ProFeds

# Overview of the ProFeds Program

## Helping Financial Professionals Serve Federal Employees

ProFeds offers various layers of support to financial professionals nationwide. We provide benefits and coaching strategies to help them to gain the confidence and expertise in this space. Our pre-retirement workshops offer an ideal environment for federal employees to engage with the financial professional, and our membership provides client case support and meeting strategies to excel in this unique niche.

### Specializing Your Practice to Work with Federal Employees

First and foremost, the federal market is not a get-rich-quick solution to cash flow problems. This market takes time and commitment (both from an educational and a financial perspective). It is important to recognize this commitment and identify ways to make it easier on yourself by determining what successful people do in this market—and replicating that in your practice. Make no bones about it though—this will take hard work. ProFeds can help.

Often times, a financial professional becomes tired of trying to be “all things to all people,” and they begin wanting to specialize their practice—much like a doctor would. The next logical step is to identify a group of people who they wish to serve—in this case, it is federal employees.

A niche market can easily be described as a “big group of people with the same big problem.” That certainly applies to this massive group of people. Although they are unique in their own ways, federal employees have the same employer and the same benefits available to them. So, instead of trying to learn 100 different employer-sponsored plans, a financial professional can learn a single plan inside and out, and be considered the local “go-to guy” for this group. Meanwhile, they can place their focus on planning techniques and product strategies that best suit their clients’ situations.

## Ideal Candidates for ProFeds

We welcome financial professionals who are brand-new to working with federal employees, and those who are seasoned veterans in this marketplace. The ProFeds process has been refined over many years based on real experiences of the ProFeds team, and of the financial professionals we serve. We really have seen it all. We have built a support program to make it easy for you to leverage off the experiences of others who are successful. Like with any great niche market, time is needed to get established.

## The 3 ProFeds Pillars

When Chris Kowalik founded ProFeds in 2008, she had consulted with hundreds of financial professionals who were interested in this market to determine the key elements of support that they needed to be successful and profitable. She was able to distill that down into the 3 pillars of the ProFeds service that are the cornerstone of our work today – advisor training, federal workshops, and membership support.

***Curious how ProFeds can help you to serve federal employees?***

***Schedule your 30-minute consultation with Chris Kowalik at ProFeds.com/Discover***

# PILLAR 1: The ProFeds Bootcamp (2-Step Process)

## STEP 1: Self-Paced Study via the ProFeds Video Course

### Completing the Video Course

This video course provides a step-by-step introduction to the nuts and bolts of the federal benefits, and will be an ongoing resource for you as you build your knowledge base in working with federal employees.

Video course content will be made available to advisors for self-paced study at least 1 week prior to the guided discussion on that topic.

This will provide all Bootcamp participants with the necessary foundation of information in advance of the live Bootcamp where we will discuss more complex material and strategies. There's simply too much to cover live!

**NOTE:** Each week's content is roughly 2-3 hours of video coursework to be reviewed PRIOR to the schedule guided discussion calls. Advisors should set aside adequate time to complete the training each week.

**Advisors must complete the video training PRIOR to attending the Bootcamp.**


**All video course content will remain available to advisors for future review and reference.**

### Guided Discussions Leading Up to the Live Training

Chris Kowalik of ProFeds conducts 30-minute group calls in the 4 weeks leading up to the live Bootcamp. She will provide context of the material and answer questions about the material of the week.
**All guided discussion calls will be recorded if you are unable to join us on the day of the call.**

**WEEK #1 GROUP CALL:**
- Introduction
- Federal Employees Retirement System
- Civil Service Retirement System

**WEEK #2 GROUP CALL:**
- Survivor Benefits
- Social Security
- Special Retirement Supplement

**WEEK #3 GROUP CALL:**
- Federal Employee Health Benefits
- Federal Employee Group Life Insurance
- Federal Long Term Care Insurance

**WEEK #4 GROUP CALL:**
- Thrift Savings Plan
- Questions from previous material
- Wrap-Up

## STEP 2: Live Training in Chicago, IL

The self-study video course and guided discussions are perfect prerequisites to the Bootcamp training, so we can stay focused on the material that is best taught live!

**Planning Concepts & Strategies**
- Expose vulnerabilities to federal plans
- Highlight key solutions to shortfalls
- Meeting demos & reporting tools

**Local Marketing Opportunities**
- Workshop scheduling process
- How to grow a strong referral base
- Social media & outreach strategies

# PILLAR 2: Federal Workshops

Holding tailored retirement workshops for this specialized niche market is the primary way we facilitate financial professionals meeting ideal federal employees who want and need their services. We arm financial professionals with the tools to build a marketing strategy that is sustainable and rewarding.

We only conduct workshops on behalf of ProFeds Members for one simple reason: we have to be able to stand in front of a classroom of federal employees and vouch for your credibility, your process to get federal employees what you've promised, and the support system in place in case you get stumped. Simply stated — ProFeds can't do that for people we don't have a relationship with.

