



LEGENDARY

Insurance Advisor

RENOWNED

Retirement Expert

UNFAILING

Crowd Pleaser

# Faith, Family and Financial Security

*Join Us Online!!*

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On **October 13th at 7:00 PM** on Zoom. World renowned economist, speaker, and author, **Tom Hegna**, will share his 7 steps to a SECURE retirement!!

**Pre-Register** :<http://KOFCNewEngland.2.vu/Hegna>

**Sponsored By: The New England Agencies**

Ruffo Agency:CT, RI

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**Attendance for this event will count towards your Fraternal Benefits Night requirement for the year.**



A photograph of Tom Hegna, a man with white hair wearing a dark suit, light shirt, and patterned tie, gesturing with his right hand. The background is a dark, geometric pattern of lines.

## Rise to the top with **TOM HEGNA**

DOWNLOAD HIS LATEST EBOOK  
[TOMHEGNA.COM/FREE-PROSPECTING-GUIDE](http://TOMHEGNA.COM/FREE-PROSPECTING-GUIDE)

# Biography:

## *Tom Hegna CLU, ChFC, CASL*

is an author, speaker, and economist. He has been an incredibly popular industry speaker for many years and is considered by many to be THE Retirement Income Expert! As a former Senior Executive Officer at New York Life, retired Lieutenant Colonel, and economist, Tom has delivered over 5,000 seminars, helping Baby Boomers and seniors retire the “optimal” way. He has condensed a large chunk of his considerable knowledge into four of his books: (1) Paychecks and Playchecks: Retirement Solutions for Life, which is in the top 1% of any book ever sold, (2) Retirement Income Masters: Secrets of the Pros that compiles the very best practices from the top retirement experts in the country. (3) Paycheques and Playcheques, Retirement Solutions for Canadians, And most recently, (4) Don't Worry, Retire Happy! Seven Steps to Retirement Security, which is based on his popular Public Television Special that has played in over 72 million homes in the US and Canada. Tom specializes in creating simple and powerful retirement solutions based on math and science – not opinions. He has the unique ability to pump up a crowd, make people laugh, and solve complex financial problems using easy-to-understand words, ideas and stories.

A decorative border consisting of a repeating pattern of blue and orange diamonds.

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