

SEPTEMBER 2021

Dillard
Financial Solutions, Inc.

— MEMBER —

Newsletter

Greetings,

Fall is just around the corner! A new season, cooler weather, and many blessings are popping up all over.

With each passing day, our hope is that clarity and optimism continue to reintroduce themselves. Like many, we have cautiously ventured out into our community, and while we're still adjusting to a new "normal", we're overjoyed to witness so many things steadily bounce back.

We want each of you to know that we are praying for you. Let's all continue to stick together and keep looking out for one another.

Steve & Teresa

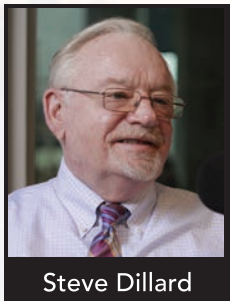
Your Federal Benefits and Retirement Specialists

PROVIDING BENEFITS FOR NASCOE,
NACS, NAFEC, NAPS, FSA, USDA, TSA,
POSTAL, LAW ENFORCEMENT, AND ALL
FEDERAL EMPLOYEES



the Chief's CORNER

Insight from Federal Retirement Benefits Authority, Steve Dillard



Steve Dillard

Will inflation impact your lifestyle?

Recently, I heard the former CEO of the Heinz Co., Bill Johnson, say how costs for everyday items have been steadily increasing. This trend seems to have ramped up since March of last year, right around the time Covid-19 became the focus of everyone's lives.

How long will this trend continue? From the way it looks, it's not letting up any time soon. If that's the case, how do retirees (and soon-to-be retirees) keep up with the skyrocketing cost of living? It used to be that if you withdrew 4% of your IRA or 401K for living expenses, you'd be okay. But, what if this increase *keeps* increasing? With inflation out of control, the new model will require at least 5% (or more) in order for most folks to maintain the lifestyle they're accustomed to, because the hikes we've seen in 2021 are 5% to 8% higher (depending on where you live) on 90% of the exact same items we purchased in 2020.

Let me ask you this, did you get a 5% pay raise this year, or last? Probably not. The very definition of inflation is a general increase in prices and a fall in the purchasing value of money. So right now, you're spending considerably more on necessities, but only bringing home the same amount of income as before...

Here at Dillard Financial Solutions, Inc., we can put together a short term or long term solution that will keep your lifestyle on track.* Contact us today to set up a complimentary consultation via Zoom, over the phone, or in person, and allow us to help move you and your family forward.

We wish you continued good health and prosperity in these especially trying times.

Be safe and God bless you,

A handwritten signature in black ink that reads "Steve Dillard". The signature is fluid and cursive.

Steve Dillard
CEO of Dillard Financial Solutions, Inc.

SOURCE: <https://www.foxbusiness.com/business-leaders/inflation-pressure-never-seen-before-across-entire-food-chain-former-heinz-ceo>

Steve Dillard is the CEO of Dillard Financial Solutions, Inc. For over 28 years, he has helped guide federal employees through their retirement. He's the author of hundreds of educational articles and has been featured in Forbes magazine twice. Steve travels extensively throughout all 50 states sharing his strategies as a sought-after federal retirement benefits educator. Dillard Financial Solutions, Inc. is a verified vendor on the U.S. Federal Contractor Registry and provides educational workshops focusing on retirement solutions.

*Applicants must meet suitability requirements. Returns are guaranteed by the reserves of the insurance companies.
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CONTENTS

The Chief's Corner 2

Avoid these Federal Retirement
Application Errors 4

Johnny's Tips 5

New Plan for Federal Pay Raises 6

Surprise Recipe 7

A Stress Free Retirement? 8

Fall & Winter Holidays 9

Thanksgiving Thanks 10

Life in Retirement 11

National Convention Highlights . . 12-13

More Leave Options for Vaccinations . 14

How An Annuity Can Enhance Your . . 15
Retirement Portfolio

Is Covid-19 Real? 16

A Brief History of Trick-or-Treating . . . 17

Bogus Medicare Robocalls 18-19

Stay Tuned! 20

This issue's Contributors



Johnny Grassi 5



Kevin Humphrey 11



Mike Fields 16

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*We are Fiduciaries for your retirement needs.  
Here at Dillard Financial Solutions, we strive to always  
act in the best interest of our clients.*


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Avoid these Federal Retirement Application errors.



Recently, OPM's Retirement Services analyzed which errors happen most often on submitted CSRS & FERS retirement applications.

The findings were recorded from 2019 to July of 2021, with results showing significant increases in the following error types—which account for more than 1.8% of total errors for each year.



