

**FORM ADV PART 2A
DISCLOSURE BROCHURE**



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This brochure provides information about the qualifications and business practices of Cardinal Retirement Planning, Inc. Being registered as a registered investment advisor does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 919-535-8261. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Cardinal Retirement Planning, Inc. (CRD #166545) is available on the SEC's website at www.adviserinfo.sec.gov

FEBRUARY 16, 2017

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

This update is in accordance with the required annual update for Registered Investment Advisors. Since the last filing of this brochure on October 10, 2016, the following is being amended in this brochure filing:

Item 10 has been updated to disclose the outside business activity for Douglas Amis as he is President of Cardinal Retirement Planning, Inc.

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the firm.

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Item 4: Advisory Business

Firm Description

Cardinal Retirement Planning, Inc. (“CRP”) was founded in 2013. Hans (“John”) Scheil is 100% owner, Investment Advisor Representative, and Chief Compliance Officer.

CRP is a fee-based financial planning and investment advisory firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm’s president is affiliated with an entity that sells financial insurance products.

Investment advice is an integral part of financial planning. In addition, CRP advises clients regarding cash flow, college planning, retirement planning, tax planning, and estate planning.

Other professionals (e.g., lawyers, accountants, tax preparers, insurance agents, etc.) are engaged directly by the client on an as-needed basis and may charge fees of their own.

Types of Advisory Services

CRP furnishes financial planning and solicits for TPMs.

FINANCIAL CONSULTING

CRP offers clients the option of either retaining CRP for ongoing consulting services or on a one-time basis.

Ongoing Consultation

Consulting services will continue from year to year unless cancelled in writing by either party. Client may terminate the Agreement within five (5) days without obligation.

Consultation will include the following:

- Initial meeting (in person or virtual) – up to two hours
- Follow-up meeting to deliver and discuss initial recommendations – up to 90 minutes
- Written financial planning recommendations (paper and/or electronic)
- Follow up meetings as scheduled in Exhibit A to check on progress and adjust recommendations as life, financial or otherwise, continues to evolve – up to 60 minutes
- Regular accountability check-in emails to help client stay on track available upon request
- Phone or email access to answer questions

The consultation may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; active monitoring and maintenance of distressed investments; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

One-time Consultation

Clients may alternatively elect to hire CRP for consultation on a specific topic. These services are offered for a negotiable hourly rate described in Item 5 of this brochure. The scope of topics will be agreed to on the agreement.

All plans are individualized and not all services are appropriate for all clients. Cardinal reserves the right to modify plans as necessary in the best interest of the client. Cardinal will not change the fee without prior written consent from the client.

*Cardinal partners with multiple CPAs and law firms. Cardinal receives no referral fees or compensation from legal or accounting partners. Client understands that referral services are with their best interest in mind. Any conflicts of interest will be disclosed. Any fee charged by these providers is completely independent of any agreement with Cardinal. Client has the right to refuse referral services, request an alternative professional, or provide an alternate professional.

The client is not required to implement the recommendations with CRP or H.E. Scheil and Associates d/b/a Cardinal Advisors. CRP has a fiduciary responsibility to place the best interest of the client first, and the clients are not required to purchase any products from H.E. Scheil & Associates. It is at the client's discretion to implement the recommendations with an advisor/provider of their choosing.

ERISA PLAN SERVICES

CRP provides service to qualified and non-qualified retirement plans including 401(k) plans, 403(b) plans, pension and profit sharing plans, cash balance plans, and deferred compensation plans.

Limited Scope ERISA 3(21) Fiduciary. CRP typically acts as a limited scope ERISA 3(21) fiduciary that can advise, help and assist plan sponsors with their investment decisions on a non-discretionary basis. As an investment advisor CRP has a fiduciary duty to act in the best interest of the client. The plan sponsor is still ultimately responsible for the decisions made in their plan, though using CRP can help the plan sponsor delegate liability by following a diligent process.

1. Fiduciary Services are:

- Provide non-discretionary investment advice to the Client about asset classes and investment alternatives available for the Plan in accordance with the Plan's investment policies and objectives. Client will make the final decision regarding the initial selection, retention, removal and addition of investment options.
- Assist the Client in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan. Client shall have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the IPS.
- Provide non-discretionary investment advice to the Plan Sponsor with respect to the selection of a qualified default investment alternative for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5) and 404(a)-5.

