



Dillard

Financial Solutions Inc.

"Guiding Your Money To Safety"

Safe Retirement Planning



FIRST QUARTER 2014 NEWSLETTER

Is the Safety of Your Financial Future Part of Your New Year's Resolution?

STEVE DILLARD

We have all been there. It's the first week of January and we're in line at the YMCA signing up for fitness classes and stopping at the farmer's market to get those fresh fruits and veggies for your new diet. Or maybe you're one of those people buying up all of the plastic storage totes so you can finally organize that messy garage that has been building up since the late 70's. Either way, it's easy to overlook the safety of your retirement income when you're making all of those grand plans to turn a new leaf this year.

For the most part, you only get one chance to make some of the most important financial decisions of your life; the kinds of decisions that will affect the financial well-being of you and your loved ones for years. You want to be sure that you make the right decisions. Check the right boxes. Our licensed representatives have the industry experience and know-how to make sure you are exploring every possible option. After you've seen the various road maps to retirement income, we will help guide you through the process of putting those financial roadmaps into service so that you can be assured that your hard-earned retirement dollars (you know, the ones you've been breaking your back for and tucking away for so many years) are exactly where they need to be when you are ready to use them. Retirement is not a destination, it is a journey. Make sure you have the means to make your journey the best it can be.

Dillard Financial Solutions, Inc. has the knowlege to help you put a resolution in place that will not only get you *to* the golden years, but get you *through* them! Call us at **800.499.6623** to set up a time for one of our licensed representatives to sit down and review your retirement benefits. Don't make these important decisions on your own. Our complimentary retirement review will make sure you fully understand all of your options and there is never any obligation from you. Start the new year off right... Call us today!



Steve and Teresa Dillard

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We are a **Verified Vendor**
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DUNS: 078747605



Retirement is **your** time.
Our Safe Retirement Strategies
will not only get you
to retirement, they will get you
through retirement!



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Meet Our Home Office Staff!



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Leslie Barch
Administration

**We have licensed agents around the country
that are ready to help you today!**



Why Choose a National Ethics Association Certified Member?

In Today's Financial World...*TRUST IS A MUST*. Now, more than ever, there is an increased need to know who you can trust in the financial services industry. By choosing an approved member of the National Ethics AssociationTM, you will gain the added assurance of knowing that you are working with an advisor who has successfully passed our Ethics Check SystemTM and has agreed to maintain our membership standards. Dillard Financial Solutions, Inc. is a Certified Member of the NEA (National Ethics Association). The NEA is a membership organization of financial professionals who have successfully passed a series of background checks and have agreed to uphold the principals and standards of the NEA.

All members are admitted into NEA's online national registry, where consumers can view a member's approval status and professional profile. NEA is not a financial designation, nor does it sell or endorse any financial products. The background check includes: Criminal background check, Professional license check and Civil background check.

To learn more about the NEA, visit www.ethics.net

FEAR NOT, FOR I AM WITH YOU;
BE NOT DISMAYED, FOR I AM YOUR GOD.
I WILL STRENGTHEN YOU,
I WILL HELP YOU, AND I WILL UPHOLD YOU
WITH MY RIGHTEOUS RIGHT HAND.

Isaiah 41:10

UNITED STATES POSTAL SERVICE ADVOCACY TRAINING SEMINAR

CHARLESTON, SC



HOW TO RETIRE WITH NO WORRIES ABOUT YOUR IRA INCOME DROPPING

Set your IRA income up to never go down, To be inflation protected, and to be Guaranteed for the rest of your life.

If your IRA income or retirement income goes down in retirement, so does your lifestyle. Most retirees retire with just enough income to live on and cannot afford to decrease their paycheck by 30-40% in the event of a down market. The market may be up right now but it always goes down again. Can you live on 30% less income for 3 years straight? Did you know that you don't have to?

A Better Way To Create IRA Income

Usually, there are 6 kinds of investments that are used for retirement. Stocks, mutual funds, bonds, CD's, annuities, and money markets/cash accounts are the main investments used during retirement. How many of these types do you own? IRA income is then created by a mix of selling investments and drawing interest or lifetime income riders. The problem is that some of these investments are volatile and go down in value for long periods of time. The one investment that solves this problem and pays enough is often neglected completely.

Annuities can be used to solve the problem, fixed not

variable. Variable annuities are basically like mutual funds with the benefits of being an insurance product. They go up and down in value with the market. They have extra benefits like death benefit guarantees and tax deferral.

Fixed annuities usually pay a fixed interest rate. Fixed interest rates are good because you know exactly how much you will earn but they are usually not indexed to inflation. If you have a fixed indexed annuity it does have inflation protection built in to the product. The fixed indexed annuity takes the worry out of your IRA income forever and is the answer to the problem.

A fixed indexed annuity never goes down, is tied to an index within the market but is not *in* the market, gets market-like returns with no risk, and has a lifetime income benefit rider. The best way to understand how it works is to look at an example. Keep in mind that the market going up is a general term to help understand the concept. Typically the indexed annuity will perform slightly under the general market performance. You will see why!

