



# CARDINAL ADVISORS

## MEDIA KIT

Hans E. Scheil, CFP®

CEO and Owner of Cardinal Advisors

Author of “The Complete Cardinal Guide to Planning for and Living in Retirement” & “Workbook”

- Certified Financial Planner™ (CFP®)
- Chartered Financial Consultant® (ChFC®)
- Chartered Life Underwriter® (CLU®)
- Chartered Advisor for Senior Living® (CASL®)
- Life and Health Insurance licensed in 50 states and DC
- 41 years of experience

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**INTRODUCING THE AUTHOR | HANS SCHEIL**  
CEO and Owner of Cardinal Advisors  
Author of “The Complete Cardinal Guide to Planning for and Living in Retirement”  
& “Workbook” Edition

Dear Media Representative;

Health care costs in retirement are spiraling, people are living into their 90s and beyond, and Social Security and Medicare are little help toward long-term care costs. Seniors across the country run the risk of unaffordable long-term care if they fail to properly plan. In “The Complete Cardinal Guide to Planning for and Living in Retirement,” author Hans Scheil, CFP®, utilizes his 41 years of experience working with senior citizens to provide a comprehensive guide that addresses the major problems retirees face in today’s unpredictable economic landscape.

In his book, and now in the “Workbook” edition, Scheil offers simple strategies that consumers can put in place now in hopes of living a financially successful retirement. Scheil calls upon his extensive education and training as well as his personal experience as a caregiver for his mother, father and grandmother to help break down complex retirement planning topics including Social Security, Medicare, long-term care, post-retirement investing, life insurance, taxes and more. In addition, Scheil outlines solutions to common financial hurdles that occur during retirement including:

- Financial planning for retirement when a long-term care crisis hits
- Understanding the value of long-term care insurance and new “Hybrid” policies
- Strategizing Social Security benefits and maximizing spousal benefits
- Utilizing government programs including Veterans Aid and Attendance, Medicare and Medicaid
- IRA and 401(k) planning and three main areas retirees need help with

Scheil is the CEO and Owner of Cardinal Advisors. He earned the Certified Financial Planner™ mark (CFP®), and he is a Chartered Life Underwriter (CLU®), Chartered Financial Consultant® (ChFC®) and Chartered Advisor for Senior Living® (CASL®). He also holds Life and Health insurance licenses in all 50 states and the District of Columbia, plus he is an investment advisor who prides himself in being able to help retirees hit by a financial crisis so they can get their financial lives in order.

Included for your review is Scheil’s biography, an overview of his books, excerpts from his books, FAQs, areas of expertise and story ideas. If you’re interested in scheduling an interview, or if you would like copies of his books, please contact me directly.

Thank you for your time and consideration, I look forward to working with you in the future.

Kind Regards,

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**BIOGRAPHY OF THE AUTHOR | HANS SCHEIL**

**CEO and Owner of Cardinal Advisors**

**Author of “The Complete Cardinal Guide to Planning for and Living in Retirement”  
& “Workbook” Edition**



Hans E. Scheil, CFP®, is the CEO and Owner of Cardinal Advisors, and author of “The Complete Cardinal Guide to Planning for and Living in Retirement” and the accompanying “Workbook” edition. Scheil first entered the financial services industry at the age of 18, selling Medicare Supplements as he worked his way through college. After moving to North Carolina, Scheil began selling long-term care insurance and life insurance. He earned his Series 65 securities license in 1997 and began offering investment-planning services. With a desire to provide his clients with a comprehensive retirement plan, Scheil decided to break out on his own and become an independent financial planner. In 2013, he founded Cardinal Retirement Planning, Inc., a Registered Investment Advisory firm. Throughout his 40 years in the industry, Scheil has worked mostly with clients age 65+ to provide them with the financial solutions they

need to experience a successful retirement. At the cornerstone of his business are his core values: individual responsibility, the importance of personal growth, conscious decision making, open and honest communication and the Golden Rule.

Throughout his career, Scheil has worked with senior citizens who failed to take the proper steps in planning for retirement. In response to that disconnect, Scheil wrote and published the Amazon Bestseller “The Complete Cardinal Guide to Planning for and Living in Retirement” to alert retirees about the complex financial situations they will face. The book provides simple strategies consumers can put in place now, with the help of a qualified professional, so that they may live a long, worry-free, successful retirement. “The Complete Cardinal Guide to Planning for and Living in Retirement” includes detailed chapters about Social Security and Medicare, long-term care insurance, asset management, taxes and how to find qualified advisors.

