



Dillard *Financial Solutions, Inc.*

Safe Retirement Planning



3rd Quarter 2009

Contentment starts with our attitude. It's all in how we choose to see things. We can complain about our boss or thank God that we have a job. We can complain about mowing the lawn or we can thank God that we have a yard. We can complain about housework or thank God we have a house. It's all in how we choose to see it. We need to spend more time thanking God than asking him for things. Friend, choose to have a grateful attitude. Many times we do not realize how great we have it until something is taken away. Our money is no different. We must put our money in safe, secure places so that we know it will be there when we need it the most.



not know if their money will last them through their lifetime. Do not put yourself in that position. We offer products that are safe, that provide a guaranteed income for life and competitive interest rates.

God Bless You,

Steve & Teresa Dillard

MILITARY MEMBER OF THE QUARTER

Colonel Lane T. Rogers is commander of the 20th Medical Group, Shaw Air Force Base, S.C. He leads 340 active duty and civilian personnel in providing primary care for 23,000 beneficiaries and supporting the missions of the 20th Fighter Wing, Headquarters Ninth Air Force and associated units. Col. Rogers was born in Springfield, Ill., and earned a Bachelor's Degree in Management from the University of North Carolina in 1979. He was awarded his Doctorate Degree from Drake University Law School in Des Moines, Iowa in 1982. In 1994, he obtained a Master's Degree in Health Care Administration from Baylor University in Waco, Texas.



Col. Lane T. Rogers

Client of the Quarter



Adam Nugent

Mr. Nugent has been married 46 years to the lovely Patricia and they have one daughter, Tricia Ann Nicks. He retired as a Chemical Engineer with the Albemarle company after 34 years of service.

Mr. Nugent likes to fish, golf and work around the house.





Why choose a National Ethics Bureau licensed agent?



The National Ethics Bureau™ (NEB) is a membership organization of financial professionals who have successfully passed a comprehensive series of background checks and have agreed to maintain NEB membership standards. All members are admitted

into NEB's online national registry, where consumers can view a member's approval status and professional profile. NEB is not a financial designation, nor does it sell or endorse any financial products. All NEB members have successfully passed our annual seven-year background checks for criminal,

civil and business violations. The background check includes:

Criminal Background Check
Professional License Check
Accredited Designation Check
Civil Background Check

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 Bureau™, you will gain the added assurance of knowing that you are working with an advisor who has successfully passed our Ethics Check System™ and has agreed to maintain our membership standards.

It's Time for Football!

2009 Clemson Football Schedule

9/5	Middle Tennessee State
9/10	@ Georgia Tech
9/19	Boston College
9/26	TCU
10/3	@ Maryland
10/17	Wake Forest
10/24	@ Miami FL
10/31	Coastal Carolina
11/07	Florida State
11/14	@ North Carolina State
11/21	Virginia
11/28	@ South Carolina

2009 Carolina Gamecock Football Schedule

9/3	@ North Carolina State
9/12	@ Georgia
9/19	Florida Atlantic
9/24	Mississippi
10/3	South Carolina State
10/10	Kentucky
10/17	@ Alabama
10/24	Vanderbilt
10/31	@ Tennessee
11/07	@ Arkansas
11/14	Florida
11/28	Clemson



Welcome to our new Agent!

Rebecca Brewer is a licensed agent with Dillard Financial Solutions, Inc. Born and raised in Southern California, she has been helping families with their insurance needs for 18 years. Rebecca and her husband Ron have been married for 29 years and moved to Sumter nearly five years ago. They have two children, Ronna and Nik and are the proud grandparents of Ashlynn and Scarlett and are expecting a third grandchild shortly.

