I have been working with State employees for eight years and my mission has remained the same: to work with my clients on an ongoing basis to provide them with the best possible investments and services that suit their investment goals. My specialty is working with state employees to help them understand their STRS, SERS or PERS and how to use other investment vehicles to help them define and reach their retirement objectives.

Under the Vantage umbrella, which operates on an open platform designed to offer more choices than just one specific 403(b) investment option, I have the opportunity to provide a wide range of 403(b) products as opposed to offering one product as a "fit all" for clients. In working with Vantage Financial Group, Inc. I am able to offer over 200 different fund families and **T**ax-**S**heltered **A**nnuities (TSA's).

I not only provide service for 403(b) retirement planning, but also offer a superior range of financial and investment services such as estate & retirement analysis, investment portfolio design, life insurance strategies, settlement support, qualified plan design support and administration, employee benefit plans, business continuation strategies, income protection and replacement, charitable giving and tax reduction strategies.

Some companies are attempting to solicit retiring teachers through seminars. I prefer a more personal approach in which your specific questions and concerns and their relation to your retirement and financial plan are individually addressed. A one-on-one meeting allows you to outline your personal goals and objectives and helps to structure a secure retirement income for you and your family, including important issues such as survivor benefits, health insurance and investment portfolio allocation.

During the process of assisting educators with a retirement decision I address and review all aspects of your financial plan, including tax planning, estate planning and long term care insurance. Finally, I make sure your state retirement plan options are coordinated with your spouse's private/public pension, social security (if applicable) and your general overall financial plan.

I would like to be the one that helps you reach you financial goals. You may reach me toll-free at **1-888-401-2980 x8163** or at my direct line **(216) 532-8163.** I am also accessible by email at **jheddleson@vanfin.com.**