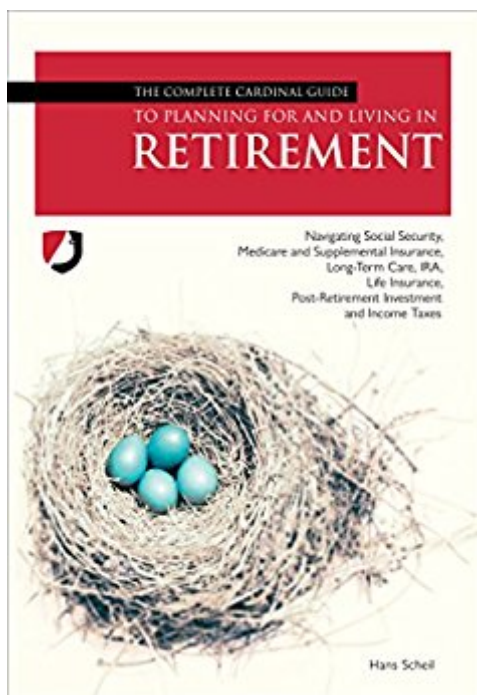


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# The Complete Cardinal Guide To Planning For And Living In Retirement: Navigating Social Security, Medicare And Supplemental Insurance, Long-Term Care, ... Post-Retirement Investment And Income Taxes



## 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®)

## Book Information

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## Customer Reviews

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.

This was such a worthwhile book and I am so grateful that it exists! I am not a financial expert by any means, but this book was easy to understand. It is clearly written and includes many helpful and practical tips. I had originally taken it out of the library but found it so useful that I wanted a copy that I could continue to refer back to, make notes in, etc. so I bought a copy. I have also recommended it to several friends. Whether you are planning for your own retirement or perhaps for your parents', this book is bound to be helpful.

This is a MUST READ for anyone 50 years and older, but is also relevant for younger ages as well, Hans does a very nice job taking some difficult topics and presenting them in an understandable fashion, allowing the reader to begin creating their own strategies around social security, medicare, long term care, and transferring wealth to your children or grand children. He makes the financial planning process for retirement very logical and real, and uses his own life experiences to create a real trust with the reader. Hans takes a very difficult topic and walks the reader through a step by step approach and thought process. I highly recommend this book. Great Job Hans!

Found this book to be a down-to-earth read, chocked full of timely and vital topics for anyone retired, contemplating retirement, or preparing long term for the future. This will definitely be one practical book that I keep close at hand for ready reference. I recommend it because it is a real value, definitely not a waste of time trying to find the well thought out facts because there is no filler and hype to wade through. It is a great gift for those you know that have been fed confusing salesman's hype but really need the truth.

This book is very well written, and makes complicated systems like Social Security and Medicare much easier to understand. By adding personal stories to an otherwise instructional book, Hans invites us into the lives of others who have suffered misfortunes by not being prepared, and of those who have been able to provide for themselves well into retirement, and their family, after their death, due to thoughtful, insightful planning, with the guidance of professionals. At 56, this book came along at just the right time for me, and I will be using it as a resource for years to come.

A must read for individuals and couples who are planning for their retirement! The Complete Cardinal Guide to Planning For and Living in Retirement is packed with information and real life

examples of retirement scenarios!! Hans Scheil makes what is usually daunting information, easy to understand. His years of professional expertise, personal experience and passion for helping others shines through in this book.

I like this book, because it is brief, to the point, and has personal information with photos. The stories and examples are real and contain a lifetime of wisdom in Hans' area of expertise. The information that Hans shares is beneficial reading for both high school & college students who may be considering business, financial, or insurance careers. Needless to say, adults and Seniors will enjoy this book, because it is easy to understand and tackles complex topics with clarity and brevity. It would make a nice stocking stuffer. G. Edwards, Jr.

I found this book to be one of the most complete, informative and easy to understand guides to planning for retirement. I am a Certified Senior Adviser and have recommend this book to many of my clients. It answer the questions you didn't even know you had. A must read for those approaching retirement and for those who like to be a step ahead...the early planners.

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