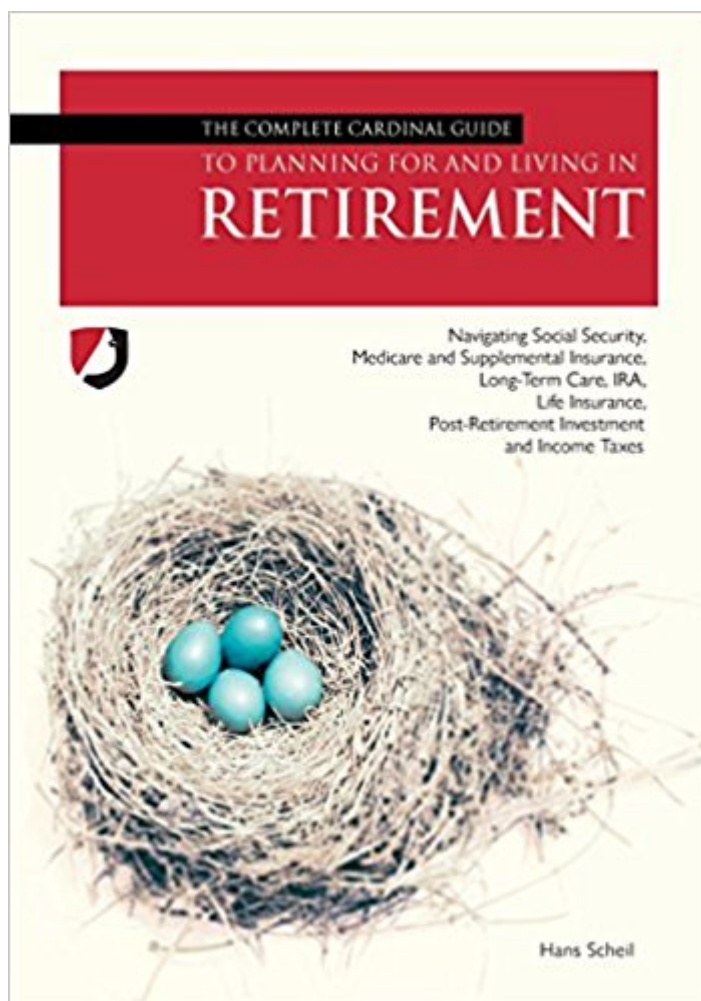


The book was found

The Complete Cardinal Guide To Planning For And Living In Retirement



Synopsis

The financial complexities we face in retirement can be daunting. The landscape of Social Security, Medicare, insurance, benefits, investments, and planning for long-term care presents many choices, challenges, and opportunities. *The Complete Cardinal Guide* gives you the tools you need to understand how to make informed decisions that are right for you. The purpose of this book is to guide you through the major retirement options that retirees face. It explains simple and effective strategies you can put in place now, with the help of professionals, to make your retirement financially successful. Hans "John" Scheil is a Chartered Financial Consultant (ChFC®), Chartered Life Underwriter (CLU®), Certified Financial Planner (CFP®), and Chartered Advisor for Senior Living (CASL®) with 40 years of experience. He started Cardinal Retirement Planning in 2013 as an independent financial planning firm to offer comprehensive services to people approaching and in retirement.

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Customer Reviews

In my practice of retirement planning, I meet with people turning 65 years old every day and find many of them ill prepared for what is in front of them. I meet with clients age 70, 75, or even 80 who have never put their personal affairs in order. Many are ashamed, scared, and think it is too late to start planning. Wrong -- it is never too late for sound retirement planning! By beginning to plan now, even later in life, it is more likely that you will be able to avoid having to make important, challenging decisions in the midst of a crisis. A significant part of my practice is crisis planning for clients who are just checking in to an assisted living facility. Their adult children are desperate for

leadership through the financial and nursing care maze they have been thrust into, so I have the difficult conversations about and with Mom and Dad. I get great satisfaction and joy from helping families navigate this maze. This book is not a do-it-yourself manual for retirement planning. Instead it outlines the major problems that retirees face and explains simple strategies you can put in place now, with the help of professionals, to make your retirement financially successful. You might think you are too young to be reading this book. Not so. If you are under 55, read it for your parents or in-laws. Consider looking into their situation and, if what you read here makes sense to you, send them a copy. I wrote this book to help people. My core values are individual responsibility, the importance of personal growth, conscious decision making, open and honest communication, and the Golden Rule.

Author and founder of Cardinal Retirement Planning Hans "John" Scheil, a Certified Financial Planner (CFP®) and a Chartered Advisor for Senior Living (CASL®), calls upon his 40 years of experience in the business to answer the following questions in depth, and he illustrates each with real-life stories: 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 financing 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 are OK after I die? How should I approach choosing financial and legal professionals to help me plan my retirement?

The truth is 5 stars is not enough for the value of this book. Meeting Mr. Scheil came at a time when I seriously needed to address my long term health care and retirement as, well as my husbands. This book is filled with so much information, it is easy to read and unbelievably accurate. I am beyond thankful for the chance meeting with John, and can not thank him enough for his wisdom. When life "happens" and throws you a disaster (hopefully it won't) I hope you have already read this book. Thank you John for this wonderful book, Dan and I look forward to our meeting with you next week!
Linda Pedley Kennesaw, Georgia

As we head into this challenging time of life, there should only be help like this !! This book is a must

read... It is full of very well researched information on Medicare, Social Security, , Long term Care Insurance and much more. We can not thank this author enough for all the answers supplied. I am purchasing multiple for family now. Thankful, Kenneth Akey MD

This book really helped me understand complicated subjects in a simple way. The language is easy to read and the stories are perfect examples. I will use this book as a resource in my own career of Insurance Adviser and will recommend it to others in the financial industry.

loved the book. Easy to read and brought to my attention several things i should be preparing for. Great read for all ages, but important for people approaching 50.

As an attorney who counsels clients in elder law and estate planning, I find the Guide to be a valuable resource. After reading the first chapter it is clear that Hans has a wealth of personal and professional experience in the area of planning for living in retirement. Each chapter includes a summary which brings closure and deeper understanding to the topics discussed. I plan to purchase additional copies for our practice and will recommend the Guide to my older clients as well as family members who are assisting them.

My friend told me how easy this book reads for a person with little financial knowledge. Great examples of real people. I am almost 65 and going on Medicare. This book explained that, Social Security, long term care, and my 401k. Well worth it!

A good overview from a well experienced professional in the field. The overall tone of the book suggested to me that Mr. Schiel was trustworthy enough so I am now using some of his services.

Wish I had known about this book several years ago. A lot of good and easy to understand information that is much needed before retirement. Everyone needs to read this book!

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