ProFeds

Business Building Bootcamp

Proven strategies for Financial Professionals Serving Federal Employees

November 3 - 4, 2011 in Woodbridge, VA

The federal market—the mother of all niches

While the nation is faced with widespread unemployment, the federal government appears relatively unhindered. This is just one of the many reasons this is a prime niche market for financial professionals to be in today. If you're looking for a rewarding—and lucrative—niche to serve, you've come to the right place.

Why this is an ideal niche market to focus in?

Although federal employees receive a generous benefits package including a pension, their financial preparedness for retirement is often lacking.

- Only 15% of federal employees are located in the Washington DC area. The other 85% are primarily concentrated in medium to large metropolitan areas around the country.
- Fewer than 50% have actually calculated how much they need to save for a comfortable retirement, and only 25% of federal employees have ever worked with a financial professional.
- Nearly 40% are not confident about their ability to make investment decisions, and fewer than 20% believe they have a great deal of knowledge of investing.

Of the roughly 2 million federal employees, about half are either eligible to retire today or within the next 5-10 years, and are looking for a safe and secure place for their money.

Some agencies are cutting jobs drastically—the USPS leads the effort by eliminating 220,000 of its 645,000 workforce by 2015. This is a tremendous planning opportunity for financial professionals.

Where are your sales opportunities?

You'll have many ideal opportunities to recommend commercial products that offer more flexibility and control to federal employees than the government options allow.

- Hundreds of thousands of federal employees have substantial savings in their Thrift Savings Plan—a 401(k)-style account—that they can readily roll into other investment or annuity alternatives you may offer.
- Also, the majority of federal employees have employer-sponsored insurance products such as life, and long-term care that offer little customization at a high cost.

What you need to get started:

Get the proven tools and training you need to become the go-to financial professional for federal employees in your local area.

REGISTER TODAY

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Find a market to serve—and serve it well

Long ago are the days when financial professionals tried to be all things to all people. Now, producers seek out areas to specialize in so they can be of unique value to their clients. This is by far one of the most underserved niche markets from the financial services industry perspective—and a very lucrative one at that.

How is serving the federal market lucrative?

The federal market represents a distinctive group of people throughout the country who share many of the same ideals. They have a complex benefits structure and often complicated planning needs. Overall we find they are conservative by nature, they have an incredible amount of job security even in tough economic times, and they work for the #1 employer in the country—the federal government.

Of the thousands of cases ProFeds has reviewed in 2010, we've showcased some statistics below so financial professionals know what to expect when deciding if this is the right market for them.

Considerations (averages)	"At initial meeting"	"Projected at retirement"
Age	**53.45 years old**	**60.49 years old**
Years with the government	**20.55 years**	**27.00 years**
Annual salary	**$88,052**	**$102,757**
Group life insurance coverage	**$211,698**	**$246,823**
401(k)-style program account value	**$133,395**	**$251,291**

Sales opportunities

Federal employees enjoy many benefits that would make the average non-federal worker envious. However, those benefits are not perfect, and change considerably at retirement. Preparing for these tough retirement decisions can—and should—be done well in advance of retirement.

Government Programs	Commercial Supplements & Alternatives
Group Life Insurance	**Temporary & permanent life insurance**
Survivor Benefit Plan	**The "pension maximization" concept with life insurance**
Group Long Term Care Insurance	**Individual Long Term Care insurance coverage**
401(k)-style program	**Transfer to annuity products**

ProFeds Bootcamp Training Course

This unique training course expands beyond technical benefits training to show financial professionals how to conduct more profitable meetings with every federal prospect and client, identify key sales opportunities, and leverage off of practical and proven tactics to help their clients make sound decisions.

Financial professionals who have tapped into Chris Lennan's comprehensive training programs feel more prepared to take on the specific challenges of this marketplace. Whether you have been in this marketplace for many years and looking for a boost in your business, or you're just beginning to make this market your focus—this may be just the program you've been looking for.

While many federal training courses focus solely on the technical aspects of the federal benefits, ProFeds shows financial professionals how to apply this information in the context of a financial plan or other services they offer. Being able to explain complicated topics to their clients in simple terms allows them to ultimately become the go-to person for federal employees to turn to for financial guidance.

