

## Item 1 – Cover Page



# Financial Freedom, LLC

## Our Firm Brochure

(Part 2A of Form ADV)

5 Great Valley Parkway, Suite 210, Malvern, PA 19355

8044 Montgomery Road, Suite 700, Cincinnati, OH 45236\*

70 Birch Alley, Suite 240, Beavercreek, OH 45440

6151 Lake Osprey Drive, Third Floor, Sarasota, FL 34240

408 US Route One, Second Floor, York, ME 03909

\*Principal office address for purposes of SEC ADV filing.

Phone: 800-503-9500

Website: [www.finfree.com](http://www.finfree.com)

This Brochure provides information about the qualifications and business practices of Financial Freedom, LLC. If you have any questions about the contents of this Brochure, please contact us at 800-503-9500, or by email at [al@finfree.com](mailto:al@finfree.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Financial Freedom, LLC is a registered investment adviser. The process of registering as an Investment Adviser does not imply any specific level of skill or training.

Additional information about Financial Freedom, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

March 17, 2020

## Item 2 – Material Changes

This Brochure, dated March 17, 2020 is an update from our previous Brochure dated March 19, 2019. There has only been one material change made to this Brochure since the previous update:

### Updating of the Number of Accounts and Dollar Value of Assets Under Management

In Item 4 (Managed Assets) we have updated the number of accounts and assets under management based on the definition of Regulatory Assets Under Management.

As of March 13, 2020, our Regulatory Assets Under Management are approximately \$249,399,000 and consists of 682 accounts custodied at Fidelity Investments for about 102 client households. All \$249,399,000 of regulatory assets under management are custodied at Fidelity Investments.

All assets are managed on a non-discretionary basis. We seek client approval prior to making any changes in a client's account.

### Item 3 –Table of Contents

Item 1	Cover Page.....	1
Item 2	Material Changes.....	2
Item 3	Table of Contents.....	3
Item 4	Advisory Business.....	4
Item 5	Fees and Compensation.....	5
Item 6	Performance-Based Fees.....	7
Item 7	Types of Clients .....	7
Item 8	Methods of Analysis, Investment Strategies and Risk of Loss.....	8
Item 9	Disciplinary Information.....	8
Item 10	Other Financial Industry Activities and Affiliations.....	9
Item 11	Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....	9
Item 12	Brokerage Practices .....	9
Item 13	Review of Accounts .....	11
Item 14	Client Referrals and Other Compensation .....	12
Item 15	Custody .....	13
Item 16	Investment Discretion.....	13
Item 17	Voting Client Securities.....	13
Item 18	Financial Information.....	13
	Brochure Supplement(s).....	14

## Item 4 – Advisory Business

### **Firm Description**

Financial Freedom, LLC was founded in 1981 by Allen A. Osgood. The firm consists of two advisors; Allen A. Osgood and Allen A. Osgood, Jr., both of whom are Certified Financial Planner™ practitioners.

Financial Freedom provides Fee-Only Wealth Management Services which includes comprehensive financial planning and investment management services. Our primary objective is to help our clients achieve their life goals and objectives. We are Fee-Only financial planners. Our compensation is solely from fees paid directly by clients. We do not receive commissions based on client purchases of any financial product, including insurance. No commissions in any form are accepted. No referral fees are accepted.

Client assets are held by independent custodian, Fidelity Investments (Boston, MA) in each client's name. While it is not a formal requirement to custody assets at Fidelity Investments, we do recommend that to our clients given the services that Fidelity provides.

We may recommend other professionals (e.g., lawyers, accountants, insurance agents, real estate agents, etc.) at the request of a client. Other professionals are engaged directly by the client on an as-needed basis even when recommended by us. While not anticipated, any potential conflicts of interest will be disclosed to the client and managed in the best interest of the client.

### **Principal Owners**

Financial Freedom, LLC is owned by Allen A. Osgood and Allen A. Osgood, Jr. There are no intermediate subsidiaries or any other owners.