Summer Fun Word Find

B	F	G	X	H	E	S	Q	T	L	T	J	E	X	I
A	B	U	O	N	I	B	S	S	I	T	U	W	B	N
R	O	T	U	X	C	Y	V	U	C	S	L	L	E	D
B	W	J	C	L	A	I	H	G	S	W	Y	K	A	E
E	B	I	L	D	R	U	O	U	U	D	E	K	C	P
C	Q	M	Y	E	Q	T	Z	A	N	H	L	G	H	E
U	T	Z	M	S	I	O	V	A	C	A	T	I	O	N
E	A	M	Q	E	W	H	Y	I	J	D	V	E	L	D
L	U	C	A	M	P	I	N	G	S	J	U	D	O	E
S	X	F	O	I	M	M	M	S	B	Z	D	A	O	N
Z	R	H	V	Z	I	H	T	M	D	I	Y	N	P	C
A	P	P	O	E	L	R	J	O	I	I	P	O	F	E
K	C	V	B	G	O	P	I	W	G	N	I	M	D	D
P	T	C	K	H	F	V	J	L	D	H	G	E	P	A
D	X	O	S	H	U	B	D	T	Y	F	D	L	N	Y

Shorts
 Swimming
 Pool
 Vacation
 Independence Day
 Beach
 Hot
 Summer
 Lemonade
 Lazy Days
 August
 Barbecue
 July
 Sun
 Camping
 June



Sudoku

Fill the grid with numbers 1 to 9 so that every row, every column and every 3x3 box contains the digits 1-9, without repeating any numbers. Solution on page 6.

	6	5		1				3
	9		5		3			6
2			6				5	7
	8	2		3				9
9			8		5			2
7				6		5	8	
3					8			1
6			1		7		3	
8		1		4		9	7	

With recent market conditions, are equity indexed annuities a good option for retirement savings?

With the recent market turmoil and uncertainty, equity indexed annuities may be a good option for someone nervous about having their retirement savings being exposed to the volatility of the stock market. Equity indexed annuities were introduced in 1995 and have become increasingly popular ever since. Index annuities are underwritten by insurance companies that provide a minimum guaranteed return with excess interest crediting based on the performance of an outside index, such as the S&P 500, Dow Jones, etc.

So how do you know if you are suitable for such a product? That depends on several factors - most importantly, the investor's time frame and purpose of the investment. If you are a short term investor looking for maximum return, then an equity indexed annuity is not for you. Annuities are meant for long-term retirement savings and income planning. If you are looking for double-digit returns on your investment, you may not find them in an index annuity. If you feel you need to adjust your portfolio on a regular basis, an equity indexed annuity may not be for you. So who may be suitable for such an investment? Long term sav-

ers who have a low tolerance to risk when it comes to loss of principle and are more comfortable with a steady paced return on investment are great candidates for an index annuity. If you are seeking potential higher rates of return than a savings account or CD and protection of principle, an equity indexed annuity may provide that. Equity indexed annuities also have the advantage of tax deferral of the earnings which make it a great retirement savings vehicle. Keep in mind, an annuity may only be one piece of your overall retirement plan portfolio.

Some Contract Features:

Guaranteed Minimum Rates of Return

Regardless of market performance, an equity indexed annuity guarantees a minimum rate of return - typically 3% credited to some portion of the account value during the contract's term.

The Stock Index

Equity-indexed annuities credit the return under certain circumstances based on the change in the level of a stock price index such as the S&P 500 or other indices.

Participation Rate

Participation Rate describes the extent

to which the contract holder shares in an index increase. The participation rate (a percentage) is multiplied by the index change (also a percentage) to arrive at the interest rate to be credited to the policy. A 50% participation rate means the contract holder shares in, or 'participates in', half the index change for the period.