Much of Scheil’s expertise and passion comes from his own experiences as a caregiver for his mother, father and grandmother. After watching both his grandmother and mother battle Alzheimer’s disease and his father suffer a severe stroke, Scheil learned on a personal level the importance of long-term care insurance. Unfortunately, his father, who had enjoyed his own lifelong career as an insurance agent, had no long-term care insurance. Upon his father’s passing, Scheil made sure that his mother had her own long-term care policy and after a ten-year battle with Alzheimer’s, he was thankful that his mother was able to receive the care she needed.

Scheil’s personal experiences serve as his inspiration to help retirees who encounter a financial crisis late in life. Through his practice, Cardinal Advisors, Scheil provides his clients with solutions to some of the most complex financial hurdles they will face including timing

and planning Social Security, implementing long-term care insurance, utilizing Veterans Aid and Attendance benefits, IRA planning, investment and income planning, estate planning and life insurance, and income tax planning. Even though his clients may come to him later in life, Scheil’s goal is to develop a personal relationship with his clients so that he can best serve them regardless of their age or how many years they will live in retirement.

He is passionate about helping senior citizens achieve financial freedom through ethically sound retirement strategies. Scheil and his business are established as the go-to resource for crisis retirement planning, so much so that they receive referrals from local nursing homes, assisted living facilities and home health agencies for clients in need of last minute financial planning assistance.

Scheil’s business operates under six main principles: trust, independence, professional designations, verifying background and credentials, fiduciary standards and specialization. In an effort to pass these principles on to the next generation of advisors, Scheil employs many young professionals and teaches them ethical retirement planning strategies. Since opening his business, Scheil has mentored roughly 20 young professionals, many of whom are still employed at Cardinal Advisors. Scheil believes these young advisors play a crucial role in his business, as many will act as his business succession plan and will continue to serve the clients of Cardinal Advisors, for years to come.

In an effort to further educate the community, Scheil has recently been invited to teach a lifelong learning class at Wake Tech Community College with the “Cardinal Guide” acting as the syllabus and course outline. These classes started in the fall 2016 semester.

Scheil holds the prestigious Certified Financial Planner™ (CFP®) mark, one of the most respected credentials in the industry. The CFP® certification requires a rigorous course of study and examination, a demonstration of verifiable experience, an enforcement of ethical standards and a biennial recertification through continuing education. He is also a Chartered Life Underwriter (CLU®), Chartered Financial Consultant® (ChFC®) and Chartered Advisor for Senior Living® (CASL®). Scheil graduated from Northern Illinois University with a Bachelors of Science and a Master of Science in Management from The American College. Scheil is a member of Ed Slott’s Elite IRA Advisor Group<sup>SM</sup>, an exclusive and influential organization of financial professionals who are committed to the ongoing study and mastery of retirement planning. As a member, Scheil has participated in training and workshops on Individual Retirement Accounts and has been mentored by nationally acclaimed IRA expert Ed Slott, CPA. Scheil also holds a Series 65 securities license as well as life and health insurance licenses in all 50 states and the District of Columbia.

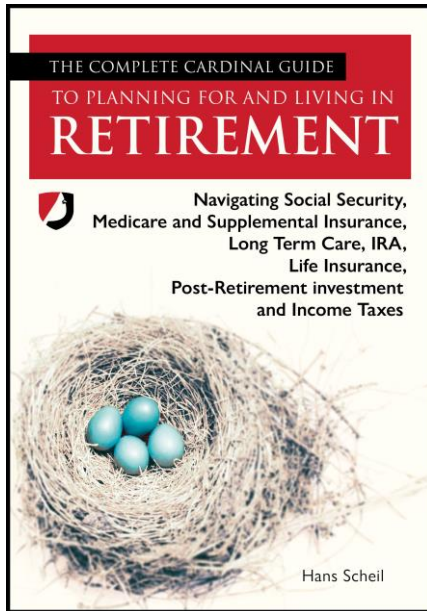
Scheil and his wife Ronda currently reside in Cary, North Carolina, with their two sons, Patrick and Stu. Scheil is actively involved with Alzheimer’s North Carolina as well as StepUp Ministries, a community outreach organization that partners with adults and children to build stable lives through jobs and life skills training. In his spare time, Scheil also enjoys golf and traveling the world.

