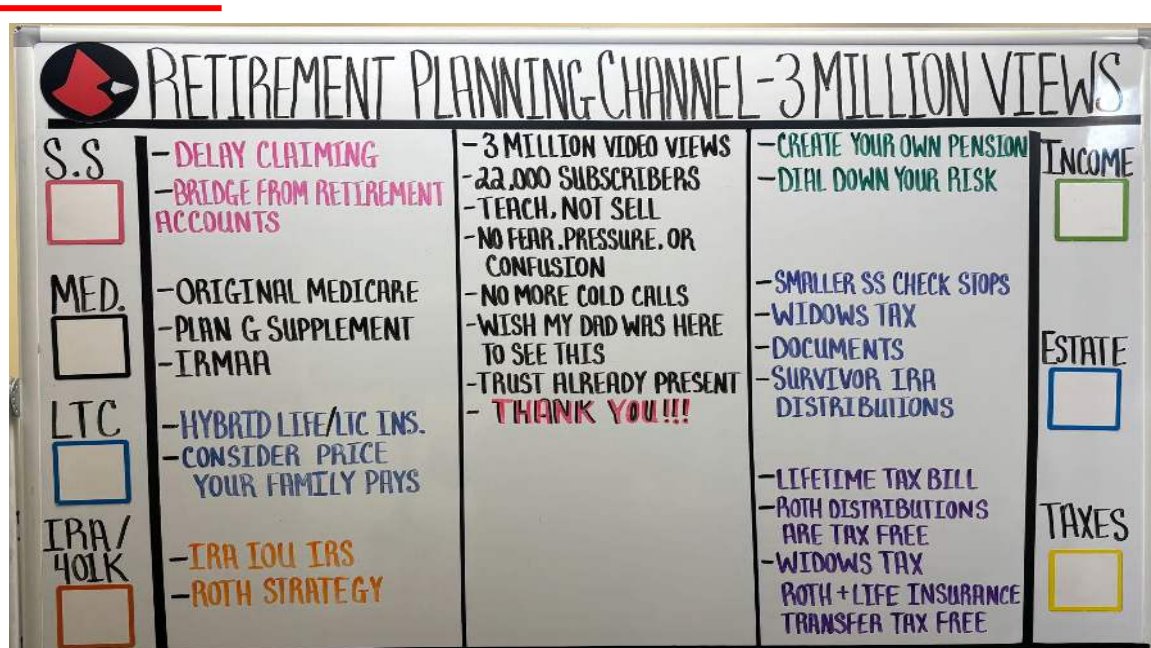




Retirement Planning Channel - 3 Million Views

In the video titled “Retirement Planning Channel - 3 Million Views” Hans and Tom reflect on the origins of Cardinal Advisors and its growth over the years.



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Cardinal Advisors just passed **3 million YouTube views**, and I'm humbled and grateful beyond words.

What started as a simple idea—just trying to help people better understand their retirement—has grown into something I never could have imagined.

More than **22,000 subscribers**, viewers and clients from all over the country, and after nearly **50 years in this business**, I no longer have to make cold calls. People find us because they trust the message.

I only wish my dad were here to see it.

From the very beginning, our goal has been simple: **teach, not sell**.

Every video we create is meant to help people make clearer, more confident decisions about retirement—without fear, pressure, or confusion.

On this channel, we focus on the **seven areas that matter most**:

- **Social Security** – How delaying benefits and using other assets first can significantly increase lifetime income
- **Medicare** – Why Original Medicare paired with a G supplement often offers the most freedom and peace of mind
- **Long-Term Care Planning** – Even if you can afford care, your family shouldn't have to carry that burden alone
- **Tax Planning** – Understanding that your IRA is really an IOU to the IRS, and how Roth strategies can help reduce that bill
- **Lifetime Income** – Creating your own “pension” even if your employer never offered one
- **Estate Planning** – Protecting your spouse, your family, and your legacy
- **Smart Tax Strategy** – Keeping more of what you've worked so hard to earn

All of these pieces are connected. And when you understand how they work together, retirement becomes far less stressful—and far more confident.

To everyone who's watched, shared, commented, or trusted us with your questions: thank you.

We're just getting started.

