earn a living. Property and casually insurance can protect our worldly goods against accident and perils as fire, flood, earthquake & theft.

ACCUMULATION GOALS: We all need to save money for some reason. Educating our children is one very common goal. Buying a home and building an investment portfolio are two typical accumulation goals.

RETIREMENT: Taking action today to ensure that the later years are as comfortable and worry-free as possible.

ESTATE PLANNING*: Recognizing that death is inevitable and planning for the ultimate transfer of our assets to our heirs.

*Estate planning is done in conjunction with your estate planning attorney, tax attorney and/or CPA.

Jon R. Freedman, a graduate of the University of Rhode Island, and Jon started his career with the Commonwealth Financial Group in 1974 helping business owners and individuals create, protect and preserve their net worth through the expert use of investment and insurance products.

Jon can help you maximize your financial strength thru the custom design of executive and employee benefit packages. His primary function is to help you determine the most effective methods for accumulating assets, protecting your family and business interests, securing your retirement, replacing loss and reducing taxes.

Jon takes great pride in understanding his clients and what his clients' concerns really are. As we know business and family matters change very rapidly today and staying ahead of these curves are critical. Helping people, is helping business and meeting your goals of the future are key by knowing where you are today.

Being There for You & Your Company!

Jon R. Freedman is a registered representative of and offers securities, investment advisory, and financial planning services through MML Investors Services, Inc.
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