



# The Retirement Advantage

State & Federal Employee Retirement Specialists

Flavio J. "Joe" Carreño, ChFEBC<sup>SM</sup>

**SAFE. PREDICTABLE. STABLE. FOR LIFE.**

## Important Factors for You to Consider

*Our experience will help address important factors and common concerns which will assist you in making an informed decision.*

- Should you use DROP funds to pay debt?
- Should you merge your DROP funds with other retirement accounts?
- Which payout option is best for you?
- How will taxes affect your DROP payout?
- How much income will your DROP provide?
- What are your options regarding unused sick and vacation time?

**We have been in business for over 25 years providing assistance and education in sound retirement planning.**



**FLAVIO J. "JOE" CARREÑO**

**Licensed State Retirement Advisor**

Met screening standards of  
Section 1012.467 Florida Statutes



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**Act now! Call us toll-free at 877.294.1936 today!  
Let us help you prepare for the rest of your life!**