Todd L. Freeman, CFP®, CLU®, ChFC®, AIF®

Independent Advice

As an independent, comprehensive financial services provider, I specialize in helping education professionals and their families maximize their efficiencies and plan for long-term financial independence. I am not affiliated with any insurance or investment company, and I strive to be wholly objective in the advice and approach I recommend.

Our Commitment to You

I seek to do meaningful work with people I enjoy. I am dedicated to developing lasting relationships with all my clients and providing comprehensive solutions with personalized, independent financial advice and investment management. You can be confident that I will always put your interests first and partner with you to make sound decisions with your hard-earned money.

Focus on the Issues You Care About

Financial planning is an ongoing and dynamic process, not simply a one-time report and a handful of product recommendations. Whether you are just starting out, a seasoned investor, or somewhere in between, I have the experience to help bring the pieces of your financial life together. With your help, I'll take a comprehensive look at your total financial picture; evaluate your tolerance for risk, time horizons, expenses, and income needs; and develop a strategy tailored to your specific objectives.

Protecting Your Future

Most people recognize the benefits of planning for the future, but they often overlook the importance of considering that life doesn't always happen the way we'd like. That's why it's critical that we examine your current plan benefit coverages to better understand their benefits *and* limitations, and make a plan to accept or transfer that risk appropriately.

Our Interests Are Aligned

I prefer to work through a fee-based or asset-based engagement. It's important that our interests be aligned and that compensation, fees, and charges are as transparent as possible. You can be confident that I will be here to help navigate critical financial events, allowing you the freedom to concentrate on the relationships that matter most.

Popular areas of focus include:

- STRS/PERS/Social Security benefits and elections
- Life insurance and long-term care planning
- College funding
- 403(b) TSA plan analysis

I am passionate about sharing my in-depth knowledge of state and local retirement benefits with educators and helping them improve their quality of life.

About Todd L. Freeman

Todd Freeman offers nearly 35 years of financial planning experience. He has a reputation for providing quality service and is an indispensable resource for people seeking to invest for a finer future. Clients benefit from working with Todd through a fee- or asset-based engagement where compensation and fees are as transparent as possible.

Todd is a cum laude graduate of the University of Southern California. He currently holds FINRA Series 7, 24, and 63 securities licenses and has invested countless hours toward continuing his education and becoming a Certified Financial Planner™ practitioner, Chartered Life Underwriter®, Chartered Financial Consultant®, and Accredited Investment Fiduciary®.

Todd is a member of the Financial Planning Association and USC Alumni Association. As a former member of the USC gymnastics team, Todd continues to stay active on a daily basis. He is a Golden State Warrior fan and enjoys collecting comic art.

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