Kathleen M. Rehl, Ph.D., CFP®

Financial Guide to Widows in Transition

Author • Speaker • Certified Financial Planner
www.KathleenRehl.com • Kathleen@KathleenRehl.com
Tampa Bay, FL area • 813-949-0026 or toll-free 866-935-5630

"Kathleen integrates the soft and hard sides of money, and life, delivered at a time when widows most need something . . . with compassion, love, understanding and technical competence."
~Bob Veres, financial journalist

Dr. Rehl is a leading authority on the subject of widows and financial planning. Often invited to speak at national and regional events, Kathleen has been quoted in many publications including *The New York Times, Wall Street Journal*, *Kiplinger's, AARP Bulletin,* and *Consumer Reports*. She was previously named as one of the country's 100 Great Financial Planners by *Mutual Funds* magazine.

Kathleen's world changed forever when her husband died in 2007. Five weeks later her widowed mother also passed. From these personal grief experiences, Kathleen's life purpose evolved—helping widows to feel more secure, enlightened and empowered about their financial matters after a spouse's death. She is passionate about empowering her "widowed sisters" to take control of their financial future.

Her loss motivated Kathleen to write **Moving Forward on Your Own: A Financial Guidebook for Widows.** *Kiplinger's Retirement Report* recommended the book. *U.S. News and World Report* published a special story on the guidebook. It was included in the *AARP Bulletin* and *Consumer Reports Money Adviser.* Many professional and consumer publications have referenced the guidebook. The book has received several national book awards.

This guidebook is a highly suitable gift for a widowed friend or relative. Professionals using the book with widows they serve include: the U.S. Army Survivor Outreach Services counselors (in about 50 Army posts across the country and Europe); financial planners; grief counselors; estate attorneys; clergy; foundation staff; hospice services personnel; life coaches; CPAs; funeral home directors; parish nurses; and social workers.

"In a concise 70 pages, Rehl offers widows exercises to address their grief and loss, and then to begin the process of putting their financial affairs in order (collecting benefits, settling an estate, adjusting insurance polices, assessing asset levels and cash flow and more). She also provides checklists, exercises, and stories that will help them to uncover their money history and to see the impact of money on their larger personal goals."
~NAPFA Advisor, May 2011

Kathleen has been a trusted guide for clients across the country since 1996, serving as their Certified Financial Planner and Registered Investment Advisor.

Energizing forces in Kathleen's life include yoga, bicycling and walking. She enjoys visiting family and friends across the country, exploring new places and meeting interesting people along the way. Art and music are also important in her balanced lifestyle. She's involved with volunteer activities at Grace Lutheran Church-Tampa and is a trustee of the national Evangelical Lutheran Church in America Foundation

Enlighten Your Journey
www.kathleenrehl.com

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More About Kathleen

Education and Credentials:

- Certified Financial Planner Board of Standards license #055348, September 1995
- Ph.D. (Education) - University of Illinois at Urbana-Champaign, October 1976

Published Books:

- *Moving Forward on Your Own: A Financial Guidebook for Widows,* Rehl Financial Advisors, August 2010
- *Planning for the Times of Your Life: 45 Great Financial Planning Ideas,* Cambridge Advisors, LLC, 1999

In the News:

- *Investment News*, “What Worries Advisers as we Enter 2012,” November 2011
- *The Vanguard Group*, “A Widow’s Guide to Financial Decisions,” October 2011
- *Dow Jones Newswires Column,* “Listening First is Key with Widows.” October 2011
- *Investment News*, “Patience is Key When Working with Widows,” October 2011
- *Senior Market Advisor,* “Estate Planning for Senior Women,” October 2011
- *St. Petersburg Times,* “Financial Planner’s Own Experience Helps Her Guide Widows in Money Matters,” September 2011
- *The Wall Street Journal,* “Alone and Confused,” September 2011
- *Investment News*, “A Passion for Working with Widows,’ September 2011
- *The New York Times*, “For the Recently Widowed, Some Big Financial Pitfalls to Avoid,” September 2011
- *Kiplinger Retirement Report,* “A To-Do List for the Surviving Spouse,” September 2011
- *Squared Away Blog,* “Widowed Advisor Strives to Help Others,” August 2011
- *NAPFA Advisor,* “Affairs of Estate (The Rehl Approach),” July 2011
- *Senior Market Advisor,* “Estate Planning,” July 2011
- *AARP Bulletin*, “Marriage and Money,” June 2011
- *Consumer Reports Money Adviser*, “Make Estate Planning a Family Affair,” April 2011
- *The New York Times,* “Money Through the Ages: Pondering Risks in Retirement,” March 24, 2011
- *Kiplinger’s Retirement Report,* “Information to Act On,” March 2011
- *ACA Financial Focus,* “Money-Smart Steps for Recent Widows,” March 2011
- *NAPFA Advisor,* “The Write Stuff,” February 2011
- *Caring Connections*, book review, January 2011
- *NAPFA Advisor,* “Financial Planning for Women,” December 2010
- *Help Me Publish blog,* “Author Interview: Kathleen M. Rehl, Ph.D., CFP,” December 27, 2010
- *The Wall Street Journal*, “Financial Planning for One is Easier Than Two – But Hardly Easy,” December 13, 2010
- *Tapestry,* “Steps for Recent Widows,” authored, September 2010
- *U.S. News & World Report – The Best Life Blog,* “Advice for Widows and Older Couples, Too,” September 2010
- *Dow Jones Investment Advisor Blog,* “Kathleen Rehl, On Working with Widows,” September 2010
- *Investment News,* “Widows’ Needs Being Ignored By Advisors,” June 2009
- *Investment News,* “Making a New Widow’s Life Easier,” February 2008

Upcoming and Recent Speaking Engagements:

- Luther College 8th Annual Women, Faith & Finances conference, April 2012
- American Association of University Women, March 2012
- United Church Women Annual Retreat, March 2012
- The Community Foundation of Tampa Bay, January 2012
- Florida Writers Association, December 2011
- Florida Bahamas Synod Women’s Organization Fall Gathering, November 2011 (also several prior years)
- Thrivent Financial for Lutherans National Sales Meeting, November 2011
- Alliance of Cambridge Advisors Annual Conference, September 2011
- National Association of Personal Financial Advisors Annual Conference, June 2011
- Women of the ELCA Triennial National Gathering, July 2011
- Camp Widow National Event, August 2011 (also in 2009 and 2010)
- U.S. Army Survivor Outreach Services, October 2010
- Evangelical Lutheran Church in America (ELCA) Foundation, national headquarters, October 2010
- Philanthropic Educational Organization (PEO), September 2010

Awards and Recognitions:

- *Moving Forward on Your Own: A Financial Guidebook for Widows* has received 7 national book awards—Readers Favorite Gold Book Award (grief), USA Best Books Award (women’s issues), Next Generation Indie Book Award (women's issues), Living Now Bronze Book Award (finance/budgeting); also a ForeWord Book of the Year Finalist (women's issues), Readers Favorite Book Award Finalist (business/finance), and USA Best Books Awards Finalist (business: personal finance)
- 2001 Included in the 100 Great Financial Planners listing by *Mutual Funds Magazine*

Professional History:

- 1996-current; Owner of Rehl Financial Advisors, author and speaker
- 1983-1995; Vice President for Development and Communication at Lutheran Social Services of Central Ohio after Director of Planned Giving at the National Foundation for Chiropractic Education and Research in Arlington, VA
- 1976-1982; Tenured Assistant Professor of Education at Hood College, Frederick, MD following similar position at the University of Nebraska-Lincoln