Help avoid possible benefit delays.
If you're nearing retirement, review these mistakes and take your time to thoroughly complete your retirement application.

Questions about your federal benefits?
Call us today!
1-800-692-7643



CSRS Retirement Application Errors		%	%
Error Type	Average of Total Errors	Total Errors July 2021	
HPBC breakdown for offset service beginning with CT 2003 not provided on IRR (Payroll)	3.00	2.90	
FEHB Proof of 5 years or 1st opportunity - Health Insurance "Old & New" codes not documented (HR)	2.60	2.16	
SF 2821 Not Signed (HR)	1.05	2.25	
SF 2821 Not Signed (Payroll)	1.71	3.14	
FERS Retirement Application Errors		%	%
Error Type	Average of Total Errors	Total Errors July 2021	
Complete IRRs for covered service not included - CURRENT agency/payroll (Payroll)	3.53	2.22	
SF 3107-1 Inaccurate service dates or missing signature (HR)	2.41	2.93	
FICA earnings or pay rates not included - including EO adjustments (HR)	2.41	2.49	
Schedule D: Missing (HR)	1.02	1.87	
FEHB Proof of 5 years or 1st opportunity - Health Insurance "Old & New" codes not documented (HR)	7.85	6.13	
FEGLI Proof of 5 years or 1st opportunity not provided (HR)	2.77	2.12	
SF 2818: Elected coverage exceeds permitted coverage (HR)	3.26	2.45	
SF 2818: Not Signed (HR)	7.79	6.66	
SF 2818: Missing (HR)	2.99	2.89	
SF 2821: Not Signed (HR)	4.84	8.57	
SF 2821: Not Signed (Payroll)	7.15	12.65	
SF 3107: Not Signed (HR)	1.43	2.19	
SF 3107: Question #2 is not answered - regarding former spouse (HR)	1.81	0.49	
SF-3107-2: Spousal Consent has unacceptable corrections (HR)	2.93	2.03	
Marriage Certificate not Provided (if survivor annuity elected) (HR)	3.84	3.76	
MRP not clarified: Proof of Reserve Retired Pay not included (HR)	1.82	1.11	
DD214 or military orders not included (HR)	1.95	1.71	
DD214 or military orders do NOT not character of service (HR)	2.12	1.60	
P56 IRR is not marked PAID IN FULL - if submitted with applications (Payroll)	5.28	4.03	



Johnny's Tips

In this edition, we'll focus on 3 ways to help maximize your TSP contributions.

Hello! I'm Johnny Grassi, a certified Federal Retirement ConsultantSM. Prior to joining Dillard Financial Solutions, Inc., I served 30 years as an Air Force medic. While winding down my active duty status at Shaw Air Force Base, I met Steve & Teresa Dillard, and upon retirement—with their encouragement—I became a licensed representative. Given the opportunity to transition into a dynamic new career that directly helps federal employees has been a true blessing.

Since coming aboard a little over a year ago, I've been fortunate to attend several member functions: NASCOE Area Rallies & State Meetings, and most recently, the 2021 NASCOE & NAPS National Conventions. At these events, I met with dozens of energetic members, and was able to put many of their retirement concerns to rest. During our conversations, the one question that kept popping up was, "How should I contribute to my Thrift Savings Plan?"

TSP can be a bit overwhelming—having been a federal employee myself, I know the frustrations—but the same advice I gave these recent attendees is the same advice I'd like to share with you now:

FIRST | If you aren't contributing 5%, get there...quick.

The Thrift Savings Plan is a GREAT retirement savings vehicle! I recently researched how many Fortune 500 companies offer a retirement pension or 401K plan. The answer surprised me... according to a 2017 survey, only 16% of these companies offered a plan resembling anything like TSP.

So, if you're employed by the federal government, consider yourself one of the lucky few. You'd be hard pressed to find a better retirement package.

I urge you to take full advantage of this benefit—start your 5% minimum contribution NOW, because when you do, the federal government matches it with their own 5% pay in. To better clarify how powerful this match is, here's a breakdown of what it actually means:

If you make \$2,000 per pay period—your 5% contribution is \$100. That means Uncle Sam is also chipping in \$100. That's \$1,200 of (FREE) matched retirement money per year. It may not sound like much, but after 10 years, that's \$12,000! \$24,000 after 20 years, and \$36,000 after 30 years!

Remember, this 5% government match is ON TOP of the 5% minimum that you're already contributing.

SECOND | Once you've started contributing 5%, keep increasing until you reach double digits.