2. Non-fiduciary Services are:

- Assist in the education of Plan participants about general investment information and the investment alternatives available to them under the Plan. Client understands the Advisor's assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor's definition of

investment education (Department of Labor Interpretive Bulletin 96-1). As such, the Advisor is not providing fiduciary advice as defined by ERISA 3(21)(A)(ii) to the Plan participants. Advisor will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.

- Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain, remove or replace investment options.
- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.
- Meet with Client on a periodic basis to discuss the reports and the investment recommendations.

Advisor may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between Advisor and Client.

3. The Advisor has no responsibility to provide services related to the following types of assets ("Excluded Assets"):
 1. Employer securities;
 2. Real estate (except for real estate funds or publicly traded REITs);
 3. Stock brokerage accounts or mutual fund windows;
 4. Participant loans;
 5. Non-publicly traded partnership interests;
 6. Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
 7. Other hard-to-value or illiquid securities or property.

Excluded Assets will **not** be included in calculation of Fees paid to the Advisor under this Agreement.

Specific services will be outlined in detail to each plan in the 408(b)2 disclosure.

SOLICITOR ARRANGEMENTS

CRP solicits the services of third party money managers to manage client accounts. In such circumstances, CRP receives solicitor fees from the third party money manager. CRP acts as the liaison between the client and the third party money manager in return for an ongoing portion of the advisory fees charged by the third party money manager. CRP helps the client complete the necessary paperwork of the third party money manager, provides ongoing services to the client, will provide the third party money manager with any changes in client status as provided to CRP by the client and review the quarterly statements provided by the third party money manager. CRP will deliver the Form ADV Part 2, Privacy Notice and Solicitors Disclosure Statement of the third party money manager. Clients placed with third party money managers will be billed in accordance with the third party money manager's fee schedule which will be disclosed to the client prior to signing an agreement. This is detailed in Item 10 of this brochure.

Client-Tailored Services and Client-Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written client consent.

Wrap Fee Programs

CRP does not sponsor any wrap fee programs.

Client Assets under Management

CRP does not manage clients' money, but refers clients to TPMs and receives solicitor fees for such referrals.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

CRP bases its fees on negotiable hourly fees, fixed fees, and solicitor fees from TPMs.

FINANCIAL CONSULTING

CRP offers two levels of financial consulting, either an ongoing consulting arrangement or a one-time consultation. The fees for these services are as follows:

Ongoing Consulting

Ongoing Financial Planning and Consulting Services are offered on a negotiable flat fee basis. This consists of an initial upfront fee of between \$500 and \$5,000 plus an ongoing quarterly fee between \$250 and \$2,250. Fees are based on the unique needs of the client and complexity of the services required. Prior to the planning process the client will be provided an estimated fee. Client will pay the initial fee upon signing the agreement and the quarterly fee each quarter within 10 days of the receipt of invoice. Client may cancel within five (5) business days of signing Agreement for a full refund. If the client cancels after five (5) business days, any unearned fees will be refunded to the client, or any unpaid earned fees will be due to Advisor.

One-time Consultation

One-time consulting services are offered based on an hourly fee up to \$250 per hour, depending on the complexity of the services and experience of the advisor. Services will be described in Exhibit A. Clients will be provided an estimated fee range prior to the client engaging in services. Fees are based on the unique needs of the client and complexity of the services required. The hourly rate will be agreed upon in advance of any service. Client will pay half of the estimated fee at the signing of the agreement with the balance of the fee due upon delivery of the completed plan. Services are completed and delivered inside of six (6) months. Client may cancel within five (5) business days of signing Agreement for a full refund. If the client cancels after five (5) business days, any unearned fees will be refunded to the client, or any unpaid earned fees will be due to Advisor.

ERISA PLAN SERVICES

The annual fees are based on the market value of the Included Assets and will not exceed 1%. Fees are charged quarterly in arrears based on the assets as calculated by the custodian or record keeper of the Included Assets (without adjustments for anticipated withdrawals by Plan participants or other anticipated or scheduled transfers or distribution of assets) on the last business day of the previous quarter. If the services to be provided start any time other than the first day of a quarter, the fee will be prorated based on the number of days remaining in the quarter. If this Agreement is terminated prior to the end of the fee period, the client shall be entitled to a prorated refund based on the number of days during the fee period services were not provided.

