



# *Dillard*

## Financial Solutions Inc.

*"GUIDING YOUR MONEY TO SAFETY"*

*Safe Retirement Planning*



## SECOND QUARTER 2012 NEWSLETTER

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### **Jeremiah 29:11**

*For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future.*

### How To Insure Your Retirement Income

Steve Dillard



There have been many times that I have heard individuals say, "I hope I will not run out of money if I live as long as my mom and dad."

Yes, today many people are living longer, and a lot of them are concerned about the decisions they will have to make when they retire from their jobs. Most individuals have more choices for life contracts, resulting in guaranteed income for life and better choices for their loved ones.

In 2006, insurance companies introduced a product called an Income Rider that attaches to fixed and indexed annuities. Most of them grow your money by 6-8% per year and then, at your request, you will receive a monthly amount during retirement. Some of these products have the ability to increase each year to help you compensate for inflation. Having money that provides a guaranteed income and increases each year will help you maintain a better standard of living and offer the promise of income assurance to your spouse or beneficiary if you pass away. Most individuals are not sure about what to do or who to trust, but remember this: All insurance companies that provide these income riders are safe and have many sources to support these payouts. To learn more about income riders and how they can benefit you, give us a call at 1-800-692-7643 or email us at [dillardfs@aol.com](mailto:dillardfs@aol.com).

*Have a Great Summer and God Bless You!*

### Best Dates to Retire for Federal Employees

[MyFederalRetirement.com](http://MyFederalRetirement.com)

One aspect of choosing a retirement date that every employee should be aware of: Assuming they have fulfilled minimum age and service requirements, every federal employee — no matter which retirement system he or she is covered by — is eligible to retire on any day of the month he or she wants to. "Any day" includes weekends (Saturdays and Sundays) and federal holidays. In

other words, there is no requirement that an employee "be at his or her desk" in order to retire.

Before presenting these recommended retirement dates, it is important to review the rules and some issues that employees covered by the Civil Service Retirement System (CSRS) (including CSRS-Offset employees) and those employees covered by the Federal Employees Retirement System (FERS) should be aware of concerning the "effective date" of their retirement and what that date means.

*Continued on Next Page*

## 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)

Employees covered by either CSRS or the CSRS-Offset who retire on the first, second or third day of the month will have their retirement take effect on the next day and their first retirement check will be dated the first day of the next month. For example, if a CSRS or CSRS-Offset employee retires on Jan. 1, 2010, then the employee's retirement becomes effective on Jan. 2, 2010, the retiring employee's first CSRS annuity check will be dated Feb. 1, 2010. If the employee retires on any day of the month other than the first, second or third of the month, then the retiring employee's retirement takes effect on the first day of the following month with the first annuity check dated on the first day of the following month. For example, if a CSRS or CSRS-Offset employee retires on Dec. 31, 2009, then the employee's retirement becomes effective Jan. 1, 2010 and the employee's first annuity check will be dated Feb. 1, 2010.

Another consideration for CSRS and CSRS Offset employees: the first cost-of-living adjustment (COLA) taking effect the January 1st following the year in which the employee retires. The first COLA will be prorated according to the number of months a retired employee was retired prior to the effective date of the COLA. This proration is determined by taking the number of months starting from the previous December 1st that employee was retired as of the first day of the month. For example, if an employee retired on Jul. 31, 2010 thereby making the effective date of retirement Aug. 1, 2010, then the retired employee would receive

4/12 of the COLA that becomes effective on Jan. 1, 2011. This is because the employee would be retired (as of the first day of each month) for four months (Aug. 1st through Nov. 30) for the 12 month period starting Dec. 1, 2009 and ending Nov. 30, 2009. This means that if a retiring CSRS or CSRS Offset has a choice between retiring on the last day of a month versus the first day of the following month, the employee should retire on the last day of the month thereby receiving 1/12 more of the next year COLA. Of course, this assumes that unlike January 2010 (in which there will be no COLA for CSRS annuitants), there will be a future COLA starting in January 2011.

For employees who are covered by FERS or who are "Trans" FERS, no matter which day of the month an employee retires, retirement takes effect on the first day of the following month with the first annuity check dated on the first day of the following month. For example, a FERS employee retires on Jan 1, 2010. Retirement takes effect on Feb. 1, 2010 and the first annuity check will be dated Mar. 1, 2010. If, however, the employee retires Dec. 31, 2009, then retirement takes effect on Jan. 1, 2010 and the first annuity check will be dated Feb. 1, 2010. In other words, in this example retiring one day earlier at the end of December results in the first annuity check being issued one month earlier.