Bootcamp Training Course

- **Extensive coverage on federal employee programs** such as their group term life insurance, 401(k)-style retirement plan, employer-sponsored long-term care coverage, health benefits, survivor's benefits and computing federal pensions.
- **Comprehensive review of industry best practices** and ProFeds' proven model for scheduling meetings, gathering necessary information, conducting appointments, uncovering sales opportunities, and converting federal prospects into long-term financial planning clients.

To enhance your training experience, we will incorporate:

- ✓ Meeting demonstrations and classroom role play exercises
- ✓ Needs analysis and risk tolerance integration
- ✓ Commercial product concepts and application
- ✓ Leveraging industry-specific software programs
- ✓ Local events and advertising opportunities
- ✓ Strategies to grow a strong referral base

About your Coach & Trainer

As a trainer for several hundreds of financial professionals since 2001, Chris Lennan of ProFeds understands that there is simply no substitute for competence and confidence when working with a specialized niche like federal employees.

Beyond examining thousands of federal retirement benefit cases for financial professionals, Chris is also 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.

Training Agenda

Let's face it—a training course about federal benefits doesn't sound all that exciting. Although we will have a rigorous training agenda, we will do our best to keep things light and entertaining.

We'll have plenty of breaks and opportunities for you to get to know one another. Take this time to explore other sides of the industry, market opportunities, or discuss various products and business models with fellow attendees.

Day 1: (9am—5pm)

- Introduction to the federal marketplace
- Civil Service Retirement System (CSRS)
- Federal Employee Retirement System (FERS)
- Federal Employee Health Benefit Program (FEHBP)
- Federal Employees Group Life Insurance (FEGLI)
- Federal Long Term Care Insurance Program (FLTCIP)
- Federal Thrift Savings Plan (TSP)
- 6pm: Hosted cocktails

Day 2: (9am—5pm)

- Local events and advertising opportunities
    - Ideal local marketing plan
    - Lunch and Learn concept
- Lead follow-through process and overall sales cycle
    - Defining your offer
    - Scheduling meetings
    - Setting expectations
- Sales Strategies and Best Practices
    - Familiarization with federal employee documents
    - Needs analysis and risk tolerance integration
    - Commercial product concepts and application
    - Strategies to grow a strong referral base
- How to conduct ideal 1st and 2nd appointments
    - Meeting demonstrations and classroom role play exercises
    - Leveraging industry-specific software programs
    - Review of a Sample Benefits Report
- ProFeds support structure and membership options
- 5pm: Departures to the airport

Meet Your ProFeds Coach and Trainer

About Chris Lennan

Chris Lennan is a nationally recognized federal employee retirement benefits expert, and a frequent trainer for federal employee organizations and financial service firms throughout the country. She brings nearly 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 several thousand federal employees – helping them to avoid costly mistakes, and highlighting opportunities for them to gain greater financial security in their retirement years.

> ***"Her years of field experience working directly with advisors have prepared her very well to become the premier expert at bridging the gap between the federal market and the advisor."***
>
> ***Don Marcum from Fort Worth, TX***

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 meet their specific retirement goals.

While federal benefits are often confusing and difficult to interpret, Chris is able to breakdown complex concepts into easy-to-understand language to help financial professionals show 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.

> ***"I've found my niche! Thanks to ProFeds, I can stay focused on profitability and provide each client with what they want and need—specific financial analysis and planning."***
>
> ***Brandon Christy from Macon, GA***

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.

Testimonials from Bootcamp Attendees

It is important to ProFeds that we continually monitor our effectiveness in the classroom—regardless if we're teaching financial professionals or federal employees. But you don't have to take our word for it—here's what previous attendees say about our training.