### **Types of Advisory Services**

Financial Freedom, LLC offers Fee-Only Wealth Management focused on the following services:

#### **1. Comprehensive Financial Planning**

The development and implementation of a comprehensive financial plan is the foundation, or roadmap, to achieving one's goals. The comprehensive plan provides a strong foundation on which to build financial security. Based on a client's individual goals and objectives, we help develop and then implement a comprehensive plan that is uniquely tailored to their specific needs. The comprehensive financial plan normally addresses:

- Financial (and Non-Financial) Goal Setting and Goal Achievement
- Investment Management and Asset Allocation
- Retirement Planning (including Monte Carlo simulation)
- Estate Planning
- Cash Flow and Savings Analysis
- Insurance, Risk Analysis and Risk Reduction
- Tax Planning and Effective Tax Reduction Strategies
- College Funding (Children & Grandchildren)
- Executive Compensation and Stock Options

## 2. On-Going Wealth Management Services

Once a comprehensive financial plan has been developed, we help a client successfully accumulate and manage the wealth necessary to achieve their goals and objectives. This On-Going Wealth Management relationship includes both on-going comprehensive financial planning and investment management services. The core of investment management involves providing proactive and on-going asset allocation and portfolio diversification that is responsive to changing investment opportunities and client circumstances.

### **Tailored Relationships**

All services are tailored to the individual needs of our clients. Client goals and objectives are clarified in meetings and via correspondence, and are used to determine the course of action for each individual client. The goals and objectives for each client are documented in our client files, either in hard copy or in electronic files. For those clients having an On-Going Wealth Management relationship, we further document goals and objectives through the development of a written Investment Policy Statement. Clients may impose restrictions on investing in certain securities or types of securities. This must be done in writing and be signed by the client and Financial Freedom, LLC.

### **Wrap Fee Programs**

Financial Freedom, LLC does not utilize or participate in any wrap fee programs.

### **Managed Assets**

As of March 13, 2020, our Regulatory Assets Under Management are approximately \$249,399,000 and consists of 682 accounts custodied at Fidelity Investments for about 102 client households. All \$249,399,000 of regulatory assets under management are custodied at Fidelity Investments and are managed on a non-discretionary basis. We seek client approval prior to making any changes in a client's account.

## **Item 5 – Fees and Compensation**

### **Description**

All fees payable to Financial Freedom, LLC are discussed and agreed upon in advance and are documented as part of a Client Agreement. Fees are primarily based on hourly effort and are negotiable.

#### **Initial Comprehensive Financial Planning Fees**

Initial comprehensive financial planning fees are based on an hourly fee basis of \$150 per planner hour. Maximum fees are agreed-to in advance and a 50% retainer is payable at the start of the engagement with the remainder due at the time of project completion. Generally, a comprehensive financial plan will require 20-30 hours (\$3,000 - \$4,500). All fees are documented in advance and in writing as part of a Client Agreement.

## On-Going Wealth Management Fees

### A. Annual Retainer / Flat Fee Arrangement

Annual retainer based on \$150 per planner hour. After understanding each client's needs, we jointly develop a list of specific comprehensive financial planning and investment management activities to be completed over an annual period. Based on those activities and the amount of effort involved, an annual retainer amount is jointly agreed-to in advance and in writing. Annual retainers generally range from \$8,000 - \$20,000 per year depending on the needs of each client.

### B. Fees As a % of Assets (special situation or client request)

In certain situations where it makes sense, or if a client specifically requests it, we can charge based on a percentage of assets under management. While we are almost exclusively using the annual retainer fee structure with new clients (point A above), some limited number of long term clients continue to pay fees based on a percentage of assets under management formula which was the primary fee structure when we started working with them. Percentage of assets under management fees range from 1.0% to 0.25% depending on the value of assets under management.

All on-going wealth management fees are agreed to in advance and in writing as part of a Client Agreement. Fees are payable quarterly in arrears and are normally deducted from a client's Fidelity investment account. Each client provides approval to directly deduct fees from their Fidelity account. Each client receives a billing statement from Financial Freedom, LLC documenting the fee deduction as well as independent confirmation on their investment statement provided by custodian Fidelity Investments.

## Special/One-Time Project Fees

In addition to the above services, we sometimes provide financial planning advice on a subject-by-subject basis when a client has a specific identified need. In this case, fees charged would be hourly based at \$225 per hour. Again, all fees would be agreed-to in advance in writing with a 50% retainer payable at the start of the engagement with the remainder due at the time of project completion.