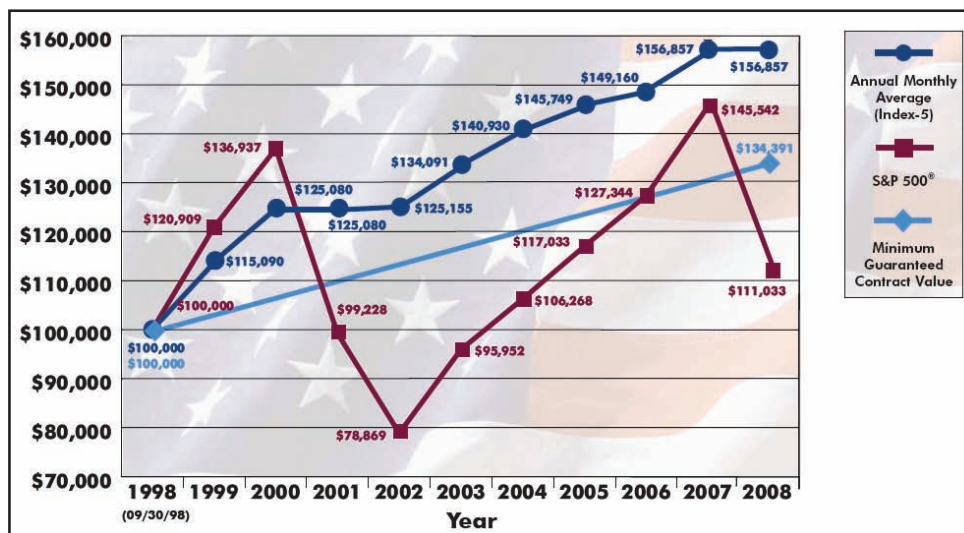
Caps

A Cap is a ceiling or upward limit on the interest that may be credited to the annuity. A cap usually represents the maximum interest that can be credited to the annuity in any one period.

An investor must be aware that equity indexed annuities have fees that will get you in the back-end if you access your money prior to the maturity of the contract. These fees, known as surrender fees, can be extremely expensive in some annuities. The surrender charges usually decline over a period of years, but not always. As stated earlier, equity indexed annuities are for long term investors so it is important to be able to commit your funds for the life of the contract.

There are many different factors when considering this type of investment. Annuities vary from contract to contract and insurance company to insurance company, which can become very confusing very quickly. Each contract has its own unique fees, surrender charges, participation rate, cap, annual reset, among other things. Equity indexed annuities have gotten a bad rap over the past few years. That is mostly because of inexperienced, unqualified sale agents marketing to clients who may be unsuitable for the product or individuals not familiar with the indexed annuity product. It is highly recommended that you speak with a knowledgeable insurance agent who has experience working with equity indexed annuities and the ability to accurately assess your financial suitability before committing your money.

[Information courtesy J Houck, Articles Base]



The light blue line shows a 3.25% account. The burgundy line shows actual stock market returns. The dark blue line shows if you had your funds indexed with a product we offer. You can clearly see that the indexed funds will out-perform the market because you have no losses.

Where do you want your money?

Happy Birthday from Dillard Financial Solutions!

July 2nd	Jerry Jensen	Aug 25th	Staci Toppi
July 2nd	William Goff	Aug 27th	Kathy Lathren
July 3rd	Jeff Rogers	Aug 28th	Harold Andrews
July 7th	Ronald Grant	Aug 28th	Estelita Canning
July 22nd	Donald Frost	Sep 1st	Jerald Hancock
July 29th	James Chandler	Sep 3rd	Elizabeth West
July 30th	Theodore Kreipe	Sep 5th	Luella Singleton
July 30th	Buzz Barch	Sep 12th	Lurlyn Tucker
Aug 2nd	John Scott	Sep 27th	Thomas Sorenson
Aug 9th	Laura Holladay	Sep 29th	Sherra Scott



*Give thanks to the Lord, for he is good.
His love endures forever. - Psalm 136:1*

Sudoku Solution from page 4

4	6	5	7	1	2	8	9	3
1	9	7	5	8	3	2	4	6
2	3	8	6	9	4	1	5	7
5	8	2	4	3	1	7	6	9
9	4	6	8	7	5	3	1	2
7	1	3	2	6	9	5	8	4
3	7	4	9	5	8	6	2	1
6	5	9	1	2	7	4	3	8
8	2	1	3	4	6	9	7	5



Upcoming Educational Events

A Confident Financial Future

July 14th & 16th • 6:30pm

Mark's Restaurant • Chapin, SC

August 20th, 6:00pm • August 21st, 12:00pm

Sunset Country Club • Sumter, SC

You and a guest are invited to attend
one of our educational events
regarding your financial future.

