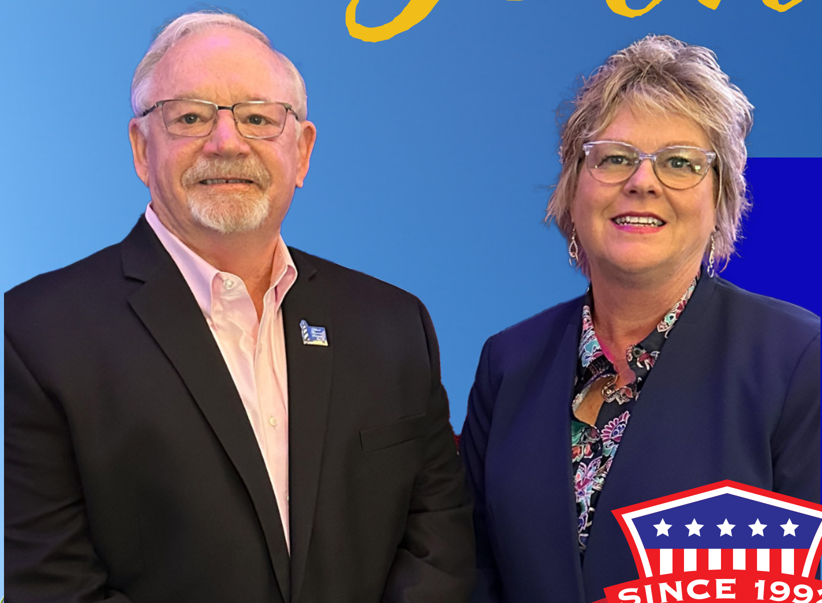
Your NASCOE National Benefits Provider

Dillard
Financial Solutions, Inc.

# Benefits & Services



**Steve & Teresa Dillard**

FOUNDERS AND OWNERS

*Licensed Federal Retirement Representatives*

SINCE 1992

## Educating NASCOE Members On Their Benefits

Dillard
Financial Solutions, Inc.

DILLARD
BENEFITS GROUP

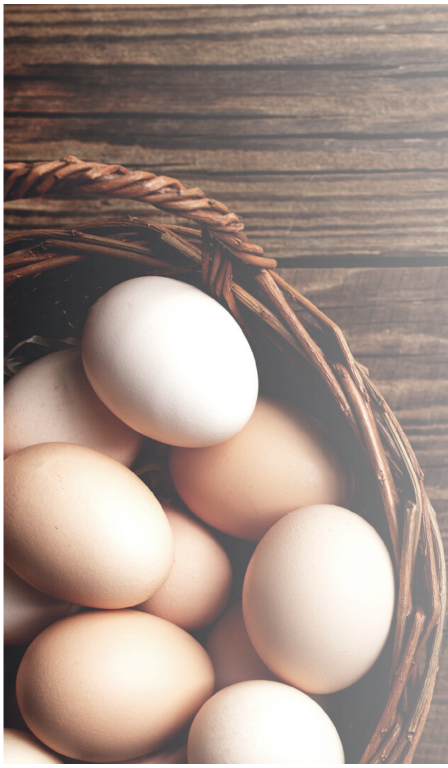
## BENEFITS

- Complimentary consultations and analysis
- Licensed representation for FERS questions and answers
- In-house team for active employees and retirees
- Spousal retirement income planning
- Retirement benefit educational materials
- Assistance with retirement paperwork and questions
- Building income
- Building growth plans
- Education plans for children
- Annual review of FERS benefit statement
- Assistance with conversions and rollovers for your TSP
- Quarterly and annual retirement check-ups
- Tax benefits for farmers and ranchers

## SERVICES

- Federally Licensed Consultants throughout all 50 states
- Phone support for our members
  Monday through Friday 9am to 5pm EST
- Supporting states and members through comprehensive
  federal benefit training
- Quarterly and annual TSP reviews
- TSP rollovers and conversions
- Spousal rollovers and conversions
- Assist with spousal retirement benefits
- Lifestyle planning while working and during retirement
- Provide in–house design services to assist with conventions and rallies
- Analysis on your retirement income
- Provide downside protection of your income

Applicants must meet suitability requirements. Returns are guaranteed by the reserves of the insurance companies. Dillard Financial Solutions, Inc. does not offer tax advice.



Schedule A Complimentary **ONE-ON-ONE** Benefits Review Today!

**1-800-692-7643**

**dfs@dillardfinancial.com**

# *Retire Right*

**PREPARE NOW!**

You are entitled to a yearly Complimentary Benefits Analysis!

For a Complimentary Analysis of your benefits, we will need the following 4 statements:

**Paystub | Social Security Statement**

**FERS Benefit Statement | TSP Statement**

**Email Forms To: dfs@dillardfinancial.com**

# How We Service Our Members

**Small or Large Group Meetings** | **Virtual Meetings** | **In-Person Meetings**

## New Hires: 0 - 5 Years

- TSP Funds Education
- Importance of 5% matching
- Review the three legged stool of retirement
- Roth and Life Cycle Fund descriptions
- Distribution Choices
- Accident Insurance
- Life Insurance Options
- Review FEGLI
- Child Education Savings Plans
- Cancer Insurance
- Plans to reduce your taxes
- Explain sick leave and annual leave for time in service and pay out
- Benefit Statement Full Review
- Budget Design

