

# Dillard

## Financial Solutions, Inc.



### SPRING NEWSLETTER 2017

#### New Faces in New Places

To all our clients, family and friends: 2017 has been moving along at what seems like a record pace. A new president has been inaugurated as well as many new officials in government at federal, state, and local levels that are all working together to ensure things run as efficiently as possible for all Americans. Healthcare, economics, and many more have been spotlighted in the media and how they will affect everyone from corporations to individuals.

One topic we follow very closely here is the value of the dollar today and projections on our future retirement dollars. The price of gold, silver, fuel, food, and household necessities are essential to our way of life and our standard of living. A big question is how these affect our workforce in America and how to deal with their rising prices. Many baby boomers dream of a lifestyle in retirement that they have envisioned for decades, but have encountered numerous roadblocks as the time to retire approached. The stock market and its fluctuations are an issue of concern to many, however, if they could receive a 25% increase that they could take out to save instead of leaving it in the market to ride and risk losing everything they would do that with no question.

At the same time the dollar is losing value and the money we save for a rainy day is having to increase because of the rapid changes of the growing economy.

While we all desire change and a safe financial situation, the key to your success can be summed up in one word. Education. Keeping yourself updated on the latest financial trends and always pursuing education and financial awareness is a safe bet for success.

What I have discovered is that most people have some kind of budget set up for themselves. I have also found that having a spending account works better than spending frivolously or spending without a cap. Each week, it helps us spend less and keeps us more organized. We can keep a close eye on the money coming in, as well as the money going out. When it comes to staying financially organized it really is all about the "little things".

Here at our office and at home, we have done a much better job learning more about what we have, and now what we need more of by keeping a spending account. If you would like assistance with planning a weekly or monthly budget outline for yourself please feel free to call us toll free 800-692-7643 and request any of our representatives contact you to discuss options for retirement income.

God Bless you and your family,

Steve and Teresa Dillard

Founders and President of Dillard Financial Solutions, Inc.



**Steve and Teresa Dillard**

Chartered Federal Employee Benefit Consultants<sup>SM</sup>

We are your **NASCOE National Benefits Provider**

**(803) 499-6623 • (800) 692-7643**



We are a **Verified Vendor** on the United States Federal Contractor Registry

Sources: [www.nafa.com](http://www.nafa.com), [www.banking.sc.gov](http://www.banking.sc.gov) and [www.sec.gov](http://www.sec.gov)  
\*Returns are guaranteed by the reserves of the insurance companies.

