



The Retirement Advantage

State & Federal Employee Retirement Specialists

Flavio J. "Joe" Carreño, ChFEBCSM



A FIDUCIARY fə'd(y)ooSHē,erē

From the Latin fiducia, meaning “trust”

An individual in whom another has placed the utmost trust and confidence to manage and protect property or money. The relationship wherein one person has an **obligation** to act for another's benefit.

At *The Retirement Advantage*, our clients interests are always first.

All else is secondary hence our logo & the BBB **A+** Rating

“Smarter Retirement Strategies”

DOING THE RIGHT THING SINCE 1989

www.TheRetirementAdvantage.Net

Toll Free: 877-294-1936