Now, increasing your monthly contributions from 5% to 10% overnight would be a huge chunk out of your paycheck. To lessen the bite, take baby steps.... gradually increase your contributions by 1%—of whatever your pay increases to—every time you get a raise, cost of living adjustment, or a promotion. Before you know it, you'll be at 10%.

Once getting to 10%, strive for 12%, and so on... Right now, the maximum annual TSP contribution is \$19,500. (But, if you're over age 50, you can throw in an additional \$6,500.) That's yet another advantage of the federal TSP! (The annual cap for non-federal employees is only \$6k.)

THIRD | If you haven't turned on your TSP Roth account, do it as soon as possible.

If you're unsure as to how the TSP Roth account is different from your Traditional account, please contact us! There are great tax advantages with the Roth, especially when it comes time to make TSP withdrawals. Plus, the federal system is set up so that you can contribute to both your TSP Traditional & Roth accounts simultaneously. Talk to us—our advice is complimentary—we'll review your situation and help find a strategy that works best for you and your family.

So, that's it... my 3 simple tips apply to all stages of federal employment, but work especially well with newer employees who are beginning their "accumulation stage." Adopting this strategy will put you in a position to where you'll feel much more confident about being retirement ready.

If you need clarification or have other questions, call our home office at 1-800-692-7643. We're here Mon-Fri, 9am to 5pm EST.

God bless & stay safe,

Johnny Grassi



Dillard Financial Solutions, Inc.
Licensed Representative
and Certified Federal Retirement
ConsultantSM

NEW PLAN FOR Federal Pay Raises

EFFECTIVE JANUARY 1ST, 2022

In a letter to Congress, President Biden released an alternative pay plan for the 2022 federal pay raise for civilian employees.

In the plan, the administration is recommending a 2.2%—across-the-board—pay increase raise for federal employees in 2022, with an additional 0.5% locality pay adjustment. The total average pay increase would be 2.7%.

Depending on what location the employees work, some may receive a lower or higher figure based on the final locality pay rates.

According to the statement, the pay “adjustment will take effect on the first day of the first applicable pay period beginning on or after January 1, 2022.”

Earlier this year, the White House proposed a 2.7% pay raise as part of the fiscal 2022 budget plan but it did not clarify how locality adjustments would be affected.

The recommended 2022 pay increase is a lift from last year’s 1.0% across-the-board hike. 2021 locality pay adjustments were frozen at 2020 levels.



“We appreciate the President's desire to give federal employees a pay raise in 2022, especially one that includes an increase in locality pay rates. This is a vast improvement over the previous administration’s attempts to freeze federal pay,” the National Treasury Employees Union President said in a press statement... “However, federal employee pay increases have lagged for years and there is still a very real gap between federal pay and comparable positions in the private sector.”

“According to the Federal Salary Council, federal employees are paid 23.11% less than their private sector counterparts. NTEU believes that a 3.2% average raise is merited in 2022, as called for in the FAIR Act legislation introduced earlier this year. We will continue to urge Congress to implement an average 2.2% increase across the board, plus a 1% boost toward locality pay.”

“President Biden’s alternative pay plan providing for a 2.7% pay increase in 2022 for federal employees is in line with his proposal earlier this year to provide a 2.7% pay adjustment for military personnel and civil service employees, also known as pay parity,” said American Federation of Government Employees National President Everett Kelley. “Pay parity recognizes the essential contributions that civil service and uniformed personnel make to our country, and we are pleased that the Biden administration has honored this principle.”

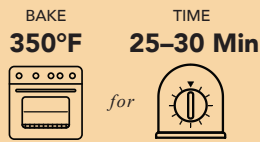
The total average pay increase would be 2.7%

The official 2022 federal pay raise will likely be decided in December at which time OPM will publish the 2022 pay tables.

SOURCE:
<https://www.myfederalretirement.com/2022-federal-pay-raise-3/>

Ditch the Green Beans and try this

Classic Side Dish!



This Thanksgiving, swap out that tired old green bean casserole for this delectable southern classic! Easy to make, creamy, cheesy, and loaded with yellow squash, it's the perfect addition to your Thanksgiving feast.