What financial professionals have to say about our training

"I have been working with federal employees for about 3 years so I thought I would not need to attend Chris' Bootcamp. I was mistaken. I learned a great deal of material and would highly recommend anyone to take the time to attend."
California

"Chris possesses a rare combination of skill and personality. I learned a lot!"
Colorado

"I look forward to working with you, and couldn't imagine getting into this market without you."
Utah

"I am very impressed on how easy Chris and ProFeds made this training class for our business. I was somewhat concerned that it was going to be difficult and awkward for me…but Chris made it enjoyable and interesting."
Maryland

"Chris has a down to earth approach that relates to advisors and to the federal employee. She focuses on what is important to the employees well being and helps us be of service to this underserved and well deserving group of individuals."
Colorado

"Thanks for the great two days. I'm glad you're on my deliverables team!"
Illinois

"In past years I worked with federal employees…I thought I had a good working knowledge of their benefits but ProFeds taught me that I have a lot more to learn."
Maryland

"Chris did an amazing job because she knows her material so well, and does NOT waste her time or mine. She has a good story to tell developing her firm from scratch into really good learning and back-office resource for representatives without interfering in the financial planning aspects of the process."
Texas

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Travel information

We're looking forward to seeing you in Woodbridge, VA for the ProFeds Business Building Bootcamp. We have chosen a training location that is convenient for attendees, and offers an affordable and comfortable stay during our two-day session.

Airport and travel information

Should you be flying in to attend our Bootcamp, the most convenient airport will be Washington, DC's Reagan-National (DCA). The hotel is located approximately 25 miles South of Reagan National Airport. Attendees are encouraged to arrive the evening prior to the start of the training course, and may plan to depart after the course ends at 5pm.

Hotel information

Conveniently located steps from Interstate 95, the Residence Inn by Marriott is easy to find and is an ideal training spot to host our Bootcamp.

You have the option to book your room either at the Bootcamp training site, or the hotel immediately next door which offers lower sleeping room prices. Of course, you are free to stay wherever you choose.

Residence Inn by Marriott

Bootcamp training site

14301 Crossing Place

Woodbridge, Virginia 22192

703-490-4020 (Phone)

703-490-4021 (Fax)

Courtyard by Marriott

Hotel next door with lower room rates

14300 Crossing Place

Woodbridge, Virginia 22192

703-491-4525 (Phone)

703-491-0550 (Fax)

Hotel Highlights

- Complimentary on-site parking
- Full-service business center including copy, fax, & delivery services
- Check-in after 3pm, and check-out before 12pm
- Complimentary buffet breakfast, coffee in lobby, and evening reception
- Wired and wireless internet available

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Registration Form

YES! Sign me up for the ProFeds' Business Building Bootcamp held in Woodbridge, VA on November 3 – 4, 2011.

I agree to the cancellation policy below and understand that my credit card will be charged for the applicable registration fee upon receipt of this form.

REGISTER BY	YOU SAVE	YOUR COST
October 21, 2011	$500	$1097
Full price		$1597

Hurry—seats are limited—reserve your spot today!
ProFeds members—call for additional discounts.

ATTENDEE INFORMATION

Name: ____

Billing address:____

City: ____________________________________ **State:** ________ **Zip Code:** __________________

Daytime phone number: ___________________________ **Fax (optional):** _________________________

Email address [REQUIRED]: ____

PAYMENT INFORMATION

Circle one: VISA MasterCard American Express Discover

Card Number: ____ **Expire Date:** ____________

[IMPORTANT]: CVV2 code: _____________

The CVV2 code, also called CVC2, CID or CVN, is a 3-digit code located on the back of your card on the signature strip just to the right of the card number. For American Express, the 4-digit code is on the front of the card, just above and to the right of the embossed card #.

Name on Card: ____

CANCELLATION POLICY

All cancellations must be received in writing. Substitutions/name changes may be made at any time prior to the event without penalty. Cancel by: October 21, 2011 (100% refund), October 22—28, 2011 (75% refund), after October 28, 2011 (no refunds made). No refunds will be issued for no-shows, travel delays, missed sessions or cancellations after the start of the event. Enrollment fees include training and course materials only. Enrollee's food, accommodations, travel and other expenses are not included.

Questions?

Call 540.907.4490, ext. 2

Signature: ____ **Date:** _________________

Please fax this completed registration form to ProFeds at 866.779.9921.