



ADVANCED MARKETS

Meet Heather Schreiber, RICP®:
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. Heather's passion for consumer advocacy and education is the driver of her success.

Career Highlights:

- Over 25 years in the financial services industry
- Writer, Speaker, Trainer, Radio, Seminars
- Creator of *Social Security Advisor*, a monthly Newsletter for financial professionals
- Frequent IRA Guest Expert in Ed Slott's *IRA Advisor*
- Frequent Guest Speaker for Ed Slott's Master Elite Advisor Group
- National Social Security Advisor® certificate holder
- As seen in Retirement Daily, Forbes and USA Today
- National Association of Fixed Annuities (NAFA) Strategic Educational Partner
- Continuing Education instructor Surgent McCoy, CPE
- All Star Tax Series Panelist sponsored by Edward Jones

Areas of Expertise:

- Retirement income planning/Case design
- IRA distribution strategies
- Social Security strategies and how to cater the claiming decision with the unique needs and goals of the client
- Tax mitigation techniques in retirement
- Qualified retirement plan design and compliance
- Tax law reform and compliance
- Legacy planning and beneficiary considerations
- Non-qualified annuities structure and taxation
- Trust planning
- Charitable giving
- IRS reporting and corrective process