**BOOK OVERVIEWS | HANS SCHEIL**

**CEO and Owner of Cardinal Advisors**

**Author of “The Complete Cardinal Guide to Planning for and Living in Retirement”**

**& “Workbook” Edition**



**The Complete Cardinal Guide to Planning for and Living in Retirement**

Hans Scheil, CFP®, author and CEO and owner of Cardinal Advisors, announces the release of his in-depth, easy-to-understand guide to retirement, written to assist retirees and their families with the most difficult financial decisions they will face.

Inspired by his personal experience as a caregiver for his mother, father and grandmother, Scheil has dedicated his 41-year career to helping those age 65+ better prepare for their retirement future. Throughout his career, Scheil has met with many retirees who have gone their entire lives without putting their personal financial affairs in order. At this point, many are ashamed, scared and think it is too late to begin planning. Scheil wrote and

published “The Complete Cardinal Guide to Planning for and Living in Retirement” to prepare retirees for the major problems they will face and provide simple strategies they can put in place now (with the help of a qualified professional) to have a successful and financially secure retirement.

In “The Complete Cardinal Guide to Planning for and Living in Retirement,” Scheil calls upon his 41 years of experience to explain the details of Social Security and Medicare, long-term care, post-retirement investment strategies and tax reduction strategies. He provides convenient and easy-to-understand chapter summaries as well as charts, reports and sample documents to better explain each retirement planning topic he addresses. The book’s chapters are as follows:

Chapter 1: The Cardinal Retirement Planning Way

Chapter 2: Strategizing Your Social Security Benefits

Chapter 3: Medicare: Excellent Health Insurance, but it’s Not Long-Term Care

Chapter 4: Long-Term Care: There’s an Appropriate Strategy for Every Family

Chapter 5: Assets: Your IRA, 401(k), and Pension Plan

Chapter 6: Investing Your Money and Living on it for the Rest of Your Life

Chapter 7: Life Insurance, Estate Planning, and Your Legacy

Chapter 8: Income Taxes

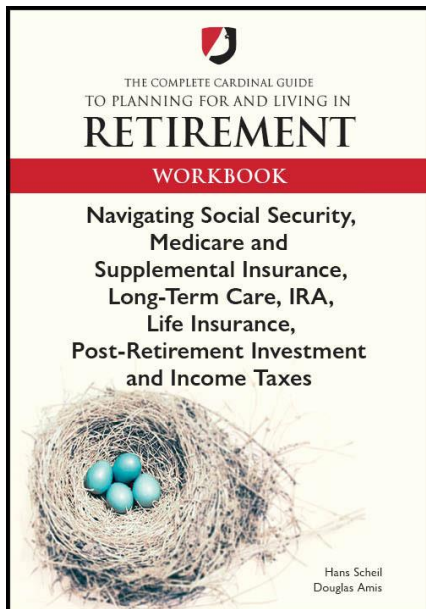
Chapter 9: Don’t Try This at Home: Choosing Your Advisors

Using real-world examples from his own financial planning practice in each chapter, Scheil provides in-depth explanations of various areas of retirement planning including: Social Security filing strategies, Medicare and supplemental insurance, Veterans Aid and

Attendance, estate planning, income tax planning, asset management, long-term care strategies and more. He also encourages readers to seek the help of a qualified financial professional to assist in their retirement planning and provides the guidance and background information needed to select the advisor best for them.

Scheil sees long-term care as a vital piece of retirement planning. In his book, he offers readers a multi-generational view of retirement, one in which family members can play a role in planning and caring for loved ones. Whether a client plans to work well into their 80s, or take an early retirement, Scheil’s insights give the reader and their families the tools they need to help them with retirement.

“The Complete Cardinal Guide to Planning for and Living in Retirement” is available for purchase at BarnesandNoble.com and Amazon.com. For more information on the book, please visit [www.CardinalGuide.com](http://www.CardinalGuide.com).



## **The Complete Cardinal Guide to Planning for and Living in Retirement Workbook**

Hans Scheil, CFP®, author and CEO and Owner of Cardinal Advisors, announces the release of the accompany workbook edition to his Amazon bestselling, easy-to-understand guide to retirement, “The Complete Cardinal Guide to Planning for and Living in Retirement”.

