



The Retirement Advantage

State Employee Retirement Specialists

**You have received an educational workshop for you and your team.
You may redeem this certificate for a complimentary training session on:**

- Smarter Retirement Strategies
- 403b & 457 Plan Alternatives You May Not Even Know About
- Pros & Cons between the FRS Pension and Investment Plan
- Survivor Benefit Options
- DROP Program (The TRUE purpose of it, the right & wrong way to claim it)
- Retirement Package Completion
- Individualized Lifetime Income Options

We will be contacting you to set up a time, date and location for your workshop.



Representing  *Dillard* Federal Benefits Specialists
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**Our clients
have never lost
a dime to
market risk!**