For more information about retirement or to explore similar articles, please visit [myfederalretirement.com](http://myfederalretirement.com)

## Our Team:



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Agent*



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Agent*



*John Foran  
Agent*



*Pat Ginefra  
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Account Specialist*



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*Hugh Thomas  
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*Deborah Thomas  
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*Jim Hendricks  
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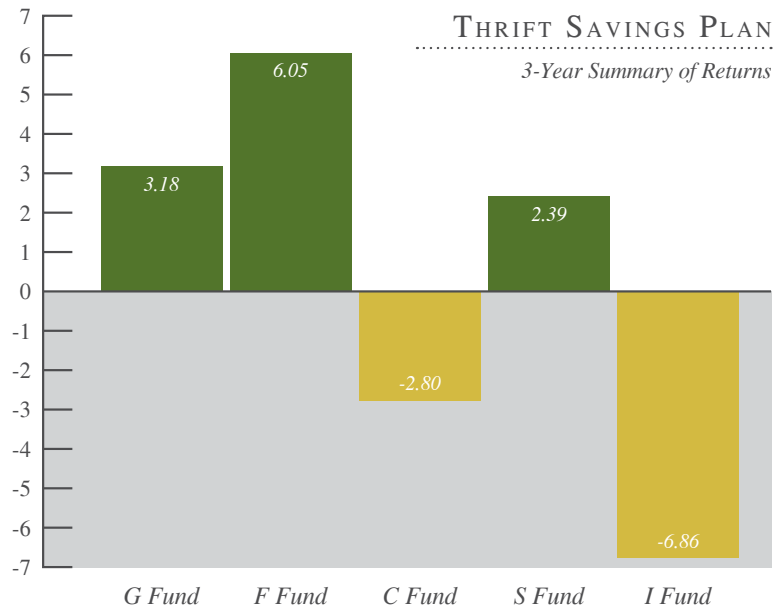
# 2012: YOUR TSP ROLLOVER

*Are you tired of the roller coaster ride with your TSP retirement account?  
Can you really afford to have your retirement savings at risk?*

*If you are like most federal employees that contribute to the Thrift Savings Plan, then you have seen little to zero growth in your account over the past 10 years.*

*If you are age 59 1/2 or older, you are eligible to participate in the “one-time, age based, in-service withdrawal” of your current TSP balance.*

*Move your hard earned dollars into a Fixed Index Annuity account with zero transfer fees or penalties.*



*\*Provided by Madison National Life Insurance Company*

*We hope you all had a wonderful Easter. Let's not forget the true meaning, He arose! We would like to wish all of the mothers and fathers a very special time on their day.*

## SUDOKU

SOLUTION ON BACK PAGE

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*In January Tucker Advisory Group (TAG) presented Steve and Teresa with the TAG Elite Black Diamond Award.*

*This is a very high honor and we're very proud.*

***Congratulations to Steve and Teresa!***



# NAPS FEBRUARY TRAINING SESSION

ALAMONTE SPRINGS, FL



Jim Dodge with Jerry McCoy  
Vice President, District 6

Workshop Winners with Jerry McCoy  
Kelly Worthman, Debra Johnson, Mary Collins, Ken Frantz



## USDA RURAL DEVELOPMENT: ZONE D

GREENVILLE, SC

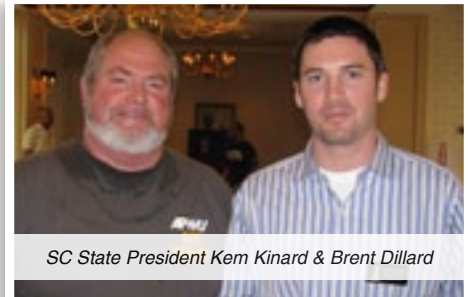


# 2012 APWU TRI-STATE CONVENTION

AUGUSTA, GA



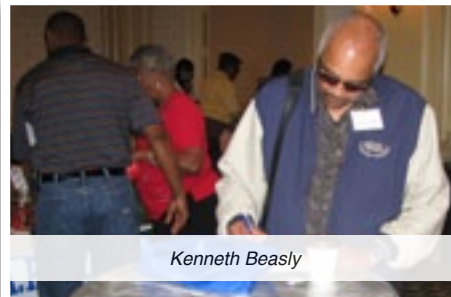
Carol Bishop & Sylvia Lockaby



SC State President Kem Kinard & Brent Dillard



Lakeithia Cotton-Pope: TV Winner w/ Brent Dillard



Kenneth Beasley



Toby Horton & James Walker (Pres. GA APWU)

