

HANS SCHEIL, CFP®

Public Speaker | Author | Financial Planner | Media Resource

Are you afraid of making critical planning mistakes that will cut your retirement dreams short? Or perhaps you are concerned about an aging parent or loved one and the high-costs of long-term care and health coverage in the event of crisis? Discover through Hans Scheil's signature "Cardinal Guide" the comprehensive approach needed to help provide for and sustain a comfortable retirement today!

How can a family truly prepare for these financial challenges?

Inspired by his personal experience as a caregiver for his mother, father and grandmother, Hans Scheil, CFP®, has dedicated his 40-year career to helping those age 65+ better prepare for their retirement future. Throughout his career, Scheil has met with numerous retirees who have gone their entire lives without putting their personal financial affairs in order, leaving them unprepared for the many challenges of retirement today. From proactive planning to picking up the pieces in crisis management, he has developed, implemented and trained other financial professionals nationwide on how to care for their clients in these scenarios.

ABOUT YOUR PRESENTER

Hans Scheil, CFP®, is the CEO and Owner of Cardinal Advisors, and author of "The Complete Cardinal Guide to Planning for and Living in Retirement." With more than 40 years in the financial services industry primarily working with clients age 65+, Scheil has become a highly-sought-after public speaker, media resource and financial advisor to provide financial solutions for a successful retirement. He has recently been quoted by *Consumer Reports*, *The Wall Street Journal*, *The New York Times*, *U.S. News & World Report*, and *The North State Journal* for his expertise in retirement, long-term care and Medicare planning.



Much of Scheil's expertise and passion that he brings to each of his presentations 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.

Recognized as the go-to resource in the North Carolina area for crisis retirement planning, Scheil often provides presentations and consulting to referrals from local nursing homes, assisted living facilities and home health agencies for clients in need of last minute financial planning assistance. 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 will start in the fall 2016 semester.

- **CERTIFIED FINANCIAL PLANNER™ (CFP®)**
- **Chartered Life Underwriter (CLU®),**
- **Chartered Financial Consultant® (ChFC®)**
- **Chartered Advisor for Senior Living® (CASL®)**
- **Bachelor of Science**
- **Master of Science**
- **Ed Slott's Elite IRA Advisor**
- **Series 65 securities license**
- **Life and health insurance licenses in all 50 states**

SIGNATURE SPEAKING TOPICS:

As a dynamic presenter with decades of heartfelt personal experiences, Scheil is available to speak to those at or near retirement, or those caring for an aging parent or loved one on a number of hard-hitting topics sure to engage, inform and motivate your audience.

The Complete Guide to Planning for and Living in Retirement

In a compelling and comprehensive presentation, Scheil will dive into each of the planning areas of his latest book to help families recognize critical financial planning considerations for retirement today, including:

- Strategizing your Social Security Benefits
- Medicare: Excellent Health Insurance, but It's Not Long-Term Care
- Long-Term Care: Appropriate Strategies for Every Family
- Understanding Your Assets: Your IRA, 401(k) and Pension Plan
- Investing Your Money and Living on it for the Rest of Your Life
- Life Insurance, Estate Planning and your Legacy
- Income Taxes
- Considerations for choosing an advisor

Understanding Long-Term Care:

Proactive Planning Considerations & Conversations with Your Loved Ones

Americans are living longer but with longer life expectancies comes an increased likelihood that you will need professional assisted care for several months, possibly even years. According to the U.S. Department of Health and Human Services, someone turning 65 today has nearly a 70% chance of needing some type of long-term care assistance in their lifetime. Without a plan, the financial consequences of your care could be devastating to you and your family. In this session, Scheil will share his professional expertise and personal passion from his own experiences as a caregiver for his mother, father and grandmother. He will share how to combat the financial and emotional risks that come with longevity, and how long-term care planning can play a crucial role in protecting your family's legacy, including:

- What Medicare will (and won't) cover
- Understanding Veterans Aid & Attendance benefits
- Long-term care insurance options, considerations and coverage needs
- Critical legal planning to execute proactively or for loved ones with diminishing capacity
- How to approach these difficult conversations with loved ones

Financial Crisis Planning: Steps to Take When Tragedy Strikes

While proactive planning is ideal, acting quickly and effectively when a health crisis strikes your family is critical. Scheil is often called upon to provide crisis planning and leadership counsel by assisted living and senior facilities in his area due to his advanced knowledge and compassion for serving families in this essential time of need. 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. During this session, Scheil will share the specific steps one must take when a crisis hits to help ensure your financial house is in order, including:

"Hans Scheil is one of the most capable, focused and passionate financial service leaders you will encounter. In sharing his passion for success within an ethical, organized framework, you will hear humility and humor, candor and blunt counsel. **This is a special speaker whose wisdom lifts his audience.**"

Dr. Larry Barton,
Professor of Management
The American College of Financial
Services & CNBC Commentator

- How to properly plan for your loved ones when crisis hits so they can live the rest of their lives receiving the care they need
- The three most overlooked legal planning documents you need to review immediately
- How to get the most out of your insurance coverage options in retirement
- Tips for coordinating your financial, tax & legal professionals

Maximizing Government Healthcare Programs: Understanding Veterans Benefits, Medicare and Medicare Supplements

As a caregiver for both parents who were proud veterans of the US Army, Scheil provides his in-depth personal understanding of the government programs available to support our country's heroes and their healthcare needs. According to a study from the VA, more than \$22 billion in pension funds are available for nearly 2 million eligible veterans and widows that are missing out on Aid & Attendance (A&A) benefits, including fewer than one in seven eligible spouses. Additionally, there are families who may not qualify for A&A, but do qualify for healthcare benefits under veteran's benefit programs. Unfortunately, many retirees and even some financial professionals are unaware of these programs. In this session, Scheil will share how to best maximize government programs so that you can alleviate some of the financial burden that comes in retirement, including:

- Understanding of the Aid & Attendance program and application process
- Additional programs available to assist in healthcare needs of veterans and their families
- How Aid & Attendance, Medicare and Medicare supplements compare and work together most effectively

7 Common Medicare Mistakes...And How to Avoid Them!

October 15 each year marks the start of Medicare Open Enrollment season. With all Americans age 65 and above eligible to enroll, choosing the best plans and supplements based on individual healthcare needs can feel like alphabet soup! With more than four decades of experience in Medicare supplements, Scheil brings a financial planning perspective for key considerations to find the best fit for you or a loved one, including:

- Identifying critical deadlines and common enrollment questions
- What long-term care charges Medicare will and will NOT cover
- How to avoid costly penalties and gaps and coverage
- And more!

Book Hans Scheil, CFP®

Scheil is available to speak on any of the provided topics, as well as custom concepts ranging from 30-minutes to full-day training events, either in-person or via webinar or live streaming video feeds. Please contact Mackenzie at Cardinal Advisors to discuss your event needs at 919-535-8261 or Mackenzie@CardinalGuide.com.

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