After many requests for more in-depth information to follow up the personal stories from the first book, Scheil wrote this book to supplement the original *Guide* with additional examples of real-life situations, specific products, and strategies. Laced with examples of various specific insurance policies for people of varying ages, comparing policies and their benefits becomes much

easier. The book’s chapters are as followed:

- Module 1: Social Security
- Module 2: Medicare
- Module 3: Long-Term Care
- Module 4: IRA (Individual Retirement Accounts)
- Module 5: Investments
- Module 6: Life Insurance and Estate Planning
- Module 7: Income Taxes
- Module 8: Choosing Your Advisor

“The Complete Cardinal Guide to Planning for and Living in Retirement” gives retirees and their adult children a more complete picture in order to effectively plan and put into place strategies to have a financially secure retirement.

Just as long-term care planning is emphasized in the first book, the importance of planning for this cost, and doing it at a younger age is stressed throughout – with proof being shown in the prices of the policies.

With the addition of Hans’ mentee and colleague, Douglas Amis, this workbook calls upon their experience and expertise to explain the details of Social Security and Medicare, long-term care, IRAs, post-retirement investment strategies, life insurance, and tax reduction strategies.

“The Complete Cardinal Guide to Planning for and Living in Retirement Workbook” is available for purchase at [BarnesandNoble.com](http://BarnesandNoble.com) and [Amazon.com](http://Amazon.com). For more information on the book, please visit [www.CardinalGuide.com](http://www.CardinalGuide.com).

### **BOOK EXCERPTS | HANS SCHEIL**

**CEO and Owner of Cardinal Advisors**

**Author of “The Complete Cardinal Guide to Planning for and Living in Retirement” & “Workbook” Edition**

Scheil outlines the major problems that retirees face and explains simple strategies they can implement now, with the help of professionals, to make their retirement financially successful. The following are excerpts from his book, “The Complete Cardinal Guide to Planning for and Living in Retirement”:

“The purpose of telling this story of my family is to say that you and your family will probably need long-term health care. And when you do, you’ll be happier and less stressed out if you have sufficient financial resources to consider options and make choices.”

“Most people have more difficulty accepting the possibility of incapacity than they do facing the reality of their own death. The biggest consequences of failing to plan for long-term care are suffered by the family.”

“Medicare, Social Security, possibly Medicaid, IRS rules for distributing your IRA, the Veterans Administration, and tax policies will shape the financial landscape of your retirement. You paid into the system for years, now it’s your turn to collect.”

“One principle of financial planning for retirement stands out to me as very important yet little understood: When you get to be 65, and then 75 and you’re looking forward, income and the guarantees of income should become much more important to you than returns on investment.”

“I already told you a bit about my Mom and her ten-year struggle with Alzheimer’s. The long-term care insurance policy she owned, along with federal Veterans Aid and Attendance program, made it possible for her to be well cared for in the last four years of her life. She was able to pass with some dignity and leave a little something

to her four surviving children and seven grandchildren. I still miss her very much...None of us know if our life will end like Mary’s but we do have choices in financial planning in case it does. Long-term care planning is just as much for your family and caregivers as it is for you.”

Scheil goes into specific real-life situations, products, and strategies in order to give readers a more complete picture of the best strategies for retirement. The following are excerpts from his book, “The Complete Cardinal Guide to Planning for and Living in Retirement Workbook”:

“If you and your spouse are already receiving Social Security retirement benefits, whichever payment is larger will be paid as the survivor’s benefit to the widow or widower. The lower benefit will no longer be issued. This could decrease the income of the surviving spouse by as much as 50%, while their expenses would typically decline by only 30%. Planning ahead to provide sufficient survivor income from investments, annuities, or life insurance can help prevent a financial hardship on your loved one.”

“Estimating your life expectancy is the key to maximizing Social Security benefits. Those who are likely to live well into their 80s will benefit from delaying their retirement benefits, but may forego income when they are younger and more active. You will need to balance the mathematical recommendation with your own needs. The mathematical process of maximization cannot account for all the nuances of your family’s needs and desires.”

“It is an easy mistake to think that government programs like Social Security and Medicare will fully protect retirees from poverty and health-care costs. Assuming that all health-care costs are covered is a major financial mistake. Medicare does not pay for long-term care, the non-skilled medical care that people require when they are unable to perform the necessary activities of daily living.”