## Happy Birthday to Our Clients!

02-Apr William R. Taylor III	30-Apr Suzanne Bigelow	21-May Jackie Rogan	16-Jun Melody Corpening
04-Apr Mary Phyllis Connor	30-Apr Steven Marvin	22-May Kierra Ervin	17-Jun Edith Ramirez
04-Apr Earl Griffith	03-May Doris Wallace Blair	23-May Angela Hennigan	19-Jun Brenda May
05-Apr Marie Bremer	03-May Beverley Edwards	23-May Darrell Dobbs	19-Jun Ernesta S. Tabb-Dangelo
05-Apr William Kroeck	03-May Kathy Frost	23-May Sandra A. Maree	19-Jun Estelle Randolph
05-Apr Kathleen Kreipe	05-May Janice Murphy	24-May Grace Morris	20-Jun Linda Washington
07-Apr John Holladay	05-May Tiawana Mayo	25-May Samuel Catoe Jr.	21-Jun Lana Hopkins
09-Apr Lia Johnson	07-May Charlene Brown Samuel	27-May Mindy Moore-Satterfield	22-Jun Wanda Torrence
09-Apr David A. Norris	08-May Michael Belger	27-May Marjorie Harrington	22-Jun Clarence Atkinson
10-Apr Patricia Solomon	08-May William Frantz	31-May Theresa Diven	22-Jun Mikaela Hopkins
11-Apr Donnell Boyd	10-May Terriance House	02-Jun Cynthia Derrick	24-Jun Sherry Bailey
12-Apr Carol Tyler	12-May Sharon Swinton	03-Jun Mary Jean Gagnon-Odom	24-Jun Georgia Toppi
12-Apr Stan Lathren	12-May Foster Williams	04-Jun Ketha Johnson_Oree	25-Jun Adam Nugent
16-Apr Leslie Barch	13-May Trudy Flowers	04-Jun George Munnerlyn	27-Jun Maria Varela
17-Apr Joyce Ramsey	13-May Vicki Smith	04-Jun Tonya Baker	28-Jun Sandra Griffith
17-Apr Leon Amos	15-May Cathel Brown	08-Jun Eric Burton	28-Jun Jeanneine Gabriel
17-Apr Gerald Smith	16-May Amanda Williamson	08-Jun Judith Bledsoe	28-Jun Bobby Baird
20-Apr Shari Stefano	17-May Michael Fields	09-Jun Kristine Lopes	29-Jun Kathleen Bodnar
24-Apr Bryant Sowell	18-May Barry G. Mulharan	10-Jun George Mayo	30-Jun Patricia Roper
27-Apr Herbert Christmas	20-May Terry Holmes	11-Jun Frank Grant	30-Jun Melinda Pennix
27-Apr Thomas Canning	20-May Paige Mathias	13-Jun Laura Odom Brazell	30-Jun Thomas Reeves
28-Apr Frederick Bremer	20-May Onita Richardson	14-Jun Angela Holmes	
29-Apr Braulio Jarquin	20-May Gloria Stewart	15-Jun Tonya Mayo	
	20-May Wanda Campbell		



# ANNUITIES HAVE S.T.Y.L.E.

<http://www.totalreturnannuities.com/annuity-basics/annuities-have-style.html>

**M**nemonic devices are used everyday, to remember the names of the presidents, the date of some important historical event, and, now, we can also use them to remind us of the advantages annuities have to offer. Annuities have S.T.Y.L.E.

## S is for Safety

... which annuities offer in spades. All fixed annuities have guaranteed rates, making sure that no matter what happens in the market, your money is safe. If participating in the gains of the stock market is attractive to you, however, equity-indexed annuities offer the potential to participate in the gains, yet still be protected against the losses of the stock market - your premium stays safe, you continue to earn a minimum guaranteed rate, but market performance guides your potential gains. Because life insurance companies offer annuities, state law and the financial strength of the insurance industry protect your money. The insurance companies that issue them are legal reserve companies, and as such are required by law to maintain substantial reserve funds to meet all their contractual obligations. These companies are also continually scrutinized by third-party companies and rated for safety by trusted names like Standard & Poor's, Moody's, and the industry's leading rating service, A.M. Best, so you can quickly assay the historical stability of a particular company to enhance your peace-of-mind. In many states, annuities often enjoy enhanced protection from creditors, as well.

