Meet Our Team:

Cliff Cashman is the President and CEO and is a registered principal with Securities America, Inc. and a Registered Investment Advisor representative with Securities America Advisors. He and is wife, Nancy, live in Hollidaysburg with their golden retriever, Carly. Cliff enjoys photography, reading, travel., and currently the expansion of all the companies.

John Zerbee is the Vice President of Sales & Marketing, and is a representative of Securities America, Inc. and a Registered Investment Advisor representative with Securities America Advisors. He is a graduate of St Francis University. John and his wife, Vicki, live in Duncansville where they have raised 4 children. John enjoys hunting, fishing, and living a healthy and energized lifestyle.

Joe Zerbee is the Vice President of Operations. He is a 2005 graduate of Richmond, where he majored in Finance in the Robins School of Business. Joe, his wife, Lindsay, and daughters, Hadley and Reagan live in Hollidaysburg. Joe enjoys Fantasy Football and golf.

Jessica Barr is our Marketing/Social Media Director. She is a 2010 graduate of Lycoming College, where she majored in Psychology. Jess, her husband, Shane, daughter Ellie and sons - Colton, Brody and Theo, live in Bellwood. Jess enjoys being a mom, exercising/nutrition, reading, and spending time with family and friends.

Nancy Cashman has been the office manager since 1983. She and her husband, Cliff, along with their golden retriever, Carly enjoy exercise, reading and working around their home.

Flexible Strategies

Customer Service

Competitive Transparent Fee Structure

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Follow us on Twitter: @Coach4Retirees

Like us on Facebook: Coach4Retirees, Inc.

Connect with us on LinkedIn: Clifford Cashman, John Zerbee & Joe Zerbee

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The Bull & Bear Investment Strategies, Inc.

A Division of the Cashman Financial Group Inc.

Striving to grow your assets in a bull market and protect them in a bear market.

Making Sense of the Market

800-722-0610

**Satisfied with your investment results?
Confused by what you hear and read?
Not sure what to do next?**

We have been helping clients answer these questions since 1972. Wealth management strategies, tax planning and retirement ideas. The association with Securities America, Inc. gives us the ability to offer all the tools to work towards your financial goals.

Our mission is to help you accumulate the necessary assets to have a successful and long retirement.

To help you when it comes time to transition from work, whenever that might be, to retirement.

To manage your assets, so your nest egg lasts your entire lifetime, then pass it on to your family.

It only takes one phone call to discover the difference.

800-722-0610

We have established these three separate companies to help you reach your investment and retirement goals.

Understanding Our Three Companies:

The Cashman Financial Group, Inc.

The Cashman Financial Group, Inc.

Our goal is to help with wealth management strategies and tax planning. The association with Securities America, Inc. gives us the ability to offer all the tools to work towards your financial goals. These tools may include securities, annuities, and insurance. We offer customer brokerage accounts, which give the client the ability to have all of their holdings in one account, and be able to access their holdings on a daily basis. You will have access to Attorneys and CPAs to help solve estate planning concerns and tax saving ideas.

Coach4Retirees, Inc.

C4R
Coach4Retirees, Inc.
A Division of The Cashman Financial Group, Inc.

Our goal is helping people transition from work to retirement. For the first time in history, retirees are more concerned about living too long than they are about dying too soon. We could live well beyond the monetary benefits of our retirement plans. It's a serious problem, but there is a retirement income strategy that is designed to provide time-segmented retirement income. We help you navigate through retirement by developing a plan designed to specifically address: inflation, taxes, and asset allocation. We then work with you diligently to define a distribution strategy designed to: increase income, decrease risk, save taxes, and preserve principal. Developing a plan for the distribution phase of your life is an important endeavor and one that requires a thorough process. We find many people want to make sure that the distribution of their wealth passes to their heirs the way they want it to. For this to occur, you must plan and build your financial house with the proper tools to withstand the turmoil of the times.

The Bull and Bear Investment Strategies, Inc.

The Bull and Bear Investment Strategies, Inc.

Our goal is striving to grow your assets in a bull market and protect them in a bear market. This division of our company is perhaps the most important. We believe that the buy and hold strategy in today's changing world and market climate is not the best strategy. We do not have set investing styles. We will shift our investment strategy depending on our view of market conditions. The goal is to help protect your assets and to react quickly if we predict negative market conditions. You will have competitive transparent fee structures. You are charged a fee based on assets under management which puts our incentive with your best interest. Your investing strategies need to maintain the assets you have acquired.

**To sum up the goals of these three companies:
You have done the planning and the building. We want to help you maintain and enjoy what you have built. With the support of our team, you remain in control of your financial future.**