## Other Fees

Custodian Fidelity Investments may charge transaction fees on purchases or sales of certain mutual funds, stocks, bonds, and exchange-traded funds. These transaction charges are usually relatively small and are incidental to the purchase or sale of a security. These fees will be documented and discussed in advance.

Mutual funds and exchange traded funds generally charge a management fee for their services as investment managers. The management fee is included in the expense ratio. Mutual fund fees also include transaction charges for the purchase or sale of securities within the fund and may charge other fees as disclosed in the fund prospectus. These fees are in addition to the fees paid by the client to Financial Freedom, LLC. When purchasing a mutual fund, our general philosophy is that we only use "no-load" mutual funds. If for some reason it might make sense to use a "loaded" fund (highly unusual), we would discuss that in advance and obtain client approval prior to making any trade.

### **Compensation for Sales of Investment Products**

Our compensation is solely from fees paid directly by clients. We do not receive commissions based on the client's purchase of any financial product, including insurance. No commissions in any form are accepted.

### **Client Agreement**

We develop and sign a Client Agreement with each client. The primary purpose of the agreement is to clearly articulate the services provided and the specific fees and fee structure that will be used. For Initial Comprehensive Financial Planning, the Client Agreement may be cancelled at any time, by either party, without cause. Financial Freedom, LLC will refund any unearned fees within 14 days and the client is responsible for any outstanding work billable to the date of termination. For On-Going Wealth Management services, the Client Agreement may be cancelled by either party, without cause, at the end of any calendar month. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee.

## **Item 6 – Performance-Based Fees**

### **Sharing of Capital Gains**

Financial Freedom, LLC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client. However, for those clients still utilizing a percentage of assets under management fee structure, this fee structure does allow Financial Freedom, LLC to participate in the growth of the client's wealth. Conversely, this also means that our fees can decline when the client's portfolio declines in value (again, for those clients still utilizing a percentage of assets under management fee structure).

## **Item 7 – Types of Clients**

Financial Freedom, LLC generally provides investment advice to individuals, families, trusts and estates. Advice may extend to entities related to the client such as small businesses and charitable organizations, including foundations and endowments. Client relationships vary in scope and length of service.

We do not impose a set minimum dollar value of assets or other condition for opening or maintaining an account. We instead look at each potential client situation to determine if there is an opportunity to develop a mutually beneficial relationship.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

### **Methods of Analysis**

Security analysis methods at Financial Freedom, LLC include fundamental analysis, technical analysis, and cyclical analysis. The main sources of information include Morningstar reports, fund prospectuses, corporate ratings services, financial newspapers and magazines, research materials prepared by others, financial newsletter subscriptions, filings with the Securities and Exchange Commission, and annual reports. We also attend on- and off-site visits with fund and portfolio managers, conference calls, and industry conferences.

### **Investment Strategies**

The primary investment strategy we use for client accounts is strategic asset allocation. This consists of an appropriate combination of cash, fixed income and equities depending on each client's situation. Within each of these areas, we then focus on having a well diversified portfolio across multiple asset classes. We use individual stocks, actively managed mutual funds, index funds, and exchange traded funds (ETFs) depending on the needs and desires of the client. Diversification also includes appropriate exposure to International markets.

The investment strategy for a specific client is based upon the objectives, income needs, and tax situation stated by the client during consultations. The client may change these objectives at any time. The client's goals and objectives are recorded during meetings and via correspondence with the client and is included in a written Investment Policy Statement that is developed with each client at the start of an On-Going Wealth Management relationship. Each client portfolio is constructed solely for that client. We do not use model portfolios.

### **Risk of Loss**

All investment programs have certain risks that are borne by the investor. Our investment approach keeps the risk of loss in mind. However, as with all investments, clients face investment risks including the following: Loss of Principal Risk, Interest-rate Risk, Market Risk, Inflation Risk, Currency Risk, Reinvestment Risk, Business Risk, Liquidity Risk, and Financial Risk. Investing in securities involves risk of loss that clients should be prepared to bear.

## **Item 9 – Disciplinary Information**

### **Legal and Disciplinary**

The firm and its employees have not been involved in any legal or disciplinary events related to past or present activities.



## **Item 10 – Other Financial Industry Activities and Affiliations**

### **Activities**

Financial Freedom, LLC does not participate in any other industry business activities outside of the above described activities of providing Fee-Only Wealth Management Services (i.e. comprehensive financial planning and investment management services).

