



## MEET HEATHER SCHREIBER

Founder of HLS Retirement Consulting, LLC



**Heather Schreiber, RICP®**, founder of HLS Retirement Consulting, LLC, partners with financial, legal, and tax professionals to build holistic client solutions for retirement. Her goal is to help you build customized solutions for your clients by incorporating advanced planning strategies that meet your unique client needs in easy-to-understand and deliverable terms.

### Career Highlights:

- Over 20 years in the financial services industry
- Writer, Speaker, Trainer, Radio, Seminars
- Creator of Social Security "boot camp" for financial professionals
- Featured IRA Guest Speaker in Ed Slott's IRA Advisor, March 2018

### Areas of Experience:

- Retirement income planning/case design
- IRA distribution strategies, Social Security strategies and rules, and how to cater the claiming decision with the unique needs and goals of the client
- Tax mitigation techniques
- Qualified Plans, 403(b)s, 457(b)s, and TSPs
- Social Security planning
- Beneficiary distributions and considerations
- Charitable giving
- Gifting and wealth transfer planning
- Tax law reform
- IRS reporting
- The proper use of trusts
- Non-qualified annuities, structure and taxation
- Illustrative capabilities – Social Security, RMD, Stretch IRA, 72(t), Roth Conversion
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