Simple Southern Squash Casserole

Ingredients

- | | |
|---|---|
| 4 tablespoons butter, divided, plus 1 pat | 1 teaspoon dried thyme |
| 5 medium yellow squash, sliced into 1/4-inch rounds | 2 large eggs |
| 1 small yellow onion, diced | 1 cup sour cream |
| 2 cloves garlic, minced | 1 cup grated cheddar cheese |
| 2 teaspoons kosher salt, divided | 1/2 cup, plus 2 tablespoons grated Parmesan cheese, divided |
| 1 teaspoon fresh ground black pepper | 2 sleeves Ritz crackers, divided |
| 1/4 teaspoon cayenne pepper | Salt, to taste. (At least 1 teaspoon) |

Prep

- A. Lightly coat a 2-quart baking dish with a pat of butter. Set dish aside.
- B. In a large skillet, over medium heat, melt 2 tablespoons butter and:
 1. Add the onions and cook until softened, about 3 to 4 minutes.
 2. Add the squash and cook until tender, stirring occasionally.
 3. Add in the minced garlic, 1 teaspoon salt, black pepper, cayenne, and thyme, and cook for 2 more minutes.
- C. Remove from the heat and drain any liquid.
- D. In a large bowl stir together:
 1. Both eggs, sour cream, cheddar cheese, 1/2 cup Parmesan cheese until well combined.
 2. Add the cooked squash into the sour cream mixture and fold in to combine.
 3. Mix in 1 cup of the crushed Ritz crackers.
- E. Pour the mixture into the prepared baking dish. Spread even.
- F. Topping: Melt the remaining 2 tablespoons of butter in a large bowl, then stir in the remaining Ritz crumbs and 2 tablespoons of Parmesan cheese. Combine well, then spread on top of the squash mixture.

Bake

- A. Bake at 350°F for 25-30 minutes until golden and bubbly. Serve warm.



President: **James Zumbrink**
 Vice-President: **Cole Sims**
 Executive Vice-President: **Craig Turner**
 Legislative Consultant: **David Senter**
 Treasurer/Secretary: **Bob Braden**



Teresa Dillard

A Stress-Free Retirement? *Yes!*

Ask any one of our clients, and they'll tell you that our focus in federal retirement planning has always been to educate them, and to help them steer clear of costly pitfalls.

I can't tell you how many times I've heard: "Teresa, what if I make a mistake?", or "Teresa, how do I know if I'll have enough money to live on?", or "Teresa, what happens to my TSP when I retire or when I die?" These "What if" questions do nothing but fuel anxiety and leave you not wanting to think about the variables and decisions that you'll eventually be *forced* to make.

Retirement is a *huge* transition, and most folks will have spent three or four decades using their paychecks to provide for their family, pay insurance premiums, and essentially cover every monetary aspect of their lives. But now... that's all about to a stop. Well, not really...

Don't forget, you've also used this time to build your nest egg... now it's up to you to write your own "paycheck." The tricky part is figuring out how much should come out, how frequently, and from where: TSP? Pension? Social Security? 401K? Other Savings or Retirement Accounts? Also, keep in mind the whole insurance side of things... you'll need to understand how retirement affects your FEGLI premiums *and* coverage, and how Medicare will eventually come into play.

This can be daunting, but the reality is, you don't need to—and you shouldn't—make these decisions on your own. Guiding federal employees through retirement is what Dillard Financial Solutions, Inc., has done for 30 years, and we're more than happy to talk with anyone to help put their mind at ease.

We'll assist you every step of the way, and with a brief analysis, we can develop a strategy that will allow you to maintain the lifestyle you've worked so hard to create.* Call me directly to set up a time to discuss your federal benefits and/or retirement goals: 803-316-6240.

Thank you and God bless!

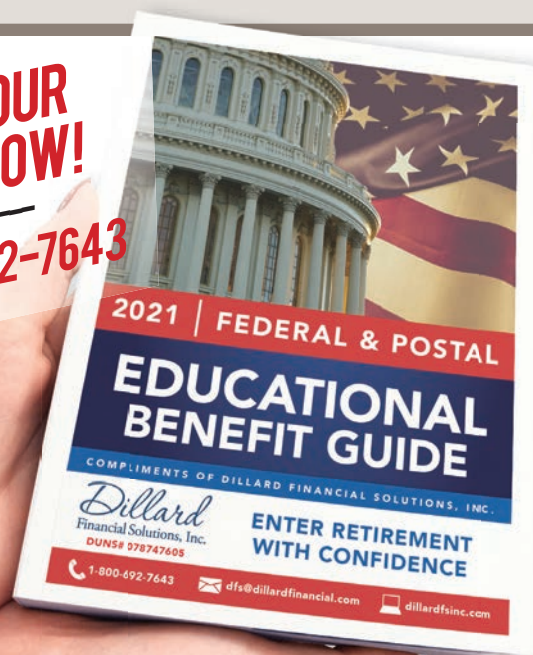
*Suitability requirements must be met. Returns are guaranteed by the reserves of the insurance companies. Dillard Financial Solutions, Inc. is not affiliated with any government agency.

Teresa Dillard

Teresa Dillard

President of Dillard Financial Solutions, Inc.

