



DOES YOUR 'RETIREMENT MATH' ADD UP?

Retiring from federal service can cause a big problem – a math problem. Income, expenses, inflation, outliving your money, and leveraging your benefits are all crucial factors in this calculation.

Topics we cover in our workshop:

- General Planning
- CSRS & FERS Pensions
- Survivor Benefit Plan
- Social Security
- FERS Supplement
- FEGLI (life)
- FEHB (health)
- FLTCIP (long-term care)
- Thrift Savings Plan
- ...and more!

DOUBLE-CHECK YOUR NUMBERS TO MAKE SURE YOUR RETIREMENT MATH IS ON TRACK

The FedImpact Retirement Workshop gives federal employees a no-nonsense approach to evaluating the *financial impact of benefits decisions* to be made as you near retirement.

Wednesday, January 11, 2023, 9am – 4pm

Hilton Garden Inn, 912 Northton St., Ft. Worth, TX

Hosted by Tim Estes & Brie Reyes, Estes Financial Services, Inc.

NO COST TO ATTEND • SPOUSES WELCOME • LIGHT LUNCH INCLUDED

**Space is limited — reserve your spot today!
To register, visit: FedImpact.com/EF**



*"This was my second time in the workshop.
It is the BEST workshop out there
on federal retirement benefits!"*

B.O., U.S. Citizenship and Immigration Services

*"This workshop should be mandatory for folks entering
civil service. If I would have known some of this information
years ago, I would have made different choices."*

T.M., U.S. Army Medical Center

FedImpact
Retirement Training
presented by ●●●ProFeds



ProFeds is 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). (GSA Schedule 47QREA19D000Y)

Questions? Call 844-PRO-FEDS or email Workshops@ProFeds.com

WHEN

Wednesday, January 11, 2023
8:45am - 9:00am: check-in
9:00am - 4:00pm: workshop

WHERE

Hilton Garden Inn – FW Medical Ctr.
912 Northton Street
Fort Worth, TX 76104

HOSTED BY

Tim Estes & Brie Reyes with
Estes Financial Services, Inc.

TO RSVP

Register online, by fax or phone
Visit: FedImpact.com/EF

*Attendance is **free-of-charge** for all federal employees and their spouses.
Request paid time to attend – visit FedImpact.com/SF-182 to download form.
Please arrive 15-20 minutes early to select your seat. Light refreshments & lunch will be provided.*

Tell us about your federal service

Your retirement system:

CSRS (those typically hired before 1984)

FERS (those typically hired 1984 and later)

Special Provision?

- Law Enforcement
- Firefighter
- Air Traffic Controller

Your contact information

Your Name (first and last) _____

Spouse's Name (if attending) _____

Department/Agency _____

Work Phone _____ Ext _____ Cell Phone _____

Work Email _____

Personal Email _____

Your Address _____

Person who referred you (or told you about this class) _____

Send form to Workshops@ProFeds.com or fax to 1-866-779-9921. Questions? Call ProFeds at 1-844-776-3337.

Advisory services are offered through Estes Financial Services, Inc, a Registered Investment Advisor in the State of Texas.