

VANTAGE FINANCIAL

BY BRITTANY FAST, Vantage Financial, Coordinator of Client Relations

The Vantage Team



We understand that pause buttons do not exist in real life, and this is where we can help. We walk alongside our clients as their partner, guiding them through their personal financial obstacle course to make sound decisions and provide peace of mind. In this process, our mission is to free-up time for you to enjoy what matters most to you and your family.

Over the past few years, our business has significantly grown as we continue our commitment to using best practices while acquiring diverse expertise to

help more people gain control of their financial future. What started with a couple advisors in Huron has expanded to a team of more than twenty spread across three states (SD, OH, WI) and four offices. Building relationships with clients is what we love to do, and their financial security and ease of mind drive our passion to partner with more people on their financial journey.



David Niederbaumer (Center, Huron, SD) and sons Matt Niederbaumer (L-Huron Office) and Jesse Niederbaumer (R-Elm Gove Office).

LIFE EXPERIENCE AND TIME ARE TWO OF OUR BEST TEACHERS. Life teaches us to make good use of our time, and time teaches us the value of life. How you decide to spend your time is a daily decision that should not be taken lightly.

HOW WE CAN HELP

At Vantage Financial, we believe time is an asset. Managing money is challenging and time-consuming. Financial planning is not a one-time project that you can complete, put on the shelf, and move on with your life. It's a puzzle without the end pieces, and pieces can be added, changed, or removed. With everything families juggle, it's hard to stay on top of all financial topics, from work benefits, taxes, investments, estate and educational planning, and everything in between. All of this requires your time and attention.



Partner Matt Niederbaumer and wife Cindy with their children Belle, Mauer, and Jonah.

FROM THE BEGINNING TO TODAY

Our story began more than 40 years ago in the Huron area. This is where David Niederbaumer has tirelessly served his community and clients for decades. Brothers and Vantage Partners, Matt and Jesse Niederbaumer, grew up with front row seats witnessing how a business built on the foundation of putting clients' interests first withstands the test of time. As a Registered Independent Advisor (RIA), Vantage Financial is founded on this same core principle and bound to the highest fiduciary standard to provide client-driven advice through a fee transparent, comprehensive planning process.

WHO WE ARE

Vantage Partner and Certified Financial Planner™, Matt Niederbaumer, is a lifelong resident of the Huron area with over twenty years of experience. Matt graduated from Iroquois High School and earned a degree in Business Economics from SDSU.

He is a deacon at Mt. Olivet Church, enjoys coaching youth sports, and golfing with his family. Although many of his clients are concentrated in eastern SD, Matt and his team provide holistic financial planning services throughout the state, extending into Iowa, and Minnesota, among others. This past year, the Huron office welcomed advisor and planning strategist, Adam Walter to the team. A former business owner, with family roots in Yankton, Adam earned dual degrees in Business Economics and Communication Studies from



Advisor Adam Walter enjoys hunting and fishing in his free time. He and his wife Alison wed June of '21 and have two dogs, Max and Luna.

SDSU and is excited to settle in the area and be part of the Vantage team. With a little over three years in the industry, Adam is passionate about building personal connections with clients while helping them understand their financial puzzle.

In each of our offices, you will find the Vantage team deeply rooted in their communities. Our South Dakota team proudly supports local schools and community fundraising events through various sponsorships for the Huron School District, the Shrine Circus, the Salvation Army of Huron, James Valley Christian School, and Huron Regional Medical Center Humanitarian Golf Tournaments. We are especially pleased to continue our support for local South Dakota high school athletes through our annual \$1500 Vantage Student Athlete Scholarship program which is entering its third year.

The South Dakota team is ready to partner with you. Let's start a conversation.

To learn more about us, visit our website: www.vfplanning.com

MATT NIEDERBAUMER, CFP®
Partner & Senior Wealth Advisor

ADAM WALTER
Advisor & Planning Strategist

1712 Dakota Ave. S | Huron, SD 57350
P | 605-352-4124
E | info@vfplanning.com
W | vfplanning.com

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Committed to comprehensive and transparent fee-based financial planning for hard working families.

Brian Torguson to Take Over the Rehab Specialist Position

The Huron Housing Authority has hired Brian Torguson to fill the Housing Rehab Specialist position. The Rehab Specialist position was created three years ago when Ralph Borkowski took the lead and paved the way for future success in Huron. It grew from the Huron Community Foundation's "Huron Rising" meetings as housing was the most mentioned issue to be addressed.

The Rehab Specialist job is to work with owners, renters and landlords, to write grants and to see projects come to fruition and be the 'go-to' person on housing matters in Huron.

The position has been funded through a collaboration of organizations, including Huron Community Foundation, City of Huron, Huron Chamber, Community Development Foundation, Huron Housing Authority, and other local non-profit organizations. Huron Housing is still working hard to secure permanent financing for this position as it is a critical job to continue rehabbing run-down homes in Huron.