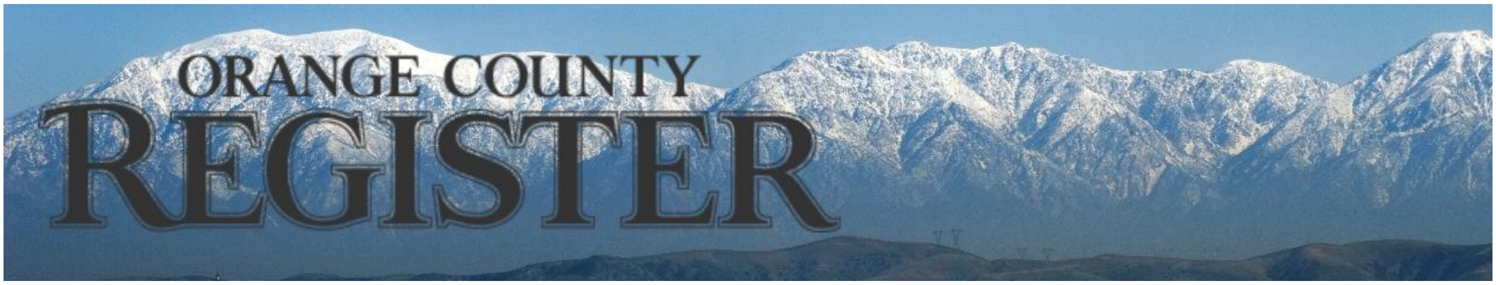

NEWS

Financial adviser hurdled war, cancer on way to owning business

Feb. 12, 2014 | Updated 11:33 a.m.

By FRED SWEGLES / STAFF WRITER

Chad Schiel, 31, runs Schiel Wealth Management, an independent financial planning business in San Clemente. He says his service in the Marines helped him as a financial planner. "I learned to be analytical, develop a plan and, most importantly, execute it properly," he says.

COURTESY OF CHAD SCHIEL

Not many people can say at age 31 that they have survived lung cancer as well as the war zone in Iraq.

Both experiences have equipped Chad Schiel with a distinct perspective for his vocation as an independent financial adviser in San Clemente.

He grew up in Yuma, Colo., a farming community of about 3,000 residents, working part time in his father's financial advising office. He said he learned at an early age how assisting people with their money could help them achieve dreams and security.

"I had my first investment account at the age of 14," he said.

Today, he operates Schiel Wealth Management. We asked him how he got there:

Q. What got you started?

A. Knowing that someday I would follow in my father's footsteps, I set out on my own after high school. I wanted to leave and explore the world. I enlisted in the Marine Corps at 17 and went to basic training in January 2001.

Having good grades and having a willingness to serve five years instead of four gave me the opportunity to work as an intelligence analyst. I did one tour to Iraq and was able to see most of the country and fight terrorism firsthand.

My time in the Marines helped make me the financial planner that I am today. Clients come to me looking for an opinion and leadership. I learned to be analytical, develop a plan and, most importantly, execute it properly.

Schiel Wealth Management

Address: 635 Camino de Los Mares, San Clemente

Hours: 8 a.m. to 6 p.m. Mondays through Fridays

Phone: 949-388-4455

Web: schielwealthmanagement.com

About Chad Schiel

Family: I am married to Jackie, a lifelong resident of Orange County. I met her when I was stationed at Camp Pendleton. We will be married for 10 years in August. We have one daughter; she's 2 years old now and such a sweetheart.

Hobbies: Fly fishing, fly tying, skeet shooting, hiking, backpacking – anything to do outdoors.

Favorite book: "A River Runs Through It." I was lucky enough to find a first edition a few years back.

Favorite movie or TV show: "The Big Bang Theory." I've always said that all guys are dorks, but the characters on this show are really big dorks. ... I love it!

Person you admire most: My wife. I wouldn't have married her otherwise. She is very sweet, strong, loving and a great mother. As I watch my little girl grow up, I can clearly see my wife's best traits developing in her.

Favorite saying: "No pain, no gain is a short road to hell!" You only live once. Make the most of it. Do things you love, enjoy the people you surround yourself with.

How San Clemente is different than Yuma, Colo.: It's much bigger and nicer. Yuma was a great place to grow up, don't get me wrong, but there wasn't much to do. San Clemente has so much to do, and the weather is great. ... I don't miss the harsh winters back home.

Favorite vacation experience: Fly fishing the Yucatan with my dad last spring. ... This was a dream come true for me. Best part, I bought the trip at auction for both of us on the open bid of only $250. It was a $6,000 trip.

Contact the writer:
fswegles@ocregister.com
949-492-5127

Q. And after the Marine Corps?

A. I was honorably discharged in 2005. I graduated with my master’s in 2009 and started working for the same nationally known investment firm as my father. I started my branch in Orange County, a very different marketplace than the farming community where I grew up.

This challenge was made even greater when in 2010 I was diagnosed with a rare type of lung cancer. Having never smoked, this came as quite a surprise.

Q. How did lung cancer change you?

A. It was a long, painful treatment and recovery, and even involved going to Boston to be operated on by a world-class cardiac surgeon.

Once again, this was an opportunity to learn and become a better financial adviser. Finance professionals like me often time work with people who are aging or ill. Having gone through a life event like lung cancer, it made me more equipped to offer leadership, advice and a compassionate understanding.

Q. How did you become an independent adviser?

A. I spent almost three years building my business with Edward Jones (starting in Mission Viejo) before deciding to become an independent financial adviser. In January 2012, I opened Schiel Wealth Management. Ninety percent of my Edward Jones client base never hesitated to move. They saw value in what I brought them.

Being an independent adviser, I am now free from sales quotas and corporate agendas and can take the time needed to provide my clients with the best customer service, investments and solutions found anywhere.

Q. What’s distinctive about your practice?

A. On my website and in my smartphone app, people can find a bunch of free advice and education, including a video lesson in money for kids. My business philosophy is to first educate people on the importance of their finances and teach them how to get ahead. Not everyone will become a client, but I am still happy to help them.

My clients hear from me regularly and value the leadership and integrity that I am bringing to this industry. I think of myself as a financial doctor, caring about the overall financial health of my clients.