Dinner is complimentary. Call for more
details and to reserve your seat for this
informative event!

R.S.V.P. (803) 499-6623



**Pass this along to your friends, relatives or
business acquaintances!**



Free One Hour Consultation

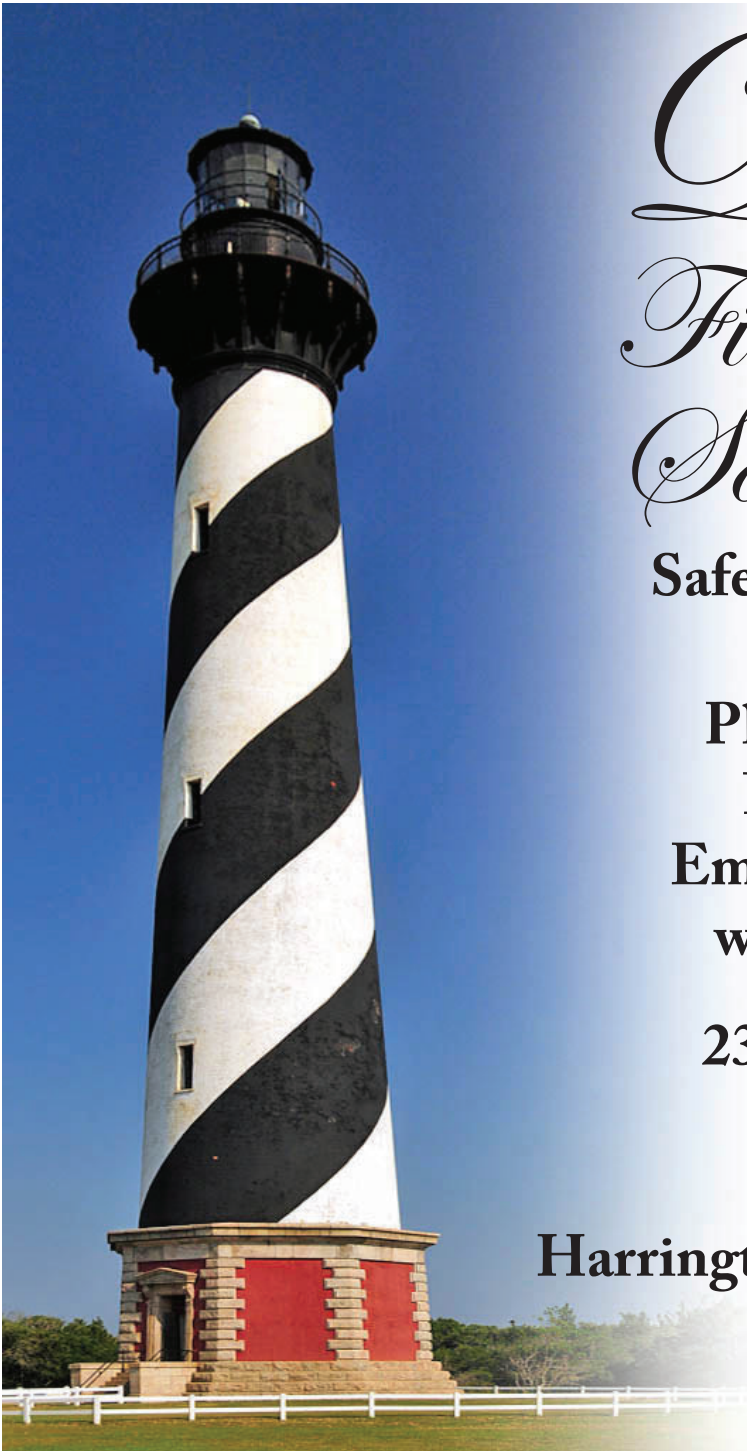
This certificate is good for a one hour complimentary consultation
with the Dillards, who are among the nation's leading experts on
taking money to safety for pre-retirees and retirees.

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Guiding Your Money to Safety