GET YOUR COPY NOW!
—CALL—
1-800-692-7643



“The Lord is my song, He has given me victory.”

— Exodus 15:2

2021 FALL & WINTER HOLIDAYS

MONTH	DATE	DAY	HOLIDAY
Oct . . .	11th . .	Mon . .	Columbus Day
Oct . . .	31st . .	Sun. . .	Halloween
Nov . . .	1st . . .	Mon . .	All Saints Day
Nov . . .	11th . .	Thurs. .	Veterans Day
Nov . . .	25th . .	Thurs. .	Thanksgiving Day
Nov . . .	29th . .	Mon . .	Hanukkah
Dec . . .	24th . .	Fri . . .	Christmas Eve
Dec . . .	25th . .	Sat . . .	Christmas Day
Dec . . .	26th . .	Sun. . .	Kwanzaa
Dec . . .	26th . .	Sun. . .	Boxing Day
Dec . . .	31st . .	Fri . . .	New Year's Eve



THE FIRST US COIN WAS MINTED IN 1783.
IT SOLD FOR \$1.18 MILLION IN 2013!

Find the Pumpkins

CONTEST



SCATTERED THROUGHOUT
THIS NEWSLETTER

EMAIL YOUR ANSWER TO
dfs@dillardfinancial.com

Email submissions are entered
for a one-time grand prize drawing.

ONE ENTRY PER PERSON



We are expanding the
educational and benefits
needs of our members.

“The Dillard’s
are your ticket to a
better retirement.”

The question isn't at what
age you want to retire, it's at
what income?

ANSWER

EDUCATING FEDERAL & MILITARY
PERSONNEL ON RETIREMENT OPTIONS



HAPPY

Thanksgiving



As we take time to give thanks for the many blessings in our lives, we want to let you know how grateful we are that YOU are one of them.

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Get the most current information at no cost or obligation to you — call today!

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Teresa Dillard
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Steve Dillard
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Life in Retirement.

Wise words from a newly retired Texas CED.

MAY 29, 2020 WAS MY LAST DAY AS COUNTY EXECUTIVE DIRECTOR at the Milam County FSA Office in Cameron, Texas. I had been looking forward to that day for 34 years and was so relieved to have finally made it! Finally, I could join my wife, Robin, who had previously retired as a counselor with the Texas Teacher Retirement System.

It was bittersweet in the beginning. I was thrilled to have the days free to do as I pleased, but sad because I missed my office staff and all of my statewide co-workers. Robin and I had worked for what seemed like forever and focused the majority of our lives on raising our daughters and building our careers. I wasn't expecting a challenging transition.

Prior to retiring, the most amount of time we'd taken was for our 25th wedding anniversary. That summer, I used over a weeks worth of annual leave to spend celebrating with Robin and the kids in Hawaii. This was the only time in our careers—and after having children—that we had this much time off together. (For my FSA colleagues, that year crop certification was over and LFP had not triggered yet! Although, LFP did trigger the following week.)

It wasn't long after I retired that Robin and I looked at each other and said, "who are you?". Having already been retired for four years, she was well into her daily routine: she had her interests and side hustles. I, on the other hand, was far from having any semblance of a regimen—*aside from interrupting her way of life*. Not to worry though, adapting to living together as retirees did settle in... eventually!

Recently, we sold the house in Cameron and moved to Los Fresnos—just 10 miles north of Brownsville, Texas—and are in the process of building a home in Bayview. This has been an interesting endeavor, especially with a little virus called COVID-19 hanging around. Along with this project, I decided to dust off my fishing poles and wood working bench. I'm a novice hand tool wood worker at best, but having incorporated the activity into my weekly calendar, I'm eager to see how I progress. But, my biggest adjustment was starting a new career with Dillard Financial Solutions, Inc.

After assisting farmers and ranchers for over three decades, I missed the service aspect of life. By faith, Teresa & Steve must have known this, and with their motivation, I joined them as a Licensed Federal Retirement ConsultantSM. We all anticipate retirement... but more often than not, the Good Lord has other plans! I look forward to working with you, but most importantly, I'm thrilled to have the opportunity to guide you through the "what's and how's" of your federal benefits. So, whether you're a new employee, mid-career, late-career, or even retired from federal service, my new job is to answer any questions you have concerning your personal benefits, and how they affect your retirement.

By the way, retirement is great! Between casting a hook in the Laguna Madre Bay or hand sawing a board, I'm available to serve you! Contact me directly at 254-482-0587 or khumphrey@dillardfinancial.com.

