

RETIRE WITH EASE AND CONFIDENCE!

Are you concerned with running out of money in retirement?

Do you want to retire, but are overwhelmed with the process?

Does the retirement book make your head spin?

You're not alone and help is here!

IF YOU ARE CONSIDERING RETIRING WITHIN THE NEXT 7 YEARS OR SO

REACH OUT TO VIVIAN KOLENDA, with American Benefits Exchange, and schedule a FREE one-on-one consultation so she can help you navigate the retirement maze.

TEXT OR CALL: (512) 791-1019

Email: Vskolenda@gmail.com

This isn't a one-time only appointment, she'll be with you, guiding you, every step of the way through the entire process.

When you meet, you'll receive a FREE personalized benefit / retirement review and will review:

- **Some of the biggest retirement mistakes and how to avoid them**
- **How to maximize your benefits.**
- **Your pension, FEGLI and TSP - Your options, costs and solutions**

ABOUT VIVIAN:

- **She has worked in the financial industry for 40 years.**
- **She is an APWU Auxiliary member, and has spoken at several state conventions and education conferences.**
- **She was a Financial Advisor at Merrill Lynch for 28 years and for the last 12 years has been helping Federal Employees retire with ease and confidence.**

