

## HEATHER SCHREIBER, RICP<sup>®</sup>, NSSA<sup>®</sup>

Founder of HLS Retirement  
Consulting, LLC

Heather's goal as a consultant and one of Aegis Financial's Team of Experts, is to help you build customized solutions for your clients and advanced planning strategies that meet your unique client needs in easy-to-understand and deliverable terms.

Heather has a passion for consumer advocacy that is contagious. She has made it her mission to educate financial, legal, and tax professionals, as well as the consumers they serve, so they can more effectively navigate the waters of retirement with confidence. With over 28 years in the financial services industry, Heather believes that education is the key to bringing value to any client relationship that will last.

Heather's areas of expertise run the gamut of retirement income-related topics including:

- Effectively weaving the Social Security claiming discussion into the planning process
- Tax mitigation strategies
- Gifting and wealth transfer
- Early retirement planning
- Navigating planning through tax reform
- Non-qualified annuities taxation and structure
- The proper use of trusts
- IRS reporting and corrective process
- Beneficiary rules and regulations



Heather is an established author and keynote speaker on Social Security and other retirement income-related topics and has been published in USA Today, Think Advisor, The Street, Investor's Business Daily, Ed Slott's IRA Advisor, and other financial publications. She is also an instructor for Surgent CPE and CPA Academy as well as an educational partner for the National Association of Fixed Annuities (NAFA). Heather is also the creator of Social Security Advisor, a companion newsletter to Ed's IRA Advisor, that speaks to the nuances of this critically important retirement income source.



**AEGIS FINANCIAL**

LEADING THE WAY

AN INTEGRITY  COMPANY

800.579.7923  
aegisfinancial.com