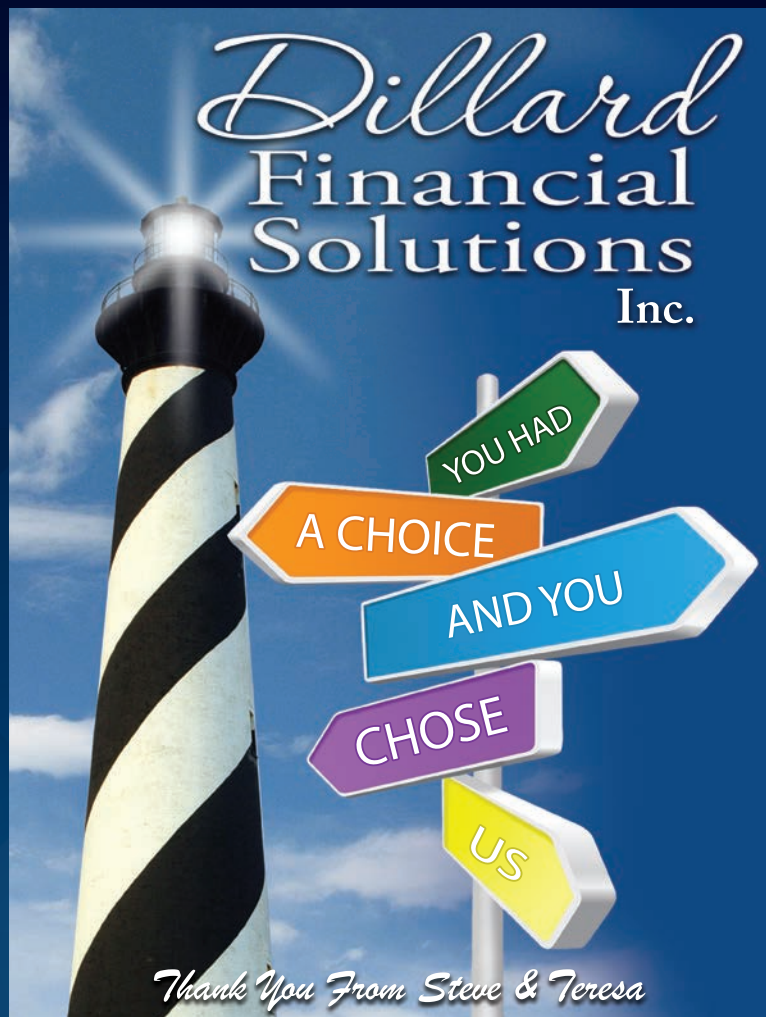


**[www.DillardFinancialSolutions.com](http://www.DillardFinancialSolutions.com)**



So don't go to war without wise guidance; victory is won through many advisers.

**Proverbs 24:6**



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## 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 Association™, 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. 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](http://www.ethics.net)





# Retirement

Are you ready?



## The **10** Most Costly **Retirement Mistakes** Federal Employees Can Make

Retirement Planning Recommendations from  
Dillard Financial Solutions, Inc.

### Are You Ready For Retirement?

Asking someone if they are ready for retirement is almost like asking someone if they would like a free vacation or maybe to have all their debt paid. Most people are going to say yes. Unfortunately, being ready and being prepared for retirement are not one in the same. Just like any major move or change in life retirement takes careful planning, strategizing, and preparation. After retirement, you want to be able to relax, enjoy time with family, and take trips you never got to take before because of a steady work schedule.

Retirement with a planning service, such as Dillard Financial Solutions Inc. can give you a clear head and the worry-free retirement you are looking for. You will have access to a qualified representative that can make the best choices for you or give you the knowledge to let you make those choices yourself. Our entire staff is very personable and will always make time to put to rest any concerns you may have. Home visits, one on one discussions, retirement workshops and educational seminars will give you that peace of mind you need to make sure when you retire you can do so knowing your future is secure.

**CALL TODAY FOR OUR BROCHURE ON  
RETIREMENT PLANNING AT 800.692.7643**

# A Sound Financial House



A key component to a sound financial house is ensuring access to cash in times of need. While it is advantageous to focus on retirement savings, and participation in an employer plan such as the Thrift Savings Plan (TSP) is great, failing to build savings and liquidity elsewhere may prove problematic later on.

TSP, Annuities, IRAs and other employee based retirement plans provide substantial incentives and tax benefits, but accessing them before separating from service can prove difficult, especially if you need money quickly. If you're under 59<sup>1/2</sup> and still employed, you may access your TSP only by taking a loan or, if eligible, a hardship withdrawal. Over 59<sup>1/2</sup> you can make a total withdrawal or rollover into another IRA.

Needing extra cash to pay off the holiday shopping spree you put on a credit card won't qualify you for a hardship withdrawal. Rather, to be eligible for a hardship withdrawal,

your financial need must meet one of the following four conditions:

- A recurring negative cash flow
- Unpaid medical expenses that are not covered by insurance
- Unpaid personal casualty losses that are not covered by insurance
- Unpaid legal expenses resulting from a separation or divorce from your spouse

If you take a hardship withdrawal under these conditions, you'll owe income taxes and possibly a 10 percent penalty if you take the distribution before age 59<sup>1/2</sup>.

Therefore, having an alternate source of savings outside of the TSP is important and may help keep you out of financial trouble, or at least from having to pay taxes and penalties if you need access to cash before you separate from service. Of course, a cash reserve fund, ranging from three to 12 months of living expenses, is prudent and will certainly help in a pinch. In addition to TSP, Annuities, IRA's and reserve funds, I also like the idea of contributing to a Roth IRA to create an alternate source of retirement savings and liquidity.





Contributions to a Roth IRA are made with after-tax money, but all future growth and earnings will be tax-free when you take qualified distributions. In addition to the tax benefits, another great advantage of the Roth IRA is its flexibility - specifically, the ability to withdraw your contributions tax- and penalty-free at any point. You don't have to wait five years or until you're 59<sup>1/2</sup>, and it doesn't matter if you're working or not. The TSP allows you to contribute considerable sums of money each year, and for many, the contribution limits exceed savings ability. In 2017, the TSP contribution limit is \$18,000, or \$24,000 if you're age 50 or older. If you have the financial ability to max out your TSP savings and contribute to a Roth IRA, don't pass up the opportunity.