“Planning for your retirement and then living in retirement with your money requires you to have advisors with specialized knowledge and experience in the topics covered in this book. Dealing smartly with Social Security, Medicare, long-term care, IRA distributions, retirement income for life, estate planning, and income taxes all call for experts to serve the needs of senior citizens.”

## **FAQS FOR THE AUTHOR | HANS SCHEIL**

**CEO and Owner of Cardinal Advisors**

**Author of “The Complete Cardinal Guide to Planning for and Living in Retirement”  
& “Workbook” Edition**

Listed below are the frequently asked questions of Scheil, which are addressed in both his books, “The Complete Cardinal Guide to Planning for and Living in Retirement” and “Workbook.” These can be referenced as suggested topics in the development of editorials or overviews when referencing the books, author or expertise.



- At what age should I start receiving my Social Security check?
- What’s the best way to supplement my Medicare coverage?
- Can I receive long-term care and stay at home? How do I afford it?
- How should I handle my IRA and/or 401(k) accounts?
- What’s a smart investment strategy for my retirement years?
- How do my income taxes change after I retire?
- What if I live longer than my retirement savings last?
- What’s the best way to transfer my life insurance and other assets to my children and grandchildren?
- How do I ensure my survivors will be OK after I die?
- How should I approach choosing financial and legal professionals to help me plan my retirement?

**STORY IDEAS | HANS SCHEIL**

**CEO and Owner of Cardinal Advisors**

**Author of “The Complete Cardinal Guide to Planning for and Living in Retirement” & “Workbook” Edition**

The following story ideas are examples of the financial topics Scheil can assist in developing into editorial content.

**How to Best Take Care of Mom and Dad:** When crisis strikes your family, how can you be sure that you are making the best possible financial decisions for your mom and dad? Being the caregiver for a loved one can be difficult, especially when you’re thrown into the financial and nursing care maze. How to properly plan for your parents when crisis hits so they can live the rest of their lives receiving the care they need.

**How to Cope During a Retirement Crisis:** Like many things in life, retirement doesn’t always go as planned. When a crisis hits you in the fourth quarter of life, what do you need to have on hand to help ensure you’ll make it through? The specific steps one must take when a crisis hits to help ensure your financial house is in order.

**Who Should You Trust With Your Life Savings?** Trusting someone with your life savings can be scary, and with so many titles, designations and specializations out there, how can you be sure that you are working with the right financial professional? Before trusting someone with your life savings, it’s important to understand whether the advisor is a fiduciary. How to select a financial professional that will best fit your needs.

**Longevity and Your Family:** Americans are living longer but with longer life expectancies comes an increased likelihood that you will need professional care for several months, possibly even years. The financial consequences of your care could be devastating to you and your family. How to combat the risks that come with longevity and how long-term care planning can play a crucial role in protecting your family’s legacy.

**Put it on the Government’s Tab:** From Medicare to Social Security to Veterans Aid and Attendance, there are many programs and opportunities available to retirees to help finance retirement. Unfortunately, many retirees and even some financial professionals are unaware of these programs. After paying into the system for years, now it’s your turn to start collecting. How to best maximize government programs so that you can alleviate some of the financial burden that comes in retirement.

## **TOPICS OF EXPERTISE | HANS SCHEIL**

**CEO and Owner of Cardinal Advisors**

**Author of “The Complete Cardinal Guide to Planning for and Living in Retirement” & “Workbook” Edition**

If developing a story related to financial, retirement, elder care, Medicare or estate planning, please keep Scheil in mind as a reliable and informative source. The following are highlights of his areas of expertise.

### **Retirement Planning**

- How to create a reliable stream of income throughout retirement
- Understanding distribution planning regarding IRAs and qualified plans such as 401(k)s
- How to design a comprehensive retirement plan
- How to combat the fear of outliving your retirement savings
- Understanding the order in which to use your retirement savings upon retiring
- Strategies for reducing taxes on retirement plan distributions

### **Social Security Planning**

- When to collect Social Security and the benefits of delaying until age 70
- How to utilize spousal benefits and spousal survivor benefits
- How income taxes can play a role in your Social Security check
- How to transition from two Social Security checks to just one
- How your Social Security checks could play a role in your long-term care
- Why you shouldn’t rely on your local Social Security office to guide you through your decisions
- How to utilize different filing strategies in order to maximize your benefit