Thanks and God bless,

Kevin Humphrey



Dillard Financial Solutions, Inc.
Licensed Representative
and Certified Federal Retirement
ConsultantSM

**Robin and I
looked at each
other and said,
"Who are you?"**



President: **Kimberly Eilerman**
Vice President: **Ben Herink**
Secretary: **Jessica Weigand**
Treasurer: **Ray Bartholomew**

CONGRATULATIONS
New NACS Officers!



NASCOE

2021 National Convention



Congratulations!
New NASCOE Officers



President
Marcinda Kester



Vice President
Joel Foster

Secretary
Rick Csutoras

Treasurer
Jessi Colgrove

A good time was had by all.

The pandemic may have slowed things down a bit, but by no means did it stop the fun at the 2021 NASCOE and NAPS National Conventions.

Team DFS showed up and showed out, reconnecting with old friends and making many new ones along the way. Thank you for the invite and for the opportunity to serve your members. We're looking forward to seeing you all again in 2022!



NAPS National Convention 2021

PLEASE JOIN US IN CONGRATULATING
THE NEW NAPS RESIDENT OFFICERS!

President
Ivan Butts

Vice President
Chuck Mulidore

Secretary/Treasurer
Jimmy Warden



More leave options to get Vaccinated.

New administrative leave approved for COVID-19 vaccinations and adverse reaction recovery. According to guidance from the Safer Federal Workforce Task Force.

Q: Is it appropriate for an agency to grant administrative leave to cover the period of time it takes an employee to receive a COVID-19 vaccination shot?

A: Yes. To facilitate expeditious vaccination of the federal workforce, agencies must offer leave-eligible employees a minimum of four hours of administrative leave per dose to use as needed—for example, a minimum total of twelve hours of leave for employees receiving three doses. *If it takes less time to get the vaccine, only the needed amount of administrative leave should be granted.*

Agencies should also recognize that some employees face extenuating circumstances warranting additional administrative leave as appropriate (e.g., needing to travel long distances to get the vaccine). Teleworking employees should normally obtain advance approval from their supervisor before being permitted to use administrative leave for COVID-19 vaccination purposes. *Administrative leave or overtime work may not be credited for time spent getting a vaccination outside their tour of duty.*

Q: Is it appropriate for an agency to grant administrative leave to cover post-vaccination recovery?

A: Yes. An agency must grant up to 2 workdays of administrative leave if an employee has an adverse reaction to any COVID-19 vaccination dose (i.e., no more than 2 workdays for reactions associated with a single dose). If an employee requests more than 2 workdays to recover, the agency may make a determination to grant emergency paid leave as created by the American Rescue Plan Act—if available—or other appropriate leave (e.g. sick leave) at that point.

Q: Must an agency grant administrative leave to cover the period of time it takes an employee to accompany a family member who is receiving a COVID-19 vaccination?

A: Yes, an agency must grant administrative leave to federal employees who accompany a family member who is receiving a COVID-19 vaccination.

Based on President Biden’s direction that the Federal Government should work aggressively to maximize the number of COVID-19 vaccinations, the Administration has determined that agencies must grant administrative leave to federal employees who accompany a family member who is receiving any dose of a COVID-19 vaccination.

For this purpose, a “family member” is an individual who meets the definition of that term in OPM’s leave regulations (see 5 CFR 630.201).

Under this policy, agencies must grant leave-eligible employees up to 4 hours of administrative leave per dose—for example, a maximum total of 12 hours of leave for a family member receiving three doses.

If an employee needs to spend less time accompanying a family member who is receiving the COVID-19 vaccine, only the needed amount of administrative leave should be granted.

Employees should obtain advance approval from their supervisor before being permitted to use administrative leave for COVID-19 vaccination purposes.

Employees may not be credited with administrative leave or overtime work for time spent outside their tour of duty helping a family member get vaccinated.

**Policy applies to covered vaccinations received after posting of this FAQ on July 29, 2021.*

Effective as of Aug. 25, the new administrative leave policy allows employees to take up to*

4 HOURS
to get any COVID-19 dose

2 DAYS
for recovery to adverse reactions from any COVID-19 dose



How an Annuity can enhance your retirement portfolio.

Today, your retirement portfolio may include stocks, bonds, and mutual funds that all play a part in helping you achieve a successful retirement. However, you may want to consider adding an annuity, which can complement your portfolio by providing attributes for retirement those categories do not offer.

The chart below outlines these retirement attributes, particularly the ability of annuities to deliver the

reliable lifetime income you'll need in retirement. Annuities may not be right for everyone, and many have fees associated with the guarantees they offer.

Annuities are insurance products and may only be sold by licensed insurance agents. Discuss how an annuity may fit into your retirement needs with your insurance professional.

