

Foundation.

Freedom Financial Consultants, LLC provides a solid resource for all kinds of financial requirements. A leading provider of financial services, we specialize in a wide array of financial tools.

Company founder and principal financial advisor, Dixon D. Handwerk, CPCU is a veteran of the financial services industry with over 24 years of experience. Mr. Handwerk has a master's degree and his CPCU professional designation in insurance and over 1,000 hours of training in financial management and cost analysis. He brings a wealth of knowledge and expertise to every client's unique financial situation.

Best of all, Freedom Financial is teamed up with QA³, a leading broker dealer and financial services provider that believes clients are best served by the team approach. QA³ has assembled a network of highly educated financial advisors, estate planning attorneys and CPA's who support one another in developing comprehensive wealth plans to enhance their clients' financial well-being.



NOTICE: If you already have a financial plan or a financial advisor, we strongly encourage you to take a close look at what Freedom Financial has to offer. Isn't something as important as your future worth a second opinion?

Tax Wise Compounding

You have heard it said, it is not what you make, but what you keep that has the most impact. Did you realize that, according to the AIM Investments, a penny invested 1,700 years ago at 1.37% annual rate of return would be worth over \$100 million today if no taxes have been taken out? If a 28% tax rate was applied each year the total would be reduced to approximately \$177,000. That is why it is essential to integrate your portfolio for tax efficiency and implement tax-favored vehicles.

"The world's most powerful force? That's easy. Compound Interest."
-Albert Einstein



Freedom Financial Consultants, LLC
12901 Erlene Drive
Chester, VA 23831
804.748.3690
dixondh@yahoo.com

*Registered Representative of and Securities Offered Through QA³ Financial Corp., Member NASD/SIPC
Investment Advisor Representative of and Advisory Services Offered Through QA³ Financial, LLC,
An SEC Registered Investment Advisor.
Freedom Financial Consultants, LLC and QA³ are non affiliated companies.

GIVING YOU THE FREEDOM...



Our Mission.

At Freedom Financial we value the quality of life. We believe people have better things to do than attempt to manage their investments and financial affairs all alone. Life is just too short. We partner with our clients to help them be the best possible stewards with the life they have been blessed with. The familiar parable of the talents states, 'Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Come and share your master's happiness!' Matt. 23:21. Now that is FREEDOM. That is the way life ought to be.



Structure.

At Freedom Financial we're committed to building a solid, structurally sound, financial strategies for asset growth and protection. We offer many financial service options including the traditional:

- IRAs*: Traditional, Roth, SEP, Rollover, Simple
- Mutual Funds*
- Real Estate Products*
- Employee Benefits*
- Insurance: Life, Health, Variable Annuities*, Long Term Care
- Wealth preservation and Estate planning tools*
- Specialization in 401(k) and IRA rollovers*

And non-traditional investment services:

- Executive Retirement Plans
- Coordinate 1031 Real Estate Exchange Programs*
- Customized Investments for Churches, Non-Profits, and Trusts*
- Structured Settlement Services
- Active Money Management at the Institutional Level*
- Collaboration with Estate Planning Attorneys and Accountants

Approach.

Through our "Integrated Asset Management" (IAM) program we will show you efficient ways to build your assets in a tax-favored manner. We often find leakage in your financial "bucket" and show you how to stop those leaks and put the saved dollars back to work in your portfolio. We aim to make many of your financial dollars do the work of two or three.*



Questions.

Does it make sense to have financial products that work together?
Is financial independence important to you?
Isn't maximizing your finances part of financial independence?
Using your current financial

products, would it be important to efficiently integrate them?

Are you afraid of outliving your assets?

Would you like to enjoy the benefits of tax wise compounding?

Would you like to reduce the stress in your financial life?

If so, you are ready to partner with Freedom Financial.

You can think of Freedom Financial like a pilot, guiding your financial future to a great destination. When you fly, you have three goals: You want to take off and land safely, you want to arrive at the proper destination, and you want to get there on time. As the pilot at the helm of your investment program, these are our goals as well.



First and foremost
you should keep these facts in mind:

Fact #1 The pilot did not build the airplane, engineers did. In the same manner a team of Institutional Strategists can design your financial portfolio. They put years of experience and expertise into providing a solid, reliable craft. If along the way we should experience technical difficulties, such as market fluctuations, we have the team that built the craft to assist us and make changes.

Fact #2 As pilots, we don't create the weather, or the market, we only react to it. Whatever the conditions, know that we are at the controls, making adjustments and working to carry you to your chosen destination; safely, and on time.

Look at it this way; we now have the technology to fly in an unmanned aircraft. Imagine an airline has two planes that are leaving for Hawaii. One has a pilot and one is unmanned, much like an unmanaged portfolio. Which plane would you rather board??

Future.

We have looked to the future of investing, and do you know what we saw? In the future investing will be more challenging than it was in the 1990's. We believe one of the keys to success is Active or Institutional Money Management. In other words, concentrate on the asset class allocation and the sector mix. The way to do this is to build an asset allocation model that concentrates on the sector mix according to current global economic conditions.

"Typical" Investors.

Typical investors are predictable. Their pattern is that emotions push rational thinking aside. They often buy at the top and sell near the bottom. They chase tips from friends, relatives, and co-workers, all trying to make money on the next big thing. We know that strategic and tactical investing is the right approach; however we cannot resist the temptation to constantly monitor and change our portfolio. The internet has only increased this temptation. The outcome is also predictable; investor returns are often lower than market returns. "The end result is that investors buy high and sell low, and earn significantly less than the market indices" -Dalbar, Inc.

Don't you think it's time for a new approach? How about a team approach, using Active Institutional Strategists? We use discipline and extensive models to construct portfolios resulting from their proprietary research as a basis. This is not your "Father's Oldsmobile". If you are ready to commit to having a team of the industry's most talented investment professionals managing your portfolio, give us a call, we're ready to get started.

*There is no assurance that any investment or investment strategy will guarantee a profit or protect against a loss of principal. Investment return and principal value will fluctuate and your investment when redeemed may be worth more or less than their original cost.