The fee schedule, which includes compensation of CRP for the services is described in detail in Schedule A of the ERISA Plan Agreement. The Plan is obligated to pay the fees, however the Plan Sponsor may elect to pay the fees. Client may elect to be billed directly or have fees deducted from Plan Assets. CRP does not reasonably expect to receive any additional compensation, directly or indirectly, for its services under this Agreement. If additional compensation is received, CRP will disclose this compensation, the services rendered, and the payer of compensation. CRP will offset the compensation against the fees agreed upon under this Agreement.

SOLICITOR FEES

CRP will at times utilize the services of TPMs and receive a solicitor fee for soliciting clients. CRP will be paid a portion of the advisory fee paid to the TPM. These fees range from .60% to 2.00% annually, depending upon the money manager and the amount of client assets under management. The final fee will be disclosed in the client agreement. The client will not pay additional advisory fees to the TPM for these services. This is detailed in Item 10 of this brochure.

GI offers an actively managed program of mutual fund and stock portfolios. The fee will be disclosed to the client in the Investment Advisory Agreement and is negotiable. The client's fee for these services will be based on a percentage of assets under management as follows:

Fee Schedule for: Gradient 50 – Gradient 40 - Gradient 33 – Covered Call - Controlled Volatility Gradient Tactical Rotation - Energy Sector			
Assets Valuation	Total Fee	GI Retention	CRP Retention
\$100,000-\$1,000,000	2.00%	1.00%	1.00%
Next \$1,000,000	1.65%	.80%	.85%
Next \$1,000,000	1.20%	.60%	.60%
Over \$3,000,000	.95%	.45%	.50%

Fee Schedule For: ETF Endowment Series – Laddered Income - Fixed Income – Absolute Yield - Precious Metals

Assets Valuation	Annual Fee	GI Retention	CRP Retention
\$50,000-\$1,000,000	1.70%	.70%	1.00%
Next \$1,000,000	1.35%	.60%	.75%
Next \$1,000,000	1.00%	.50%	.50%
Over \$3,000,000	.80%	.40%	.40%

Fee Schedule for: Non-Discretionary/Non-Managed Accounts*			
Assets Valuation	Annual Fee	GI Retention	CRP Retention
All non-managed assets	.60%	.30%	.30%

*The minimum quarterly fee billed will be \$25

The above fees are negotiable. Fees are assessed quarterly in arrears based on the amount of the assets managed as of the end of the previous quarter. All management fees are withdrawn from the client's account unless otherwise noted. GI will receive written authorization from the client to deduct advisory fees from their account held by a qualified custodian. GI will pay CRP their share of the fees. CRP does not have access to deduct client fees. Clients may terminate their account within five business days of signing the investment advisory agreement with no obligation. For terminations after the initial five business days, GI will be entitled to a pro-rata fee for the days service was provided in the final quarter. GI will pay CRP their portion of the final fee.

Client Payment of Fees

Fees for financial plans are paid 50% up front with the balance due at the time of delivery of the completed plan.

Clients will be billed in accordance with the Third-Party Money Manager Fee Schedule which will be disclosed to the clients prior to signing an agreement and is included in Item 4.

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include mutual fund transactions fees, postage and handling, and miscellaneous fees. .

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

CRP charges 50% in advance for financial planning fees. Some TPMs may charge additional fees and the fee arrangement will be disclosed in the Form ADV Part 2 for the TPM.

External Compensation for the Sale of Securities to Clients

CRP does not receive any external compensation for the sale of securities to clients, nor do any of the investment advisor representatives of CRP.

Item 6: Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

CRP does not use a performance-based fee structure. Performance-based compensation may create an incentive for the advisor to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

CRP generally provides investment advice to individuals, high-net-worth individuals, and corporations or other businesses.

Client relationships vary in scope and length of service.

Account Minimums

CRP does not manage accounts therefore it has no minimum. Some TPMs utilized by CRP may have a minimum to open an account on their platform.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profit margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

When creating a financial plan, CRP analyzes insurance policies for economic value, income replacement, and risk mitigation. Technical analysis is used to review mutual funds, individual stocks, and other securities. The main sources of information include Morningstar, client documents such as tax returns and insurance policies.

In developing a financial plan for a client, CRP's analysis may include cash flow analysis, investment planning, risk management, tax planning and estate planning. Based on the information gathered, a detailed strategy is tailored to the client's specific situation.