THIS CHART SERVES AS AN EXAMPLE ONLY—it is not intended to compare these categories as investments.

	ANNUITIES	CDs	STOCKS	BONDS	MUTUAL FUNDS & EFTs
Protected monthly lifetime income Get guaranteed & predictable payments for life. May be available for both you & your spouse.	YES	NO	NO	NO ¹	NO
Can protect against market loss May offer a fixed return or principal protection that avoids market downturns.	YES	YES	NO	YES If held to maturity	NO
Tax-deferred growth for retirement² Beyond what's provided by 401(k) or similar employer-type plans or IRAs.	YES	NO	NO	NO some are tax-exempt	NO
A choice of income guarantees You can add enhanced lifetime income benefits for a fee.	YES	NO	NO	NO	NO
Access to your money³ Can allow you to keep control of your money and get access if you need it.	YES	YES	YES	YES	YES
Guaranteed death benefit Can offer a guaranteed death benefit for your beneficiary when you pass away.	YES	YES	NO	NO	NO

¹ Except to the extent of periodic interest payments. ² All of these investments are equally tax-advantaged in qualified retirement plans.

³ Other than stocks or bonds, may be subject to fees or limitations based on the type and structure of the investment. See your advisor for details.

Is Covid-19

Real?



*My family's first-hand experience
with the Coronavirus.*

Many folks believe Covid-19 isn't real. Many feel that the CDC numbers are inflated. Many believe that masks are ineffective. And, many believe that their individual rights are being compromised.

I am *not* one of those people. Covid is real! How do I know? **Because I had it**, and I wouldn't wish it on my worst enemy.

I always believed it was real, but I failed to heed ALL of the precautions like I should have. Mainly, when it came to family, I treated it as if it just couldn't penetrate us. We all followed the guidelines regarding the outside world: washed our hands a billion times, wore masks in public, etc... but when it came to being around family, there was no social distancing. We treated it as if it happened *away* from us, not *within* us. And because of that, we paid the price. I paid the price.

The CDC said not to gather for Christmas. But in my head, surely that didn't apply to *my* family. After all, we had just gotten back from Disney World for Thanksgiving and nothing happened, so why on Earth would a Christmas family gathering pose a threat? Well, it did. To this day, we have no idea how it happened, but it doesn't matter—we ALL got exposed.

First, my daughter had symptoms. Then her husband. She decided to get her family tested, and what do you know... she, her husband, and their 10 year old all tested positive. After learning about their results, the rest of us decided to get tested, too.

Well, everyone came back positive! My son, his wife, and his daughter. So did my wife and I.

But what does that actually mean? I'll tell you... for everyone except me, the symptoms were fairly mild; weakness, loss of taste, maybe a fever.

For me it was a little more serious. I had issues breathing. I couldn't talk a minute without coughing—and the cough was a dry, hacking cough that would go on for minutes at a time. I had no energy. No desire to eat. I forced myself to eat, but couldn't taste a thing. *If* I got out of bed, all I wanted to do was crawl back in. I lost 13 pounds and looked completely malnourished.

The incubation period was 10 days. During that time, symptoms went away for everyone—except me. My hacking cough persisted for nearly 3 weeks and my energy level took its own sweet time to get back to normal.

I can now say that I feel back to normal. The coughing has stopped, my energy is stable, and I've gained back about 8 pounds, but I will *never* forget how I felt during my time with Covid. It was no joke. The Coronavirus is no joke.

Please, take this virus seriously. Do whatever it takes to keep you from getting it. More importantly, take the extra steps to keep your loved ones from risk. *Covid-19 is as real as real can get!*

Take care & God bless,

Mike Fields



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A BRIEF HISTORY OF TRICK-OR-TREATING

BASED ON THE SCOTTISH TRADITION of “guising”, children disguised themselves by dressing up, then traveled house to house asking for food and/or money. This early form of trick-or-treating transformed into what has now become our nation’s Halloween heritage.

From around 1920, the jovial act began to spread throughout the United States, but briefly stalled in 1942 due to the sugar rationing of World War II.

Soon after the War, various nationally syndicated network radio shows, such as “The Adventures of Ozzie and Harriet”, helped revive the holiday by broadcasting episodes depicting lively neighborhood Halloween parties. Even the beloved “Peanuts” comic strip characters got in on the fun!

Finally, in 1952, it was Walt Disney’s aptly titled cartoon “Trick or Treat”, that firmly cemented the custom into today’s popular culture.