— **Hans Scheil & Tom Griffith**

Cardinal Advisors

Links



Cardinal's Website
cardinalguide.com

More info



www.youtube.com/@CardinalAdvisors



United States



Joined Oct 7, 2016



3,000,143 views

12:55 PM Wed Dec 24



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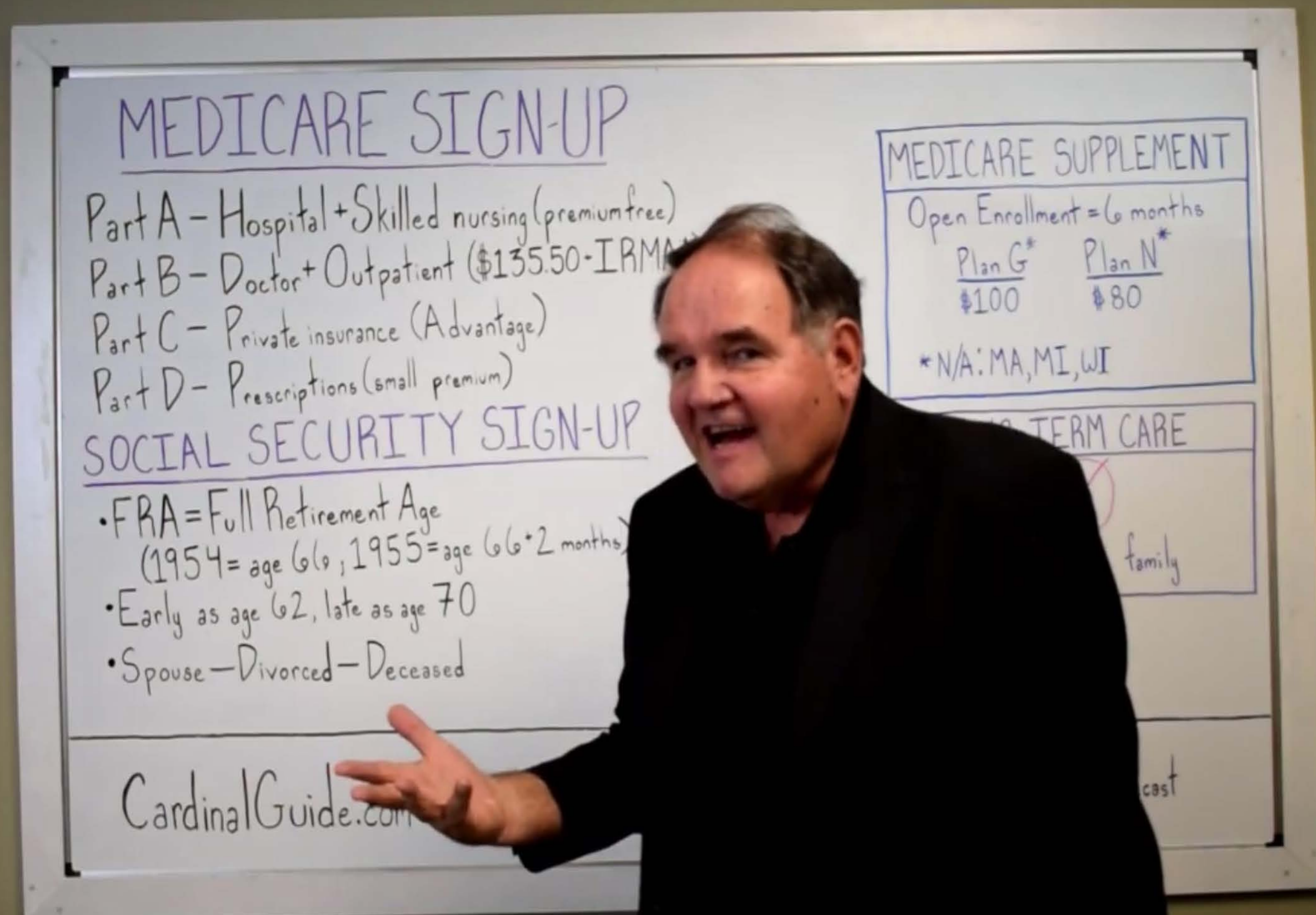
22,003

Total subscribers

Channel analytics



Hans Scheil Jr. and Hans Sr.



MEDICARE SIGN-UP

- Part A - Hospital + Skilled nursing (premium free)
- Part B - Doctor + Outpatient (\$135.50 - IRMAA)
- Part C - Private insurance (Advantage)
- Part D - Prescriptions (small premium)

SOCIAL SECURITY SIGN-UP

- FRA = Full Retirement Age
(1954 = age 66, 1955 = age 66 + 2 months)
- Early as age 62, late as age 70
- Spouse - Divorced - Deceased

CardinalGuide.com

MEDICARE SUPPLEMENT

Open Enrollment = 6 months

Plan G*	Plan N*
\$100	\$80

*N/A: MA, MI, WI

LONG TERM CARE

family

cost

Turning 65? How to Sign Up for Medicare and Social Security

16,621 views 6y ago ...more



Cardinal Advisors 22K



305



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2026 TAX PLANNING AND THE 7 WORRIES

S.S. ☐ **MED.** ☐ **LTC** ☐ **IRA/401K** ☐

WAGE BASE 137,500
 MAX EARNINGS UNDER FICA 24,480
 MAX CHECK FICA 4,252
 TAX 0% OR 50-55%

IRMAA - HIGH INCOME

MAINTENANCE	SINGLE	2024 TAX RETURN
<318	<109	2935
318-374	109-137	3583
374-462	137-171	5380
462-480	171-205	7055
480-750	205-500	8790
750+	500+	9371

PREMIUM DEDUCTION

AGE	500
<40	500
41-50	930
51-60	1860
61-70	4960
71+	6200

PER DIEM = 450

401K 32,500 50+
 IRA 8,600 50+
 QCD 111,000 MAX ANNUAL

INCOME ☐ **ESTATE** ☐ **TAXES** ☐

MARRIED/Joint
 CAPITAL GAINS
 <98 0%
 98-613 15%
 613+ 20%

SINGLE
 CAPITAL GAINS
 <99 0%
 99-545 15%
 545+ 20%


TRADITIONAL IRA - ORDINARY INCOME TAX
 ANNUAL GIFT EXCLUSION 14,000
 ESTATE TAX EXCLUSION IS MEL
 ESTATE TAX RATE = 40% OVER 1 MEL
 TRADITIONAL IRA - ORDINARY INCOME TAX

919.535.8261 CardinalGuide.com "FinishingWell" Podcast



2026 Tax Planning and the 7 Worries

3,612 views 5d ago ...more

 **Cardinal Advisors** 22K

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