****

**David G. Freitag,** CLU, ChFC, CRPC

Financial Planning Consultant

Advanced Concepts Design Group

David Freitag, an industry veteran in financial services and wealth management, brings a deep passion and unparalleled expertise in Social Security filing strategies and retirement income planning to his current role as a financial planning consultant with Massachusetts Mutual Life Insurance Company (MassMutual).  He has been featured in Market Watch, CNBC, USA Today Money, and The Street.Com. David holds Chartered Life Underwriter, Chartered Financial Consultant, Chartered Retirement Planning Consultant designations, and his Series 7 and 24 securities licenses.  He also holds a Master of Education and Bachelor of Science degrees from the University of Maryland.

