



# 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.

Tuesday, April 25, 2023, 9am – 4pm

Beavercreek Golf Club, 2800 New Germany Trebein Rd., Beavercreek, OH

Hosted by Pat and Jim Lavy, Heritage Financial Resources

**NO COST TO ATTEND • SPOUSES WELCOME • LIGHT LUNCH INCLUDED**

**Space is limited — reserve your spot today!  
To register, visit: [FedImpact.com/HFR](https://FedImpact.com/HFR)**



*"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](mailto:Workshops@ProFeds.com)

At the conclusion of the event you will be offered a no-obligation meeting with Heritage Financial Resources, LLC. Investment advisory services made available through AE Wealth Management, LLC (AEWM). AEWM and Heritage Financial Resources, LLC. are not affiliated companies. Neither Heritage Financial Resources, LLC. nor AEWM are affiliated with ProFeds. Neither Heritage Financial Resources, LLC., AEWM, or ProFeds are affiliated with or endorsed by the US government or any governmental agency.

**WHEN**

Tuesday, April 25, 2023  
8:45am - 9:00am: check-in  
9:00am - 4:00pm: workshop

**WHERE**

Beavercreek Golf Club 2800  
New Germany Trebein Rd.  
Beavercreek, OH 45431

**HOSTED BY**

Pat and Jim Lavy with  
Heritage Financial Resources

**TO RSVP**

Register online, by fax or phone  
Visit: [FedImpact.com/HFR](http://FedImpact.com/HFR)

**Attendance is free-of-charge for all federal employees and their spouses.**  
Request paid time to attend – visit [FedImpact.com/SF-182](http://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](mailto:Workshops@ProFeds.com) or fax to 1-866-779-9921. Questions? Call ProFeds at 1-844-776-3337.