## T is for Tax Deferral

... which goes hand in hand with compound interest. With tax deferral, you don't pay taxes on your earned interest until you use the money. This lets your savings grow in three ways: the interest you earn on your premium, the interest you earn on your accumulated interest, and the interest you earn on the money you didn't lose to taxes. You may pay taxes on your earned interest eventually, but you'll have built up a substantially larger nest egg in the meantime. Tax deferral puts you in control, letting you choose when to pay those taxes, which is important because it's not just what you earn, it's what you keep that counts!

## Y is for Yield

... an arena where annuities consistently outperform CDs and many other taxable savings plans. Annuities are offered at competitive, market-based interest rates, and historically,

have offered a 1-2% advantage over CD rates. Demonstrably higher yields combined with the benefits of tax deferral make annuities a best bet for maximizing your accumulation of retirement savings.

## L is for Liquidity

... another area where annuities shine because annuities give you access to your money in ways other savings plans don't. Most annuities have withdrawal provisions that provide you with penalty-free access to some of the value in your savings. Most annuities can also be annuitized penalty-free at any time (in other words, converted into a series of payments). Most annuities also offer living benefits which can give you access to all or part of your money should you become confined to a nursing home, diagnosed with a terminal illness, or unemployed.

## E is for Estate Planning Advantages

... where annuities allow for immediate transfer of benefits to your designated beneficiaries. Annuities aren't subject to the cost, hassle, delay, and lack of privacy of the probate process. Also, income taxes on the gains in your annuity are paid by your beneficiary, not by your estate (unless you have no designated beneficiary, in which case your estate is the beneficiary). Annuities also, if set up properly, allow you a great deal of flexibility in the naming of beneficiaries. You can name your spouse, your children, a trust, or a charity as your beneficiary (and these are just example; the list of possible beneficiaries is longer), and any benefit is then taxed according to the tax rate of the beneficiary. Your beneficiaries get their money immediately, and without legal fees or public scrutiny. What's more, you can name primary and secondary beneficiaries, so if for any reason your beneficiary is no longer in a position to receive funds, the benefits can be immediately transferred to a second named beneficiary, and you can change your designated beneficiary at any time.

***No other savings plan offers all these advantages, and we've only just scratched the surface of these topics here. Just keep in mind that annuities have S.T.Y.L.E.***

# AFL-CIO ANNUAL AWARDS BANQUET

WASHINGTON, DC



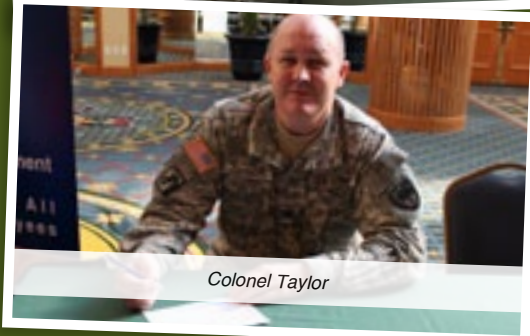
*Metro Council President Jos Williams  
with Steve & Teresa Dillard*



*Metro Council President Jos Williams  
with Hugh & Deborah Thomas and Steve Dillard*



## AIR NATIONAL GUARD YELLOW RIBBON REINTEGRATION PROGRAM



*Colonel Taylor*



*Major General Livingston*



# FINANCIAL CONTROL FOR WOMEN

*SmartMoneyChick.com*

**I**t is time for women to take control of their finances and reshape their future. According to the 10th anniversary edition of Prudential's Financial Experience & Behavior Among Women study, women are more involved than ever in their households investment and financial decisions. Great, but still....below is 12 reasons why it is important for women to become more engaged, educated, and empowered around money:

1. 80-90% of women will be solely responsible for their finances at some point in their lives- mainly due to divorce and the fact that on average women outlive men by seven years (*National Center for Women and retirement research*).
2. Nearly two-thirds of U.S. women ages 40 to 79 have already dealt with a major financial "life crisis," such as job loss, divorce, the death of a spouse, or serious illness.  
(AARP, "Understanding Women's Financial Needs and Behavior," 2007 survey.)
3. The average life expectancy for women is 81 years, compared to 73 years for men. (*The Social Security Administration*)
4. The average age of widowhood is 55 years old. (*US Census Bureau*)
5. Women are more likely than men to be single parents. (*U.S. Census Bureau, "American Community Survey, 2008," Tables B11001, B11002, B11005, and B11013*)
6. The median earnings for all women are \$638 a week, compared to \$798 for men—approximately 80 percent of what men earn on average (*The Bureau of Labor Statistics*)
7. The average woman spends 15% of her working years outside of the workforce caring for children and elderly parents compared to the average man's 1.6%. (*Women's Institute for a Secure Retirement and National Center for Women's Retirement Research*)
8. Social Security provides over half of women's income over the age of 65, 67% to be exact. (*Social Security: Especially Vital to Women- IWPR analysis of the 2010 Current Population Survey Annual Social and Economic Supplement*)
9. Fewer than 2 in 10 women feel "very prepared" to make wise financial decisions. Half indicate that they "need some help," and one-third feels that they "need a lot of help." (*Financial Experience & Behaviors Among Women 2010/2011 Prudential Research Study*)
10. Nearly half of women (44 percent) expect to retire at age 70 or older – including 19 percent of those who "do not plan to retire." (*Transamerica Center for Retirement Studies*)
11. Social Security provides over half of women's income over the age of 65, 67% to be exact. (*Social Security: Especially Vital to Women- IWPR analysis of the 2010 Current Population Survey Annual Social and Economic Supplement*)
12. The number of middle and upper income women struggling with debt has risen faster than the number of lower income women struggling with debt. (*Women, Debt and Recession, CareOne Debt Relief Services*)

