



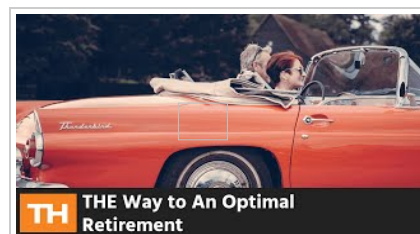
Tom Hegna CLU, ChFC, CASL is an author, speaker, and economist. He has been an incredibly popular industry speaker for many years and is considered by many to be THE Retirement Income Expert! As a former Senior Executive Officer at New York Life, retired Lieutenant Colonel, and economist, Tom has delivered over 5,000 seminars, helping Baby Boomers and seniors retire the “optimal” way. He has condensed a large chunk of his considerable knowledge into five 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 80 million homes in the US and Canada, and most recently, (5) Don’t Worry, Retire Happy! Seven Steps to Retirement Security for Canadians. Tom specializes in creating simple and powerful retirement solutions based on math and science - not opinions.

Tom 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. He is available to speak to businesses, government organizations, professional associations, financial professionals, and their clients all across the globe.

## Tom Hegna

### Speech Topics

- Virtual Keynotes
- Finance
- Economics



## Testimonials

“Tom’s Presentation at the Montana NAIFA convention in Great Falls a couple years ago was a huge influence and a game changer for me. If it wasn’t for that, there’s a decent chance I’m not here today! Thank you for everything that YOU do!”

- NYLIFE Securities LLC.

“Few people have a multi-billion dollar impact on a company or an industry. Tom is one of those people. Tom has an unbridled passion for retirement income. This passion is contagious and motivates agents to action. His ideas are simple, yet sophisticated. He resonates with the newest agents and most experienced agents alike. Very few people have the ability to light up a room like Tom does.”

- President NAIFA.