### **Contact Dillard Financial Solutions Inc. we will help you with a Roth**

Another option would be to consider splitting your annual retirement contributions between the TSP and a Roth IRA. In doing so, you will be taking advantage of the TSP's low cost and agency match, but you'll also be creating a resource you can access quickly should the need arise.

When splitting your contributions between the TSP and a Roth IRA, you'll want to make sure you're maximizing the agency match. If you're a Federal Employee Retirement System (FERS) employee, in addition to the automatic 1 percent agency contribution, you also receive agency matching contributions equal to 100 percent of the first 3 percent of salary you defer and 50 percent of the next 2 percent of salary you defer.

For example, if you contribute 3 percent of your pay to your TSP, you will receive an agency matching contribution equal to 3 percent of your pay; if you contribute 4 percent of your pay, you'll receive a 3.5 percent match; and if you contribute 5 percent of your pay, you'll receive a 4



percent match.

You don't receive a match on any salary deferrals you make above 5 percent of your pay. This is where splitting your contributions comes into play. If you contribute more than 5 percent of pay to your TSP, consider redirecting the amount you contribute over 5 percent to a Roth IRA instead. For example, if you contribute 10 percent of your pay to the TSP, keep 5 percent going to the TSP, but redirect the remaining 5 percent into a Roth IRA.

Like the TSP, contribution limits apply to a Roth IRA as well. In 2017, the contribution limits for a Roth IRA are \$5,500, or \$6,500 if you're age 50 or older. Unlike the TSP, you'll only be eligible to contribute to a Roth IRA if your income is below certain limits. In 2017, you'll be able to make a full Roth IRA contribution if you're a single tax filer with adjusted gross income (AGI) below \$118,000, or below \$186,000 if you're married and file jointly.

Your circumstances are unique. Consider the features and benefits of a Roth IRA and whether or not your financial house will benefit from one.

# LEARNING ABOUT FIXED INDEXED AND EARNED INTEREST



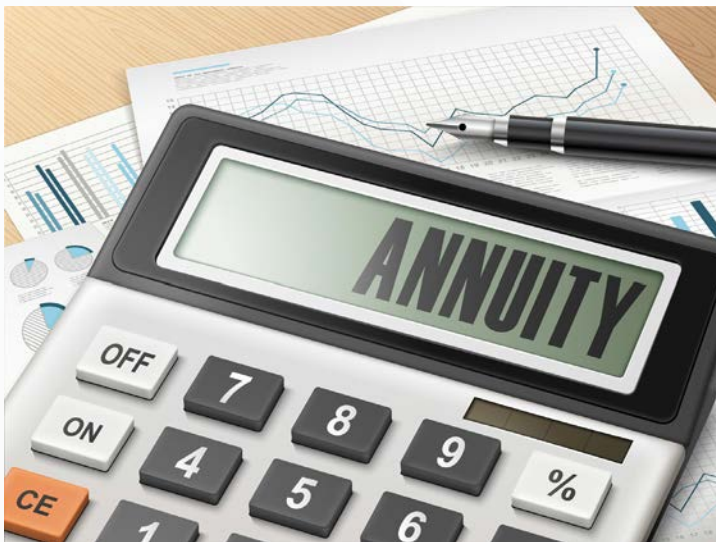
**Fixed index annuities link the interest paid to the performance of an index and state what your participation in the index will be.**

## How Index Annuities Earn Interest

Fixed annuities provide a minimum guaranteed interest rate. If the insurance company believes it can pay extra interest from their general account, above and beyond its minimum guarantee, it uses the extra interest to link the earning of interest to the performance of an external index for the period. The major difference between a fixed rate annuity and a fixed index annuity is in the crediting of excess interest above the minimum guarantee.

## How Do They Pay Interest?

It might be easier if we compare how an index annuity pays interest with the way a bank pays interest. As you know, when you place your money with the bank they invest this money, earn a return, and after subtracting their costs, pay you net interest rate for a stated period. Your principal does not fluctuate, but the interest you receive can and usually does fluctuate from period to period. Furthermore, this fluctuation can be extreme. But in any case, this sums up how a CD works.



An indexed annuity operates the same way, except that you place your money with an insurance company instead of a bank. When you place your money with the insurance company they invest this money, earn a return, and subtract their costs. The difference between the CD and the index annuity is that the amount of interest paid is linked to the movement of an external index. When the index goes up, the amount of interest earned increases. However, because this is a income account and not an investment, the index annuity does not have in any decreases of the index.