Invest \$100,000 Into a Fixed Indexed Annuity

The market goes up 10%: **You now have \$110,000**

The market goes up 10%: **You now have \$121,000**

The market goes down 25%: **You now have \$121,000**

(You didn't lose any money at all – If you would have had regular mutual funds or stocks your investment would be worth **\$90,750!**)

Continued on Page 8

THE

Dillard Financial Solutions, Inc.

ANNUAL CHRISTMAS SOCIAL





FIXED INDEXED ANNUITIES: GETTING BETTER WITH AGE

According to a recent Reuters article “annuities are like flat-screen televisions. They keep getting better and cheaper. As baby boomers move into retirement, the insurance industry keeps improving the quality of retirement-focused products they sell.”

This increased product quality is becoming evident in the sales of fixed indexed annuities, and satisfaction among those that purchase them. Fixed indexed annuities have become a best-selling annuity product.

Features like protection from stock market volatility, the potential for additional interest when the market is up, and added benefits—like the guaranteed lifetime withdrawal benefits and long term care benefits—make considering a fixed indexed annuity now or in the future a smart choice.

To learn more about Fixed Indexed Annuities and how to take advantage of them, call us today at 1.800.692.7643 or visit us online at DillardFinancialSolutionsInc.com.



JOHN LOHR JOINS OUR TEAM!

We would like to welcome John Lohr to our team as our new Marketing Director in charge of our NASCOE account. John comes to us with 37 years of experience with the Farm Service Agency. He was a long-term member and executive officer with NASCOE, and we are very pleased John has decided to join our team. John will be representing us at NASCOE events in the near future.

THE BEST OF BOTH WORLDS

How Annuities Offer Income Access AND Guarantees in Retirement

One of the most common misconceptions about annuities is that to guarantee the monthly income payments you forego access to your principle in an emergency or to pass on as an inheritance. Believing this to be true, people often take their chances on stocks or mutual funds, foregoing the opportunity to secure the guaranteed lifetime monthly payments provided by annuities. What these consumers fail to realize—or the professionals they are working with fail to tell them—is that annuities now have features that allow for much greater flexibility. Known as a Lifetime Income Rider, this feature guarantees a lifetime income as well as allows retirees to dip into this income, should the need arise. Of course, if you withdraw a certain percentage of your principal, your future monthly lifetime income payments may be similarly reduced. Even so, now you have the best of both worlds—the flexibility to access your money should you need to while STILL guaranteeing your retirement income.

There's no need to make compromises when it comes to your retirement. Click here to see how others have used annuities to help them get the most out of their retirement.

SOUTH CAROLINA CORRECTIONAL ASSOCIATION

LAW ENFORCEMENT TRAINING CONFERENCE • COLUMBIA, SC



THIRD ANNUAL ATLANTIC COAST LABOR MANAGEMENT CONFERENCE

OCTOBER 23-25, 2013 • MYRTLE BEACH, SOUTH CAROLINA



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SEE SOLUTION BELOW



Hearty CHICKEN Soup

3 quarts Low-sodium chicken broth
3 carrots, cut into 1/8-inch-thick rounds
Salt and freshly ground black pepper
8 ounces medium egg noodles
Cooked chicken meat, shredded
1 tablespoon dried dill
1/4 cup fresh flat-leaf parsley

Place stock in a stockpot over medium-high heat, and bring just to a simmer. Add carrots, and simmer until tender, about 6 minutes. Meanwhile, bring a large saucepan of salted water to a boil. Cook noodles until just tender, about 6 minutes. Drain noodles, and add them to the pot of stock, along with shredded chicken meat. Season with salt and pepper. Heat until very hot. When ready to serve, stir in dill and parsley.

HOW TO RETIRE WITH NO WORRIES ABOUT YOUR IRA INCOME DROPPING

FROM PAGE 3

Now, what happens to your indexed annuity balance when the market goes back up? The market is up 10%: **You now have \$133,100.**

But, what would have happened to a regular mutual fund in the same market? The market goes up 10%: **You now have \$99,825** (\$90,750 from above plus 10%).

That is over a \$30,000 difference! To put it in perspective, a 5% income on \$30,000 would only be about \$125 per month income...for ten years or so until the funds catch up! Plus your \$30,000 would grow as well over ten years. But guess what? The market usually has a major dip at least once every ten years. So by the end of the ten years you could actually double that amount to \$250 per month and \$60,000 or more saved (not lost). Wow!

One more quick but major advantage for indexed annuities is lifetime income riders. These say that as long as you withdraw a certain percentage (determined by the insurance company) you will be guaranteed income for life. The percentages rival most retirement plans at 4-6%

depending on your age. This is a benefit that does not take away access to your principal or option to take more money out if needed. If you do, the lifetime benefit changes or ends depending on which insurance company you invest with. You have access to your principal and a have a lifetime income guarantee! Additionally, most annuities have a 10% penalty-free withdrawal each year.

If your IRA income can't go down and your principal cannot go down then you have truly taken the worry out of your retirement income forever. Add to that a lifetime income guarantee and you have set yourself up for a worry free retirement. Your IRA income will remain constant like the rising sun!

Article Provided by Suite101.com

We have the knowledge and power to make sure your money is in a safe place. Don't get caught up in the up's and down's of the stock market. Call us today at (800) 692-7643 so that we can plan out a worry-free retirement for you.



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We have representatives to assist you nationwide!

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