



The Retirement Advantage

State & Federal Employee Retirement Specialists

Flavio J. "Joe" Carreño, ChFEBCSM



UNDERSTANDING YOUR RETIREMENT OPTIONS

We Provide Education & Assistance in The Following Key Areas:

- Understanding the Federal FERS & CSRS
- Pension Maximization (Federal & State)
- Understanding the Thrift Savings Plan
- Deferred Contribution Rollover & Maximization
- Understanding the State of Florida Pension & Investment Plans
- Florida DROP Program
- Transition to Retirement - Social Security Maximization



"Smarter Retirement Strategies"

SIMPLE CHOICES FOR A SECURE RETIREMENT

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