# Interest?

The index annuity offers an alternative to concerns over rising interest rates by linking interest to change in an equity index. An index annuity benefits in increases calculated for the index over a period, but even if the index goes down you can never lose principal or previously credited interest. The highest index annuity interest rate credited for one year was over 40%. In 2002 and 2008 the major stock market indices went down and index annuities linked to these indices credited 0% for the year, but no previous interest was lost. Index annuities are designed to provide a longterm return somewhere between stock market vehicles and other safe money places - always protecting principal and credited interest from market risk - and they have performed as intended.



## Minimum Guarantee

A fixed annuity guarantees to credit a minimum yield and that is what makes a fixed annuity a fixed annuity instead of an investment. In the case of an index annuity the minimum guarantee is usually structured to simply protect the premium and perhaps pay back a few extra bucks, rather than crediting a minimum interest rate each year. For example, an index annuity might guarantee to return a minimum of \$1.10 for each original \$1 of premium at the end of seven years. If the index does not produce at least this minimum index-linked return the insurance company will retroactively go back credit enough interest to reach \$1.10.

## What Do They Invest In?

A score of years ago you could say that banks earned their money by making loans and that insurance companies made their money by primarily buying bonds, but only half of that is still true. The change is that due to the securitization of debt - a topic for another lengthy discussion - many banks own few direct loans, but rather own lots of bonds, possibly some preferred stocks, and perhaps some real estate, but by and large insurance companies buy bonds because of the predictability of the income. If you look back over time, the stock market has gone up many more years than it has gone down, but when it does go down it can hurt, sometimes a lot!

What the index annuity lets you do is benefit in the up periods without sharing in the losses. The worst thing that can happen, from a market-risk point of view, with an index annuity is that you don't lose money - you can never lose principal or credited interest if the index declines.



# Dillard

Financial Solutions, Inc.

## Clients Christmas Social 2016

Bethesda Church of God









# INCOME CHOICES FOR OUR CLIENTS:

THE FOLLOWING COMPANIES  
ARE LISTED BELOW



## How Healthy Is Your Basket For Retirement Income?



*What's In Your Basket?*



# NASCOE

## All South Area Rally

### 2016





# COMPOUND INTEREST VS. SIMPLE INTEREST



## Interest?

Suppose you had \$1 and someone gave you a choice between earning 10% calculated as simple interest or 9% calculated as compound interest. Which one do you choose? It depends on how long you are going to leave your money at work.

At the end of one-year the simple interest method would add a dime to your initial dollar and you'd have \$1.10. The compound interest method would add nine cents and you'd wind up with \$1.09. If you're only looking at one period there's no difference between simple and compound interest.

If you went out two-years, the simple method would add another dime to our \$1.10 giving you a balance of \$1.20. Simple interest means that interests is only earned on the original principal.

Compound interest works a little differently. Compound interest multiplies the previous balance - in this case \$1.09, by the interest rate (9%), and adds the numbers together to determine a new value.

So, \$1.09 multiplied by 9% produces not 9 cents but 9.81 cents. This is added to the previous balance ( $1.09 + .0981$ ) to produce a second year total of \$1.1881. A short hand way to figure the results of compounding is to put a one in front of the interest rate ( $\$1.0 \times 1.09 = \$1.09$ ).

If you are only looking short term there is not a lot of difference between the effects of simple and compound interest. However, when speaking of intermediate to long term the benefits of compound interest become proportionately great with each passing year.

Simple Vs.  
Compound  
Interest





# ASK ABOUT THE NEW DILLARD FINANCIAL SOLUTIONS INC BROCHURES OF 2017



**Dillard Financial Solutions, Inc.**  
Solutions for Retirement Success

**Understanding the impact of shifting regulations of the United States Department of Labor ruling**

Dillard Financial Solutions, acting in the best interest of clients

A client-advisor relationship is one based on trust and candor. Each member acts as an active and integral part of the system, and our advisors take their responsibilities seriously. For more than 25 years, Dillard Financial Solutions has championed clients' rights to be informed, to understand their retirement options and the advice they are provided. Here is the United States Department of Labor (DOL) new governing retirement accounts, we want to make sure you understand what's changing and - as importantly - what's not.