## Mid Career: 5 - 20 Years

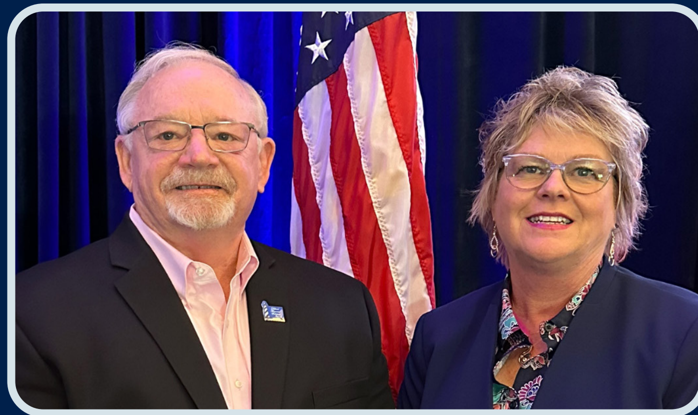
- TSP Review - Roth/Traditional
- Importance of 5% matching
- Distribution Choices
- Income Growth Options
- Spousal Retirement Planning
- Accident Insurance
- Life Insurance Options
- Review FEGLI
- Cancer Insurance
- Early Review of Possible Pension and Estimated Money on Retirement
- How to receive tax free income
- Review sick leave and annual leave for time in service and pay out
- Full Benefits Analysis
- Budget Review

## 20 + Years in Service

- Lifetime Income Planning
- Retirement Product Options
- Critical Care – Alzheimer Disease
- Accident Insurance
- One on One Review
  - Thrift Savings Plan
  - Social Security Insurance
  - Annuity (Retirement)
- Spousal Retirement Review and Rollovers
- The best benefits for TSP rollovers
- Full Income Analysis
- FERS Pension Review
- Medicare Options
- Explain out-processing requirements

# Our Mission:

- To be a fiduciary & help Federal Employees make the right decisions for themselves & their family
- Educate Federal Employees on their Government Benefits.
- Provide the most competitive, manageable, and secure Retirement Benefits & Insurance Product options available.



**Steve & Teresa Dillard, FRC℠**

## Choose a Certified National Ethics Association Member

Now, more than ever, there's an increased need to know who you can trust in the retirement services field. By choosing an approved member of the National Ethics Association™, you gain the added assurance of knowing that you're working with a consultant who has successfully passed the Ethics Check System™* and has agreed to uphold the principals and impeccable standards of the NEA.

Dillard Financial Solutions, Inc. is a Certified Member of the NEA and proudly featured on their online registry.

Visit www.ethics.net to view our up-to-date member approval status and professional profile.

**Background check includes: Criminal, professional license & civil background verification.*

**Visit www.ethics.net for NEA details**

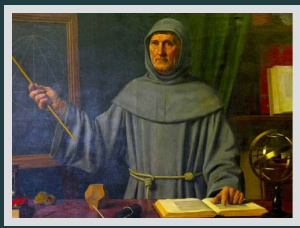

Risk-free retirement planning with an agency, such as Dillard Financial Solutions Inc., gives you the worry-free retirement you're looking for. Our licensed representatives will arm you with the knowledge you need to make the best choices for you and your family.

We utilize a variety of methods to meet and discuss your needs: phone, Zoom, Skype, Facetime, office visits, home visits, educational seminars, retirement workshops, one-on-one consultations, etc.—whatever works best for you.

Get the peace of mind you deserve. Schedule your complimentary consultation today!

**Email: dfs@dillardfinancial.com**

**Toll-free nationwide: 1-800-692-7643**



Luca Pacioli
*The Father of Accounting*
CIRCA 1494

# The Rule of 72

Invented by renowned Italian mathematician, Luca Pacioli, the Rule of 72 is still used today. It's a great mental math shortcut that estimates the effect of any growth rate—anything from quick financial calculations to inflation.

Here's the formula:

**72 ÷ The Interest Rate = Years to Double**

It's that simple! This formula is useful for financial estimates and understanding the nature of compound interest.

# WHAT IS A COMPLIMENTARY BENEFITS ANALYSIS?

A Benefits Analysis gives you a complete look at your federal benefits, along side your current income. The following list is a detailed look into the specific benefits taken into account during an analysis...

- **Understanding Your Thrift Savings Plan (TSP)**
- **Understanding Your Federal Employee Retirement System (FERS)**
- **A Detailed Look into your Social Security Statement**
- **Supplemental Income**
- **Sposual Benefits Program**

**Dillard Financial Solutions, Inc. are fiduciaries - looking out for the best interest of the members' needs!**

*Do You Know How To Reduce Your Taxes? Contact Us Today!*

**1-800-692-7643**

OUR CREDENTIALS

DUNS# 078747605

## Taxable Income

- Wages and salaries
- Interest and dividends
- Pensions and Unemployment Benefits
- Capital gains from properties
- Social Security and 401(k)
- Distributions, businesses, and rental income
- IRA's

## Non Taxable Income

- Child support payments
- Inheritances
- Gifts
- Life insurance paid to a beneficiary
- Workers' Compensation
- Scholarships
- Roth IRA's

CONTACT TODAY

**1-800-692-7643**

**nascoe@dillardfinancial.com**

Consultations are available in person, over the phone, or via

zoom

# RETIRE *Right!*

- Securing Your Income
- Financial Reviews
- Understanding Your TSP
- Roth IRA Vs. IRA
- Survivor's Benefits
- Insurance Needs

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Visit
**dillardfsinc.com**
for instant access to our educational videos and literature.


DILLARD
BENEFITS GROUP

Applicants must meet suitability requirements. Returns are guaranteed by the reserves of the insurance companies. Dillard Financial Solutions, Inc. does not offer tax advice.



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