

## Meet Your ProFeds Speaker and Trainer

### About Chris Kowalik

Chris Kowalik is a nationally recognized federal employee retirement benefits expert, and a frequent speaker and trainer for federal employee organizations and financial service firms throughout the country. She is certified by Long Term Care Partners as an approved trainer for the Federal Long Term Care Insurance Program (FLTCIP) which is approved by the U.S. Office of Personnel Management.

She brings over a decade's worth of experience in the financial services industry and is the most trusted expert among financial professionals serving federal and postal employees.

As the developer of dozens of highly-regarded retirement planning materials for federal employees, Chris has also analyzed the challenging retirement scenarios for thousands of federal and postal employees – helping them to avoid costly mistakes, and highlighting opportunities for them to gain greater financial security in their retirement years.

Bringing extensive experience in one-to-one coaching, providing solutions to hundreds of challenging benefits cases, and conducting dozens of inspiring live training events – Chris has helped equip federal employees with confidence to make sound retirement planning decisions. That confidence is based on a clear understanding of how the benefits work, how they apply to the employee, and what financial impact the employee will feel from his or her decisions.

Because of Chris' background in the financial services industry, she knows first-hand the challenges that so many face as they plan for and approach retirement. She believes that helping employees to take ownership of their decisions—or lack of decisions—is the first step to making progress in meeting their specific retirement goals.

While federal benefits are often confusing and difficult to interpret, Chris is able to break down complex concepts into easy-to-understand language and shows employees how proactive benefit decisions can positively affect their overall financial situation.

### About ProFeds

ProFeds is a nationwide support structure for financial professionals serving federal employees. The ProFeds team provides tailored training to financial professionals on the unique complexities of federal employee benefits, and how those benefits work into an overall financial plan.

The specialized training allows the financial professional to truly understand how the benefits behave, the unintended consequences of certain decisions, and the limitations of what the government benefits can provide. This helps them to provide credible, top-notch financial planning services to their federal employee clients with their specific benefit options integrated into their overall financial strategy.

ProFeds is proud to be a Service-Disabled Veteran-Owned and Woman-Owned Small Business serving the training needs of federal agencies by providing quality workshops as a federal contractor (CAGE# 5YRG2).