**DECODING DOL**

As the DOL "fiduciary rule" begins to take effect, many plans and IRAs will be required to adhere to a new standard - the "prudent person" standard. This standard is not new, but it is being applied to a much broader range of investments. Dillard Financial Solutions has long had a fiduciary standard of advice, and we are now formalizing this standard of advice across all of our IRAs, 401(k)s, 403(b)s, 457(b)s, and other types of retirement accounts. This standard of advice means that we will only recommend investments that we believe are in the best interest of our clients. This standard of advice is not a new concept, but it is being applied to a much broader range of investments. Dillard Financial Solutions has long had a fiduciary standard of advice, and we are now formalizing this standard of advice across all of our IRAs, 401(k)s, 403(b)s, 457(b)s, and other types of retirement accounts. This standard of advice means that we will only recommend investments that we believe are in the best interest of our clients.

**A HISTORY OF CLIENT-FIRST SERVICE**

Client-first service has been Dillard Financial Solutions' guiding principle since its inception in 1992. We want you to have every opportunity to understand retirement

Continued on back page

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Solutions for Retirement Success

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INSURING YOUR NEEDS.  
PROTECTING YOUR LOVED ONES.

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**PROTECTION DURING WORKING YEARS**  
**PROTECTION THROUGH RETIREMENT**  
**PROTECTION FOR YOUR INCOME**

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Financial Solutions Inc.  
Smarter Retirement Strategies

**2017 GUIDE TO TSP OPTIONS**

PROVIDED BY DILLARD FINANCIAL SOLUTIONS, INC.

**RETIREMENT NEXT EXIT**

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GUIDE TO RETIREMENT

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**The 10 Most Costly Retirement Mistakes Federal Employees Can Make**

Retirement Planning Recommendations from Dillard Financial Solutions, Inc.

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**Why you should choose Dillard Financial Solutions, Inc.**  
National Benefits Providers for NASCOE Members

**Together, We Can Achieve Your Financial Goals**

- Smarter Retirement Strategies
- Lifetime Income Options
- Tax-Free IRA Income Options
- Specializing in Federal Benefits

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**Personal Retirement Review**

**FOR ALL POSTAL EMPLOYEES**

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**THE POWER OF THE ROTH IRA**

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## 2017 Calendar Of Events



**9,10,11 June 2017**  
**La Porte, IN**



**23,24,25 June 2017**  
**Bay City, MI**



**7,8,9 July 2017**  
**Omaha, NE**



**4,5,6 August 2017**  
**Pittsburgh, PA**



**18,19,20 August 2017**  
**Louisville, KY**



**1,2,3 September 2017**  
**Washington DC**



**3,4,5 November 2017**  
**Miami, FL**



**1,2,3 December 2017**  
**Manzanilla, Mexico**

**Come Join Us In Your City This Summer**  
**With The Dillard Boat Racing Team!**  
**Call Ahead for Tickets & Hospitality**  
**Call Toll Free Today at 800.692.7643**



# Benefits of using our website

Dillardfinancialsolutionsinc.com



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Financial Solutions, Inc.

**(803) 499-6623**

Call Today! Lets Find A Solution For You...

**Smarter Retirement Strategies**

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## FEDERAL BENEFIT ANALYSIS

### BREAKS DOWN YOUR EXACT BENEFITS



#### Welcome!

Since 1998 Steve & Teresa Dillard at Dillard Financial Solutions, Inc. have offered annuities and other fixed retirement products to help pre-retirees navigate effective strategies for life insurance, 401(k)'s, IRAs (Roth and traditional) and other products, these income vehicles will help you avoid potentially devastating mistakes or elections that could cost you thousands of dollars over the course of your retirement.

[Read more about us...](#)

#### News

**01-10-2017**

If you are one of the more than 4 million individuals employed by the Federal Government, it's possible

[Read more...](#)

**01-15-2017**

The retirement lifestyle they have worked so hard to achieve & how to avoid potentially devastating mistakes

[Read more...](#)

**01-23-2017**

You likely already know about one of the four and that's FEGLI (Federal Employee Group Life Insurance). Simply put, the [Read more...](#)

#### Steve & Teresa Dillard

**NASCOE**

The official benefits provider for NASCOE and offers numerous resources to educate NASCOE members [Read more...](#)

**NAPS & POSTAL**

Find out about your benefits & resources [more...](#)

**FEDERAL & STATE**

Learn about your retirement options that many have already [more...](#)

- View our Library of Educational Annuity Videos
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- Products for Federal Employees
- Products for Farm Services Agency Employees
- Social Security Benefits for all Postal, and Federal Employees
- Resources for Retirement for Income Planning
- Calculating Retirement Income
- How to Receive an updated analysis of Federal Income
- Questions to ask when preparing for Retirement
- Insurance and TSP Supplements

To Receive a copy of your FERS Analysis, which includes TSP, FERS Pension, Social Security and or Social Security Supplement. Call today to get your Information Packet.