CRP uses a variety of sources of information to make decisions. These include financial newspapers and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

Each client completes paperwork that documents their objectives, assets and desired investment strategy. The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options, or spreading strategies).

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor.

The specific risks associated with financial planning include:

- Risk of Loss
 - Client fails to follow the recommendations of CRP resulting in market loss
 - Client has changes in financial status or lifestyle and therefore plan recommendations are no longer valid

The specific risks associated with utilizing TPM include:

- Manager Risk
 - the TPM fails to execute the stated investment strategy
- Business Risk
 - TPM has financial or regulatory problems
- The specific risks associated with the portfolios of the TPM's which is disclosed in the TPM's Form ADV Part 2.

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

An assistant manager in the Insurance Agency Mr. Scheil supervised posted the answer key to a continuing education exam for 26 agents taking the exam in December of 2001. This was reported to the NC Department of Insurance by a highly disgruntled agent. In October of 2003, Mr. Scheil paid a civil penalty of \$500 per exam participant for a total of \$13,000 to settle the matter. No consumers were involved in the matter.

Self-Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

CRP has no representatives or employees who are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither CRP nor its employees are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

CEO, Hans Scheil, and President Douglas Amis, have financial industry affiliated businesses as a licensed insurance agents. More than 50% of Mr. Scheil's time is spent in this practice and less than 30% of Mr. Amis's time is spent in this practice. From time to time, they will offer clients advice or products from this activity. They receive commissions for the insurance products they sell.

This practice represents a conflict of interest because it gives an incentive to recommend products and services based on the commission received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

CRP solicits the services of TPMs to manage client accounts. In such circumstances, CRP receives solicitor fees from the TPM. CRP acts as the liaison between its clients and in return receives an ongoing portion of the advisory fees charged by the TPM. CRP is responsible for:

- helping the client complete the necessary paperwork of the TPM;

- providing ongoing services to the client;
- updating the TPM with any changes in client status which are provided to CRP by the client;
- reviewing the quarterly statements provided by the TPM; and
- delivering the Form ADV Part 2, Privacy Notice and Solicitors Disclosure Statement of the TPM to the client.

Clients placed with TPMs will be billed in accordance with the TPM's Fee Schedule which will be disclosed to the client prior to signing an agreement. When referring clients to a TPM, the client's best interest will be the main determining factor of CRP.

These practices represent conflicts of interest because CRP is paid a Solicitor Fee for recommending the TPMs and may choose to recommend a particular TPM based on the fee CRP is to receive. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation and to act in the best interest of their clients. Clients are not required to accept any recommendation of TPMs given by CRP and have the option to implement received investment advice through other money managers of their choosing.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The employees of CRP have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of CRP employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of CRP. The Code reflects CRP and its supervised persons' responsibility to act in the best interest of their client.

One area which the Code addresses is how to mitigate any conflict of interest with our clients when employees buy or sell securities for their personal accounts. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

CRP's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of CRP may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

CRP's Code is based on the guiding principle that the interests of the client are our top priority. CRP's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

CRP and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

CRP and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide CRP with copies of their brokerage statements.

The Chief Compliance Officer of CRP is Hans Scheil. He reviews all employee trades each quarter. The personal trading reviews help mitigate that the personal trading of employees does not affect the markets and that clients of the firm have received preferential treatment over employee trade.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

CRP does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide CRP with copies of their brokerage statements.

The Chief Compliance Officer of CRP is Hans Scheil. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

CRP does not have any affiliation with product sales firms and does not recommend brokers. Brokers will be recommended by the TPM being used.

- *Directed Brokerage*
CRP utilizes TPMs and therefore it does not take direction from clients as to what broker-dealer to use.
- *Best Execution*
Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. CRP does not have discretionary authority and therefore best execution is not applicable.
- *Soft Dollar Arrangements*
CRP does not maintain any soft dollar arrangements.

Aggregating Securities Transactions for Client Accounts

CRP does not trade for its or its clients' accounts and therefore aggregation of securities transactions is not applicable.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Reviews of the accounts managed by TPMs are performed quarterly by Hans Scheil, Chief Compliance Officer. Account reviews are performed more frequently when market conditions dictate. Financial Plans are considered complete when recommendations are delivered to the client. Financial plan reviews are done only upon request of client.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of Client-Provided Reports and Frequency

Clients receive written account statements no less than quarterly for accounts managed by the TPM and are issued by the TPM's custodian. Client may receive additional reports from the TPM as disclosed in the Form ADV Part 2 of the TPM. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Under financial planning services, the client will receive a one-time written financial plan.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

CRP receives a portion of the annual management fees collected from the TPMs to which CRP refers clients.