### **Affiliations**

Financial Freedom, LLC does not have arrangements that are material to its advisory business or its clients with any related person.

## **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

### **Code of Ethics**

The employees of Financial Freedom, LLC have committed to a Code of Ethics and Fiduciary Oath as outlined by the National Association of Personal Financial Advisors (NAPFA). The key points are: putting the clients' interest first, objectivity, confidentiality, competence, fairness and suitability, integrity and honesty, regulatory compliance, full disclosure, and professionalism. CFP® designees are also held to a Code of Ethics as outlined by the CFP® Board of Standards. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

### **Participation or Interest in Client Transactions**

Financial Freedom, LLC and its employees may at times buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the Financial Freedom, LLC "Policies & Procedures Manual". The Chief Compliance Officer of Financial Freedom, LLC is Allen A. Osgood, Jr. Al Jr. reviews all employee trades each quarter. His personal trades are reviewed by Chairman, Founder and Chief Investment Officer Allen A. Osgood. The personal trading reviews ensure that the personal trading of employees was not based on inside information and that clients of the firm receive preferential treatment. The trades are not of a significant enough value to affect the securities markets.

## **Item 12 – Brokerage Practices**

### **Selecting Brokerage Firms**

Financial Freedom, LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. We recommend custodians based on the proven integrity and financial responsibility of the firm, best execution of orders at reasonable commission rates, and the quality of client service.

For those clients that enter into an On-Going Wealth Management relationship with Financial Freedom, LLC, we recommend that each client custody their assets at Fidelity Investments. This, however, is not a requirement. As stated elsewhere, Financial Freedom, LLC does not custody any client assets. We recommend Fidelity Investments based on the competitiveness of the products and services they offer our clients. Specific considerations include: overall customer service, level of technology, depth of product offerings, investment choices available, competitive commission and/or transaction cost structure, and account information reporting (including the ability to integrate/consolidate client accounts into one statement). Any commission and/or transaction costs charged by Fidelity to the client are discussed in-advance and we believe are competitive given the products and services offered.

We do not receive any fees or commissions from our relationship with Fidelity. We may benefit from electronic delivery of client information, electronic trading platforms and other services provided by Fidelity for the benefit of our clients. We also may benefit from other services provided by Fidelity, such as periodic market and sector investment research, continuing education, practice management advice, and potential discounts with Fidelity vendors. These benefits are standard in a relationship with a custodian such as Fidelity, similar across other custodians, and are not in return for client recommendations or transactions.

Financial Freedom, LLC reviews the execution of trades at Fidelity at least annually. The review is documented in the Financial Freedom, LLC “Policies & Procedures Manual”. Trading fees charged by Fidelity are also reviewed on an annual basis. Financial Freedom, LLC does not receive any portion of the trading fees.

### **Soft Dollars**

While it is unclear if the above benefits from Fidelity fit the definition of “soft dollars” or not, as discussed above, we do receive benefits from Fidelity which include: periodic market and sector investment research, continuing education, and practice management advice. As discussed above, these benefits are standard and are in no way in return for client recommendations or transactions.

### **Directed Brokerage**

We do not direct who Fidelity places requested trades with.

### **Trading Errors/Corrections**

In the event that a trade error occurs as a result of a trade placed by Financial Freedom, LLC, the error will be corrected promptly. If the trade error results in a net loss to a client, Financial Freedom, LLC will reimburse the client. If the error results in multiple transactions for the client, any individual trade gains will be used to offset any individual trade losses and the client will be reimbursed for any net loss amount for the combined trade corrections. All resulting gains not used to offset losses, will be aggregated in a separate error account and donated to charity on a quarterly basis. Any errors and the resulting resolution will be communicated to the client promptly.

## **Item 13 – Review of Accounts**

### **Periodic Reviews & Triggers**

#### **On-Going Wealth Management Services**

For On-Going Wealth Management Services, all accounts are reviewed by Allen A. Osgood, CFP®, Chairman, Founder & Chief Investment Officer, or Allen A. Osgood, Jr., CFP®, President and Chief Compliance Officer of Financial Freedom, LLC. Accounts are reviewed no less than monthly. These accounts will be monitored to ensure that the client's primary objectives are being maintained. Triggering factors for review include, but are not limited to: client request, changes in market conditions, new information about an investment, changes in the regulatory environment, or changes in a client's objectives and/or financial risk tolerance.

