

# Planning For Retirement

## New Book Tackles Complex Questions About Retirement Planning

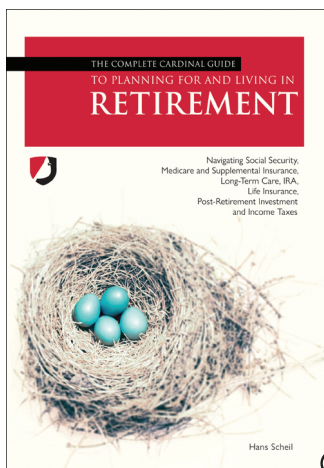
(NAPSA)—Just as it's never too early to start planning your retirement, it's never too late either, according to Hans Scheil, CFP®, president of Cardinal Retirement Planning, Inc. Many people underprepare for retirement and overlook the critical area of long-term care as part of their retirement plan. 70 percent of people age 65 can expect to use some form of long-term care in their lives, according to the U.S. Department of Health & Human Services. The sooner you address this, the less likely it is that you will have to make important decisions in the midst of a health care crisis.

The landscape of Social Security, Medicare, insurance, benefits, investments and long-term care presents many choices, challenges and opportunities. To help, Scheil has written a book titled "The Complete Cardinal Guide to Planning for and Living in Retirement" (Tupelo Press). It incorporates his personal experiences caring for his mother, father and grandmother in their later years, as well as his 40-plus years of professional experience in helping other families do the same for their aging loved ones. In the book, he shares not only his wisdom but even the mistakes he made early on in order to help others plan a better retirement while addressing their long-term care needs.

With clear and simple language, Scheil dives into the critical areas of retirement planning, providing stories and examples, insight into little-known strategies, and a guideline on how to effectively plan for retirement, including long-term care, while avoiding the most common mistakes made before and during one's retirement years.

"A significant part of what I do is crisis planning for families that have a loved one checking into an assisted-living facility for the first time," he says. "Their adult children are desperate for leadership through the financial maze and assisted-living decisions they have to make on behalf of their parents. That's where I've stepped in to help them navigate this course."

Scheil encourages people to have a plan for situations such as this before they happen, and as



**A new book from a financial planner shares impactful personal stories and practical tips to proactively prepare for retirement and respond to crisis.**

part of their comprehensive plan for retirement.

In the book, he outlines a clear approach to retirement planning decisions and challenges, including how to maximize Social Security benefits; utilize government programs including Veterans Aid and Attendance; understand Medicare coverage options when paying for health and long-term care expenses; invest during retirement with strategies to consider in order to safeguard your assets; structure an income plan from IRA, 401(k) or pension; minimize income taxes; and more.

The book is designed for people 50 and older, who are either planning their own retirement future or helping an aging family member make important financial and health care decisions.

A Certified Financial Planner (CFP®) professional, Chartered Financial Consultant (ChFC®), Chartered Life Underwriter (CLU®) and Chartered Advisor for Senior Living (CASL®), Scheil can be reached at (919) 535-8261 or [Hans@PlanWithCardinal.com](mailto:Hans@PlanWithCardinal.com).

### Learn More

For more information about the book, visit [www.RetireWithHans.com](http://www.RetireWithHans.com). For further facts about financial planning and the author, go to [www.PlanWithCardinal.com](http://www.PlanWithCardinal.com). The book is available in paperback for \$19.95 and electronically for \$5.99 at Barnes and Noble.com and Amazon.com.