This situation creates a conflict of interest because CRP and/or its Investment Advisor Representative have an incentive to decide what TPMs to use based on the higher solicitor fees to be received by CRP. However, when referring clients to a TPM, the client's best interest will be the main determining factor of CRP.

Advisory Firm Payments for Client Referrals

CRP does not compensate for client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance reports prepared by the TPMs.

Item 16: Investment Discretion

Discretionary Authority for Trading

CRP does not accept discretionary authority to manage securities accounts on behalf of clients.

Item 17: Voting Client Securities

Proxy Votes

CRP does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, CRP will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because CRP does not serve as a custodian for client funds or securities and CRP does not require prepayment of fees of more than \$500 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

CRP has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

No bankruptcy petitions to report.

Item 19: Requirements for State Registered Advisors

Education and business background, including any outside business activities and disclosable events, for all management and supervised persons can be found in the Supplement to this Brochure (Part 2B of Form ADV Part 2).

Material Relationship Maintained by this Advisory Business or Management Persons with Issuers of Securities

None to report.

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Hans Scheil, CFP[®], ChFC[®], CASL[®]



CARDINAL
RETIREMENT PLANNING, INC.

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This brochure supplement provides information about Hans Scheil and supplements the Cardinal Retirement Planning, Inc.'s brochure. You should have received a copy of that brochure. Please contact Hans Scheil if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Hans Scheil (CRD #3003556) is available on the SEC's website at www.adviserinfo.sec.gov.

FEBRUARY 16, 2017

Brochure Supplement (Part 2B of Form ADV)
Supervised Person Brochure

Hans (“John”) Scheil, CFP®, ChFC®, CASL®

- Year of birth: 1958
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Item 2 Educational Background and Business Experience

Educational Background:

- Certified Financial Planner™ (CFP®); 09/01/2010
- The American College; Masters of Science Management; 2007
- Chartered Advisor for Senior Living (CASL); 10/01/2005
- Chartered Financial Consultant® (ChFC); 10/04/1992
- Northern Illinois University; BS in Marketing; 1980

Business Experience:

- Cardinal Retirement Planning, Inc.; CEO/Investment Advisor Representative; 11/2016 to Present
 - Cardinal Retirement Planning, Inc.; President/Investment Advisor Representative; 01/2013 to 11/2016
 - Gradient Investments, LLC; Solicitor; 07/2013 to Present
 - H.E. Scheil & Associates, Inc.; President/Insurance Agent; 07/2010 to Present
 - Regal Investment Advisors, LLC; Investment Advisor Representative; 04/2011 to 01/2013
 - The Assurance Group; Vice President; 11/2010 to 11/2011
 - Great American Senior Benefits; Regional Sales Manager; 03/2010 to 10/2010
 - Bankers Life and Casualty; Regional Director; 01/2008 to 03/2010
 - U Vest; Registered Representative; 03/2005 to 03/2010
 - Bankers Life and Casualty; Senior Vice President; 03/2005 to 12/2007
 - Bankers Life and Casualty; Branch Manager; 11/1992 to 03/2005
-

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Chartered Financial Consultant® (ChFC®): Chartered Financial Consultant (ChFC®) is a designation issued by the American College. ChFC® designation requirements:

- Complete ChFC® coursework within five years from the date of initial enrollment.
- Pass the exams for all required elective courses. A minimum score of 70% is required to pass.
- Meet the experience requirements: Three years of full-time business experience within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.
- Take the Professional Ethics Pledge.
- After achieving the ChFC® designation, earn 30 hours of continuing education credit biennially.

Chartered Advisor for Senior Living (CASL®): Chartered Advisor for Senior Living® credentials are awarded by The American College. The requirements are:

- Achieving the experience requirements for The College's CLUB®, ChFC®, RHU®, and CLF® designations, OR
- Advising clients on financial and/or practical matters relating to their retirement years or on issues dealing with aging for at least three of the five years preceding the awarding of the designation. The same rules for part-time qualifying experience count for this type of work experience as count toward the CLU® and ChFC® designations.
- Adhere to The College's Code of Ethics and Procedures
- Complete 15 hours of continuing education every two years with the additional condition that at least 10 of these hours should be in course work directly related to the course work required to obtain this designation.