**Dillard Financial Solutions Inc.**  
Specializing in Federal Employee Benefits

To receive an Analysis check the following that applies to You

**WHICH FEDERAL PENSION PROGRAM APPLIES TO YOU?**

- ☐ CSRS
- ☐ CSRS OFFSET
- ☐ FERS
- ☐ FERS w/ CIVIL SERVICE

We will need a copy of your most recent LEP Statement(s).

**VCP INFORMATION**  
Only for CSRS

☐ ELIGIBLE Amount: \_\_\_\_\_

**WHICH TSP PROGRAM APPLIES TO YOU?**

- ☐ TSP FERS
- ☐ TSP CIVIL SERVICE
- ☐ TSP ROTH IRA

We will need a copy of your most recent TSP Statement(s).

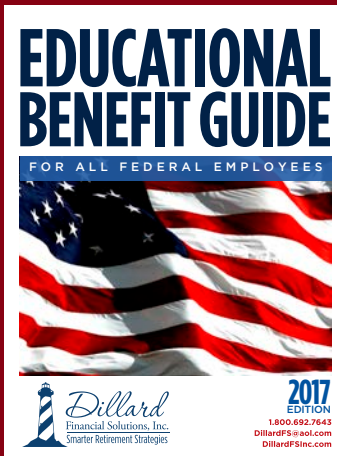
**WHICH SOCIAL SECURITY STATUS APPLIES TO YOU?**

- ☐ SINGLE
- ☐ MARRIED
- ☐ DIVORCED
- ☐ SPOUSE DECEASED

We will need a copy of your most recent Social Security Statement(s).

Name: \_\_\_\_\_ DOB: \_\_\_\_\_  
 Spouse: \_\_\_\_\_ DOB: \_\_\_\_\_  
 Address: \_\_\_\_\_ Job Title: \_\_\_\_\_  
 City / State / Zip: \_\_\_\_\_  
 Email Address: \_\_\_\_\_  
 Cell #: \_\_\_\_\_ Work #: \_\_\_\_\_  
 Hire Date: \_\_\_\_\_ Retire Date: \_\_\_\_\_ TSP/401k Contribution %: \_\_\_\_\_ TSP/401k Balance: \_\_\_\_\_  
 Value of Other Investments & Retirement Products: \_\_\_\_\_ Federal Life Insurance? ☐ Y ☐ N  
 Value of Spouse's Retirement/Pension: \_\_\_\_\_  
 Sick Leave: \_\_\_\_\_ Annual Leave: \_\_\_\_\_ Salary: \_\_\_\_\_ Agency of Employment: \_\_\_\_\_  
 Military Service Time: \_\_\_\_\_ Purchased Time: ☐ Y ☐ N Amount: \_\_\_\_\_ Tobacco Use in Last 12 Months? ☐ Y ☐ N

DPI 400 VCP



**ASK ABOUT OUR  
2017 FEDERAL  
BENEFITS GUIDE.**

## DILLARD FINANCIAL SOLUTIONS INC. RETIREMENT WORKSHOPS

We offer individual and group workshops on the following retirement topics!

- Life Insurance Options
- Insuring Your Retirement Income
- Matching Bonus for TSP Rollovers
- Monthly Deposit Roth IRA's
- Personal Retirement Reviews
- Roth and Traditional IRA's
- Federal Employee Retirement System
- Federal Employee Group Life Insurance Alternatives
- Thrift Savings Plan Options
- LifeLock Identity Theft Protection
- Benefits Analysis
- Family Life Insurance
- Civil Service Retirement System
- Products That Provide Income for Life
- Spouse Benefit Plans

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Home Office: 2381 Peach Orchard Road • Sumter, SC 29154

We have representatives to assist you nationwide!

We have a team of representatives nationwide to assist you with your retirement needs.  
Call us toll-free at 1.800.692.7643 to set up a complimentary benefits consultation.