



# The Retirement Advantage

State & Federal Employee Retirement Specialists

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



## HOW WE ARE DIFFERENT

Our clients have never lost a dime to market risk!

*At The Retirement Advantage we use tools which provide lifetime income payouts, giving our clients' opportunity without risk.*



***"Smarter Retirement Strategies"***

**SIMPLE CHOICES FOR A SECURE RETIREMENT**

[www.TheRetirementAdvantage.Net](http://www.TheRetirementAdvantage.Net)

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