#### **Initial Comprehensive Financial Planning**

For initial comprehensive financial planning engagements, review frequency will be determined by the client. Given no On-Going Wealth Management relationship, it is the responsibility of the client to request any and all updates following the completion of the initial comprehensive financial planning work. Given the lack of an On-Going Wealth Management relationship, Financial Freedom, LLC has no obligation to update or review client accounts or recommendations following completion of the initial comprehensive financial plan. For non-On-Going Wealth Management clients, we generally recommend either a semi-annual or annual review to ensure that the developed financial plan continues to be appropriate and on-track to achieve the client's desired objectives. Potential triggering factors for review include, but are not limited to: client request, changes in market conditions, new information about an investment, changes in the regulatory environment, or changes in a client's objectives and/or financial risk tolerance. All reviews are performed by Allen A. Osgood, CFP®, Chairman, Founder & Chief Investment Officer, or Allen A. Osgood, Jr., CFP®, President and Chief Compliance Officer of Financial Freedom, LLC.

### **Regular Reports**

Account reporting would relate only to those client engagements involving On-Going Wealth Management services. As discussed elsewhere, Financial Freedom, LLC does not custody any client asset accounts. All client accounts are custodied with Fidelity Investments (Boston, MA). Fidelity independently provides monthly and annual account statements including any necessary tax reporting. Monthly statements include all activity within each account (for example: additions, withdrawals, changes in investment value, management fees, etc.) and is mailed directly to the client's address of record. Fidelity also provides internet access for those clients wishing to access their accounts on-line.

On an annual basis, Financial Freedom, LLC meets with each client to complete both an objective (the numbers) and subjective (financial planning work, working relationship, sense of urgency, etc.) performance review.

## **Item 14 – Client Referrals and Other Compensation**

### **Incoming Referrals**

Financial Freedom, LLC has received client referrals over the years. The referrals have come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other sources. The firm does not pay for these types of referrals.

We do specifically belong to several internet based referral sources that we do pay a flat monthly/annual subscription fee to participate in. These services allow potential investors to search for an advisor in a certain geographic area. We then contact the potential client to discuss our services and how our services might fit their situation. These internet based referral sources currently include: MD Preferred Financial Advisor Network ([mdpreferredservices.com](http://mdpreferredservices.com)), [IRA.com](http://IRA.com), [AllFinancialAdvisors.com](http://AllFinancialAdvisors.com) and [FeeOnlyNetwork.com](http://FeeOnlyNetwork.com). We do not pay anything other than the monthly/annual fixed rate subscription fee to participate in these potential referral sources. Additionally, we do participate in potential referral sources from our membership in NAPFA (National Association of Personal Financial Advisors) and FPA (Financial Planning Association) which again we pay a fixed annual membership fee to be members of those organizations.

We also participate in the internet based referral source SmartAsset where we pay SmartAsset a fixed dollar fee per referral. These services allow potential investors to search for an advisor in a certain geographic area. We then contact the potential client to discuss our services and how our services might fit their situation.

### **Referrals to Other Professionals**

Financial Freedom, LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

## **Item 15 – Custody**

### **Custody and Account Statements**

Financial Freedom, LLC does not custody client assets. All assets are custodied at Fidelity Investments (Boston, MA) who provide account statements directly to clients at their address of record at least quarterly (in most cases, monthly). Clients are encouraged to carefully review the statements provided by Fidelity Investments.

## **Item 16 – Investment Discretion**

Financial Freedom, LLC does not intend to take discretion over client accounts.

Legally, as part of the client agreement of establishing an account at Fidelity Investments, the client provides Financial Freedom, LLC discretion to trade on their behalf in their Fidelity accounts. Financial Freedom, LLC then provides the client a signed document indicating our intent not to trade in their account without their prior approval.

## **Item 17 – Voting Client Securities**

As a matter of firm policy and practice, Financial Freedom, LLC does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Financial Freedom, LLC may provide advice to clients regarding the clients' voting of proxies.