### **Medicare Planning**

- How Medicare works and understanding the differences between Part A, Part B, Part C and Part D.
- The importance of conducting research and shopping around before selecting or renewing your Medicare Supplement plan
- How to know if you qualify for government assistance for your Part B premium

- How you should prepare to pay higher-income surcharges depending on your income level
- Why you can't rely on Medicare to pay your long-term care bill

### **Long-Term Care Planning**

- How the financial consequences of aging can be devastating to not just you but your family as well
- Understanding Veterans Aid and Attendance and how it could help finance your long-term care
- Why long-term care doesn't have to mean checking into a nursing home and the other options available to retirees
- The various financial strategies for long-term care and your options
- How a partnership long-term care policy can help protect your assets from Medicaid
- Why Medicaid should be the last resort to pay for your long-term care
- The importance of seeking advice from a professional who specializes in elder care
- The potential tax advantages available in planning for long-term care

### **Individuals Retirement Accounts (IRAs)**

- Why a specially trained financial advisor is essential if you own an IRA
- How to properly transfer IRA money without risking paying taxes on your money
- The importance of accurate beneficiary forms and the role they play after your passing
- How to prepare for required minimum distributions once you turn 70½
- How to leave tax-free money to your heirs
- How your IRA can play a role in paying for your long-term care
- Why your IRA advisor should be available to your children after you pass away
- How to properly convert your traditional IRA to a Roth IRA and the benefits of doing so now

### **Post-Retirement Investing**

- Why your investment philosophy and priorities will change once you hit retirement
- Understanding the different types of risks with savings vehicles and identifying how your risk will affect your future
- Why you should stop chasing return and start managing risk after retirement
- How to prepare for inflation so you don't outlive your money
- Why market timing can expose you to unnecessary risk

### **Estate Planning**

- How to determine the amount of money your survivors will need immediately after your passing
- Understanding the different life insurance options available to retirees
- The four legal documents you need to have to ensure your estate and period of incapacity goes smoothly
- The various taxes your estate could incur including federal estate and capital gains tax plus how to plan for them
- Understanding the probate process and how to avoid much of it
- How to develop an estate plan that will make life easy for your children once you pass
- Understanding the role beneficiary forms play and the importance of keeping them updated and in live with your wishes

### **Income Tax Planning**

- How your Social Security check impacts your tax return
- Understanding how your income level could impact the taxes you pay in retirement
- How charitable contributions can help lower your tax bill if executed properly
- Understanding the different ways investment income is taxed
- How you can deduct long-term care costs to offset other income
- How to minimize the tax liability of your estate

### **Working with Qualified Advisors**

- Why retirement planning shouldn't be a do-it-yourself project
- Understanding the different designations financial professionals hold
- How to choose an advisor who best fits your needs
- The importance of working with a financial professional who specializes in elder care planning and where to find one
- Why your financial professional should be independent from a big financial institution
- How the Department of Labor's new fiduciary rule impacts you and your retirement plan

### **ABOUT THE AUTHOR | HANS SCHEIL**

**CEO and Owner of Cardinal Advisors**

**Author of “The Complete Cardinal Guide to Planning for and Living in Retirement”  
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Hans E. Scheil, CFP®, is the CEO and Owner of North Carolina-based Cardinal Advisors, and the author of “The Complete Cardinal Guide to Planning for and Living in Retirement”

and “The Complete Cardinal Guide to Planning for and Living in Retirement Workbook.” Throughout his 40 years in the financial services industry, Scheil has worked with clients age 65+ to help provide them with the financial solutions they need to live a long and successful retirement. In his book, “The Complete Cardinal Guide to Planning for and Living in Retirement,” Scheil addresses the major problems retirees can face and provides simple strategies that can be put in place with the help of a qualified professional. Scheil is a Certified Financial Planner™ professional (CFP®) as well as a Chartered Life Underwriter (CLU®), Chartered Financial Consultant® (ChFC®) and Chartered Advisor for Senior Living® (CASL®). He also holds Life and Health insurance licenses in all 50 states and the District of Columbia and is an investment advisor representative. For more information on Scheil, please call (919) 535-8261 or visit [www.CardinalGuide.com](http://www.CardinalGuide.com).

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