## Our most frequently asked questions about the workshop:

**>>> Where are these workshops held?**
In additional to traditional hotel venues, we encourage you to consider business center conference spaces, and community-based locations like local colleges and libraries. Once you become more established in the federal marketplace, you may be asked by previous workshop attendees to bring the workshop directly into the federal agency, and we will facilitate that under a ProFeds contract.

**>>> When are workshops conducted?**
Our workshops are held during the normal work day typically from 9am to 4pm. Federal agencies have an obligation to provide pre-retirement training to federal employees when they are within 5 years of being eligible to retire. Since ProFeds is a federal contractor able to satisfy this training obligation, the agencies can send employees to our class "on the clock"!

**>>> How are these workshops marketed?**
ProFeds provides tailored coaching to members so they learn how to establish relationships with local federal agencies. With the help of the phone scripts, email templates and FAQs, we arm financial professionals with the tools to invite federal employees to the workshop through their parent agency.

**>>> How does the registration process work?**
ProFeds creates all of the marketing materials you will need to promote the workshop (such as flyers, registration forms, and a webpage for online registrations). We make it easy for attendees to sign-up, and you are notified immediately when a registration comes in. To boost attendance, the ProFeds team provides confirmation emails to the registrant, as well as a reminder email the day prior to the event.

**>>> Who delivers the actual presentation?**
A professional ProFeds Speaker will deliver the workshop. They will provide all training materials included in the training fee (workbooks, evaluation forms, sign-in sheets and name tags). The speaker will also include you in the presentation as the local financial expert at a level that you are comfortable with.

**>>> What is the call-to-action for federal employees at the end?**
The ProFeds speaker who presents the workshop encourages attendees to meet with you following the class to develop a federal benefits report called the Federal Retirement Impact Report. This report helps the employee to apply the general information from the workshop so they can see how their numbers look, and begin making decisions for their financial future. Our conversion rate is high (typically 80-90%) because we place such an emphasis on employees taking action to better their financial future.

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## PILLAR 3: Membership Support

ProFeds provides on-going support to financial professionals through our membership. We've seen it all and only promote the proven best practices. ProFeds Members are able to host federal workshops, leverage coaching strategies and receive client case support for each employee wishing to meet.

It's good to learn from your own mistakes, but it's far cheaper to learn from other people's mistakes. We know how to help you the right way and get you to success faster.

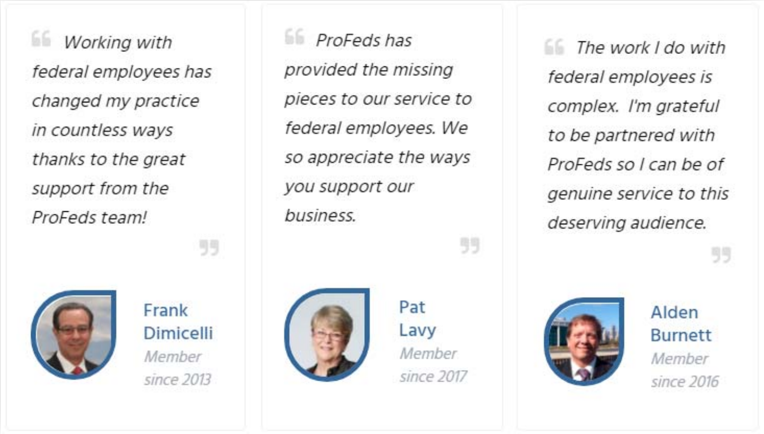
### Members have access to the following support and coaching:

**>>> Get one-to-one support and coaching** to help you set attainable goals and produce more revenue from your federal prospects and clients.

**>>> Create local opportunities** with the help of the ProFeds team who will assist you in setting up a local marketing program for federal workshops and engagement letters to keep your name in front of the prospects and clients you've worked so hard to get.

**>>> Learn industry best practices** to discover fresh ways to engage with your clients and make the most out of every meeting you have with a federal employee.

**>>> Leverage federal benefits reports** to establish credibility with your audience. ProFeds will assist you in performing the calculations and generating the benefits reports—plus help you uncover the right opportunities for you to best serve your clients' needs.




**>>> Add to your "deliverables team"** by including a federal retirement benefits expert. When you need help while meeting with a federal client, schedule time with ProFeds in advance to dial into your client meeting as your on-the-spot expert to help you handle your client's tough questions.

**>>> Access to hundreds of other resources** including federal benefits training videos, problem-solving case studies, an online glossary, a federal forms library and much more. Access them online with your password anytime, anywhere and as often as you need to.

**>>> Get a free listing in the Directory of Financial Professionals** on MyFederalRetirement.com -- the most highly-trafficked site of its kind which provides invaluable news and resources to federal employees. This site also promotes our workshops to its readership, and hosts the FedImpact Podcast with Chris Kowalik of ProFeds.

# 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 brings nearly two decades' 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 hundreds 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.

This 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 Small Business serving the training needs of federal agencies by providing quality training workshops as a federal contractor (CAGE# 5YRG2).