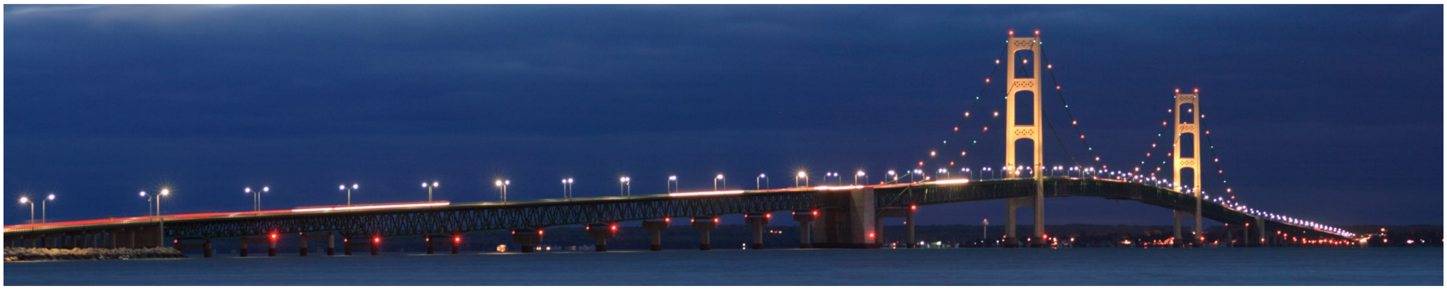

From financial management to investment and retirement planning, risk management and estate conversion.

My mission is to make a positive impact in the lives of my clients and to provide highly individualized personal service that will help clients achieve their short and long-term financial goals through an informed decision making process.

Serving individuals, families, pre-retirees, retirees, and employers, in your unique stage of life and circumstance.

Individuals

Families

Pre-retirees

Retirees

Employers

Our Process

Our streamlined process helps you focus on the things that matter most so you can enjoy your life more. Together, we create a thoughtful plan that gives you the best possibility of realizing your most important financial goals.

1. Discovery

We aim to understand your current situation in order to identify and discuss potential roadblocks.

2. Analysis

To identify any gaps and strategically build a plan to help you achieve your vision for the future, we analyze your current situation.

3. Strategy

Based on our analysis, we work to develop a set of considerations to help you achieve your goals.

4. Implement

Putting your desired considerations into action requires planning and implementation on both our end and yours.

5. Review

Your plan should continue to meet your changing needs, which requires periodic review and monitoring.

Professional Services:

- Annuities
- Brokerage Services
- Business Succession Strategies
- Educational Funding Strategies
- Estate Conversion Strategies
- Financial Needs Analysis
- Income Protection Strategies
- Individual & Group Retirement Strategies *including 401k, 403b, 457, IRA, Roth IRA*
- Life and Long-Term Care Insurance
- Mutual Funds
- Unit Investment Trusts

Professional Qualifications:

- Life, Health, and Long-Term Care Licensed
- Series 6, 63 & 65 registrations
- Securities licensed in Michigan, Florida, New York, Ohio, Utah, and South Carolina

About Me:

I was born, raised, and reside in Saginaw, MI

Married to husband, William, and mother of son, Jeffrey

Lifelong member and current board member of Michigan Avenue Baptist Church. I enjoy boating, dancing, and teaching Sunday school.

Cheryl L. Zinz

Financial Advisor, IAR
Vice President of Strategic Services

3875 Bay Road • Suite 1E • Saginaw, MI 48603 • 989-799-1500 x 201 • czinz@vpfgroup.com