FOR UNTO YOU IS
BORN THIS DAY
IN THE CITY OF
DAVID A SAVIOUR,
WHICH IS CHRIST
THE LORD. —LUKE 2:11

MERRY
Christmas



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BEWARE Bogus Medicare Robocalls

Recently, a pesky robocall has bombarded nearly 60 million Medicare participants.

It goes something like this:

“Hi, this is Becky, your patient advocate working closely with Medicare. Currently, Medicare is offering precautionary genetic cancer screening nationwide and has recommended that anyone over the age of 50 be tested. These tests help to detect early signs of cancer and are covered by your insurance. If you do not act soon, Medicare may label you as ineligible for coverage. Please press 1 to speak to a specialist...”

This fraudulent campaign is the “number one robocall” in almost every community according to Aaron Foss, CEO of Nomorobo, a call-blocking service.

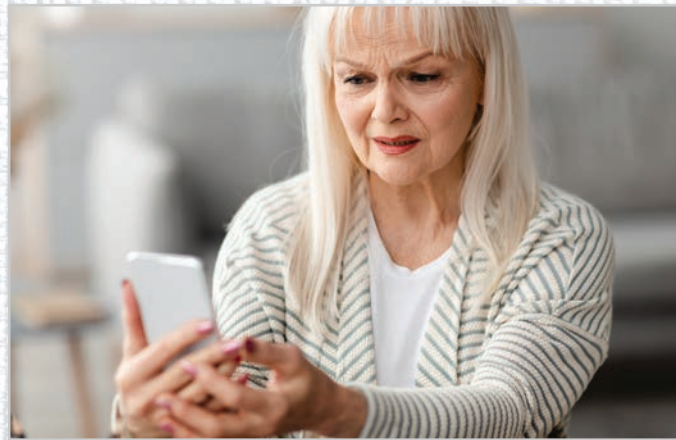
AARP’s Fraud Watch Network helpline has also been overwhelmed with complaints regarding these genetic-testing calls, confirms Amy Nofziger, AARP’s director of victim support.

Foss’s team has filtered over a million of these calls finding that when asked, the scammers often claim to be phoning from West Palm Beach, Florida, but of course, Nomorobo’s trusty caller ID indicates otherwise— they come from all across the country.

When asked, these “specialists” gave inconsistent names for the company they supposedly worked for and none of them knew anything about genetic testing beyond the rehearsed script they read, nor could they give the actual medical name for the specific test they were promoting.

The gist of the scam is...

The scammers ask basic bogus questions that automatically “prequalify” you to receive the test. Questions like, “Have you or a relative previously been diagnosed with cancer, heart disease, or high blood pressure?”



There are no requests for medical records and they specifically tell you *not* to contact your doctor. They try to further persuade victims by saying things like: “Your doctor mainly focuses on your health... like, if you’re sick, he tries to heal that... we focus on your genes.” Another said, “Your doctor doesn’t provide this genetic test. If so, we wouldn’t be talking.”, or “Being that we are in a pandemic ... a doctor wouldn’t administer this test because it’s a mouth swab.”

Instead, what they do is transfer you to a “licensed physician” who asks a few more questions and tries to trick you into offering up your Medicare number.

“Hi, this is Becky,
your patient advocate
working closely with
Medicare...”

—Scam Caller

How it affects you.

The Director of the Office of Healthcare Information & Counseling at the U.S.

Department of Health & Human Services (HHS). says there's *nothing* legitimate about what was happening. Medicare covers genetic screening only in very limited situations and covers diagnostic tests only when the beneficiary's physician identifies a symptom and orders the test. Being told not to speak with your doctor is a **big** red flag.

Scams like these don't typically cost you money directly, but indirectly, they have a *huge* impact. If you give your Medicare information to a stranger, that person may sell it to other scammers who might try *other* frauds on you. And such scams threaten Medicare's finances; In 2020, Medicare was set back by \$40 billion thanks to scammers and inappropriate billers.

HHS is actively looking into this, but only time will tell if charges are brought. But, there is precedent: In April, a Florida man was sentenced to 10 years for a similar scheme to defraud Medicare.

What to do?

The shocking thing about it is how brazen these scammers are... millions of fraudulent calls have been made. Please help prevent further incidents by alerting any Medicare participants you know about the likes of "Becky".

Questions related to scams or think you might be a target? Call the toll-free AARP Fraud Watch Network helpline.

1-877-908-3360



SOURCE:

Doug Shadel

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CONGRATULATIONS

Brent Dillard

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DILLARD FINANCIAL SOLUTIONS, INC.,

had an excellent weekend at the
2021 APBA National Championships
in Springfield, OH.

Brent finished 5th in the first heat, then took an outstanding 1st Place in the second heat, and finished 2nd—over all—in the finals.



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