



# The Retirement Advantage

State & Federal Employee Retirement Specialists

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## FEES MATTER

Minimum-to-no fees at all  
Lifetime Income Rider Fees -They Matter, **A LOT!** -

*At The Retirement Advantage, we do not like fees. Neither should you.*

***"Smarter Retirement Strategies"***

**SIMPLE CHOICES FOR A SECURE RETIREMENT**

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