## **Item 18 – Financial Information**

### **Financial Condition**

Financial Freedom, LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients. A balance sheet is not required to be provided because Financial Freedom, LLC does not serve as a custodian for client funds or securities and does not require prepayment of fees of more than \$1,200 per client, six months or more in advance. Additionally, we have not been and are not the subject of a bankruptcy proceeding.

## Brochure Supplement (Part 2B of Form ADV)

### Supervised Persons

Allen A. Osgood  
Allen A. Osgood, Jr.



### **Financial Freedom, LLC**

5 Great Valley Parkway, Suite 210, Malvern, PA 19355  
8044 Montgomery Road, Suite 700, Cincinnati, OH 45236\*  
70 Birch Alley, Suite 240, Beavercreek, OH 45440  
6151 Lake Osprey Drive, Third Floor, Sarasota, FL 34240  
408 US Route One, Second Floor, York, ME 03909

\*Principal office address for purposes of SEC ADV filing.

Phone: 800-503-9500

Website: [www.finfree.com](http://www.finfree.com)

As of March 17, 2020

This brochure supplement provides information about Allen A. Osgood and Allen A. Osgood, Jr. that supplements the Financial Freedom, LLC brochure. You should have received a copy of that brochure. Please contact Al Osgood, Jr. at 866-697-6400 or [aao@finfree.com](mailto:aao@finfree.com), if you did not receive Financial Freedom, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Allen A. Osgood and Allen A. Osgood, Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Education and Business Standards**

Financial Freedom, LLC requires that any employee whose function involves determining or giving investment advice to clients must be a graduate of a four year college and must:

1. Have at least three years' experience in insurance, investments, accounting, or financial planning;
2. Hold or be pursuing one of the following designations: Certified Financial Planner™ (CFP®), Certified Financial Analyst (CFA) or Chartered Financial Consultant (ChFC®);
3. Subscribe to the Code of Ethics of the National Association of Personal Financial Advisers (NAPFA) and the CFP® Board of Standards;
4. Be properly licensed for all advisory activities in which they are engaged.

### **Professional Certifications**

Employees have earned certifications and credentials that are required to be explained in further detail.

### **CERTIFIED FINANCIAL PLANNER™**

CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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**Allen A. Osgood, CFP®, M.B.A.**  
**Chairman, Founder & Chief Investment Officer**  
**Financial Freedom, LLC**

Background, Education, and Business Experience

Allen A. Osgood was born in 1942. He is the recipient of a Bachelor of Science degree from the University of New Hampshire and a Masters degree in Business Administration from Northeastern University. He has been a Certified Financial Planner™ practitioner since 1983. He is Chairman, Founder and Chief Investment Officer of Financial Freedom, LLC and has been operating Financial Freedom since 1981. Mr. Osgood has also spent 20+ years working in corporate America as a sales and marketing executive with Mobil Oil Corporation.

Disciplinary Information: None

Other Professional Activities: None. Outside of work, Mr. Osgood is a state of Pennsylvania Real Estate Associate Broker. Mr. Osgood does not generate any income from his real estate license and simply uses it as supplemental experience and education as he provides advice to his financial planning clients.

Additional Compensation: None



Supervision:

Allen A. Osgood's compliance-related activities are supervised by Allen A. Osgood, Jr., President and Chief Compliance Officer. He reviews Allen's investment advisory work through frequent office, telephone and e-mail interactions.

Allen A. Osgood, Jr.'s contact information:

(866) 697-6400 • aao@finfree.com

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**Allen A. Osgood, Jr., CFP®, B.S.B.A.  
President and Chief Compliance Officer  
Financial Freedom, LLC**

Background, Education, and Business Experience

Allen A. Osgood, Jr., was born in 1966. He holds a Bachelors of Science in Business Administration degree from Bucknell University. He is a licensed Certified Financial Planner<sup>™</sup> practitioner. He has been involved in Financial Freedom, LLC since 1993. Additionally, Mr. Osgood, Jr. has worked as a finance and accounting executive for The Procter & Gamble Company for 15 years.

Disciplinary Information: None

Other Professional Activities: None.

Additional Compensation: None

Supervision:

Allen A. Osgood, Jr. is supervised by Allen A. Osgood, Chairman, Founder & Chief Investment Officer. He reviews Al Jr.'s work through frequent office, telephone and e-mail interactions.

Allen A. Osgood's contact information:

(800) 503-9500 • al@finfree.com