

**Financial Professionals Dedicated to
CWA Members**



Please join us for one of our upcoming ZOOM webinars!

Speakers include John T. Murphy and Robert Berkowitz, combining for over 25 years of experience with CWA retirees

**Understanding the
Surplus Package**

**Wednesday, November 4th at 6:00pm,
& November 11th at 6:00pm**

**What you need to know about
the current package:**

- What's included in the offer
 - Important dates
- Money incentives and benefits
 - Taxation
 - Retirement plan

Retire Confidently

**Thursday, November 5th at 6:00pm,
November 12th at 6:00pm,
& November 19th at 6:00pm**

**Understanding your options and
preparing for retirement**

- Managing risks & creating a personal plan
 - Fidelity 401k investment options
& in-service distributions
 - Understanding pension benefits,
GATT/PBGC rates, & lump-sum options

Registration is easy!

Visit our website to choose your date: murphygroup-blueocean.com

Contact Erica at (516) 873-4580 or ericaeddy@blueocean.us.com

Unable to attend, or looking for more personalized solutions? Contact Erica to schedule a complimentary consultation!