Item 3 Disciplinary Information

See item 7 below.

Item 4 Other Business Activities

President, Hans Scheil, has a financial industry affiliated business as a licensed insurance agent. More than 50% of Mr. Scheil's time is spent in this practice. From time to time, he will offer clients advice or products from this activity. Hans Scheil receives separate yet typical compensation in the form of commissions for the insurance products he sells.

These practices represent conflicts of interest because it gives Hans Scheil an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation and to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Item 5 Additional Compensation

Hans Scheil receives additional compensation in his capacity as an insurance agent, but he does not receive any performance-based fees.

Item 6 Supervision

Hans Scheil is the sole owner of Cardinal Retirement Planning, Inc. and therefore he is solely responsible for all supervision and formulation and monitoring of investment advice offered to clients. Mr. Scheil will adhere to the policies and procedures as described in the firm's compliance manual.

Item 7 Requirements for State-Registered Advisors

Arbitration Claims: None to report.

Self-Regulatory Organization or Administrative Proceeding: An assistant manager in the Insurance Agency Mr. Scheil supervised posted the answer key to a continuing education exam for 26 agents taking the exam in December of 2001. This was reported to the NC Department of Insurance by a highly disgruntled agent. In October of 2003, Mr. Scheil paid a civil penalty of \$500 per exam participant for a total of \$13,000 to settle the matter. No consumers were involved in the matter.

Bankruptcy Petition: None to report.

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Douglas V. Amis, CFP®



CARDINAL
RETIREMENT PLANNING, INC.

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This brochure supplement provides information about Douglas Amis and supplements the Cardinal Retirement Planning, Inc.'s brochure. You should have received a copy of that brochure. Please contact Douglas Amis if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Douglas Amis (CRD #6022170) is available on the SEC's website at www.adviserinfo.sec.gov.

FEBRUARY 16, 2017

Brochure Supplement (Part 2B of Form ADV)**Supervised Person Brochure**

Douglas (“Buddy”) V. Amis, CFP®

- Year of birth: 1989
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Item 2 Educational Background and Business Experience

Educational Background:

- Certified Financial Planner™ (CFP®); 08/2016
- University of North Carolina at Chapel Hill; Bachelor of Arts Degree in Economics and English; 2011
- University of North Carolina at Chapel Hill (Kenan-Flagler Business School); Certificate of Business Essentials Program; 2011

Business Experience:

- Cardinal Retirement Planning, Inc.; President/COO; 11/2016 to Present
 - Cardinal Retirement Planning, Inc.; Investment Advisor Representative; 01/2013 to Present
 - Gradient Investments, LLC; Solicitor; 07/2013 to Present
 - H.E. Scheil & Associates, Inc.; Insurance Agent; 11/2012 to Present
 - Edward D. Jones & Co., L.P.; Registered Representative; 01/2012 to 10/2012
 - Cloud 9 Solutions, Inc.; Vice President; 09/2010 to 12/2011
 - University of North Carolina at Chapel Hill; Student; 08/2007 to 12/2011
 - Full-time Student; 08/2005 to 12/2011
-

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies

and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Douglas Amis has a financial-industry-affiliated business as an insurance agent with H.E. Scheil & Associates, Inc. Approximately 30% of his time is spent in this activity. From time to time, he offers clients advice or products from this activity. He receives separate yet typical compensation in the form of commissions for the sale of insurance products.

These practices represent conflicts of interest because it gives Mr. Amis an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Item 5 Additional Compensation

Douglas Amis receives compensation from the sale of insurance products, but he does not receive any performance-based fees.

Item 6 Supervision

Douglas Amis is supervised by Hans (John) Scheil, Owner and President of Cardinal Retirement Planning, Inc. Hans reviews Douglas' work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions. Mr. Scheil can be contacted by telephone at: 919-535-8261 or by email at: hans@planwithcardinal.com

Item 7 Requirements for State-Registered Advisors

Arbitration Claims: None to report.

Self-Regulatory Organization or Administrative Proceeding: None to report.

Bankruptcy Petition: None to report.