**Source: [www.SmartMoneyChick.com](http://www.SmartMoneyChick.com)**

Education and Empowerment was the theme for this year's Women's History Month. We have made strides in education and some degree of empowerment in many fields. The next frontier is to breakthrough to financial empowerment. Our future depends on it.

As you educate a woman, you educate the family. If you educate the girls, you educate the future." ~ Queen Rania





# JERRY MCCOY & NAPS BRANCH 386

CLEARWATER, FL



Lancia Terry-McCloud & Richard Cumming

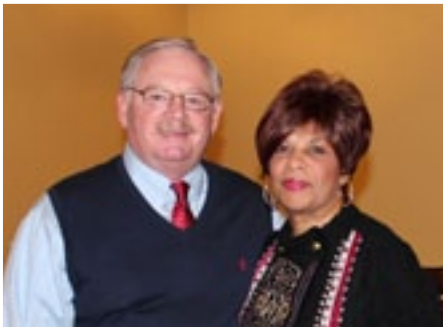


Jerry Peruzzi, Branch President



# NAPS EASTERN REGION CABINET MEETING

COLUMBUS, OH



National President Louis Atkins with Steve Dillard

# FEDERAL EMPLOYEE GROUP LIFE INSURANCE

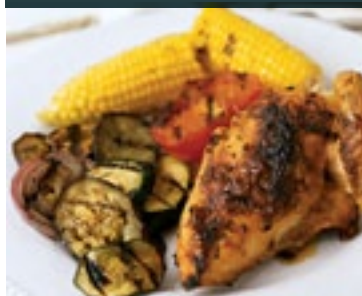
**\$75,000 Annually x 5 = \$375,000 Coverage**

<b>Bi-Weekly Cost at Age 45</b> .....	<b>\$30.00</b>
Bi-Weekly Cost at Age 50 .....	\$48.75
Bi-Weekly Cost at Age 55 .....	\$86.25
Bi-Weekly Cost at Age 60 .....	\$195.00
Bi-Weekly Cost at Age 65 .....	\$232.50
Bi-Weekly Cost at Age 70 .....	\$427.50
<b>Bi-Weekly Cost at Age 75</b> .....	<b>\$675.00</b>

## SOLUTION: 30-YEAR LEVEL TERM INSURANCE

Age 45 ↑ ..... ↓ Age 75	<b>\$375,000 Insurance</b> <b>30 Year Term</b> <b>Bi-Weekly Cost: \$63</b> Premiums do not increase for 30 years	OR	<b>\$375,000 Insurance</b> <b>30 Year Term ROP</b> <b>Bi-Weekly Cost: \$127</b>	Age 45 ↑ ..... ↓ Age 75
Age 76	Must Renew at This Time		Return All Premiums or Receive Reduced amount of Paid Up Whole Life Insurance*	Age 76

\*Paid Up Whole Life Insurance is not full face amount. To receive the above rates, you must qualify and complete a physical examination. Rates vary by individual and may be higher or lower depending on your qualifying physical examination. Insurance payments are guaranteed by the reserves of the insurance companies.



## GRILLED GARLIC CHICKEN

### Ingredients:

2 4-pound chickens, cut up	1/4 cup cider vinegar
1 bunch scallions, minced	2 teaspoons dried oregano
6 garlic cloves, peeled and finely chopped	2 teaspoons kosher salt
2 cups orange juice	1/2 teaspoon crushed red pepper flakes

### Directions

Place the chicken pieces in 1 or 2 large resealable plastic bags and add the rest of the ingredients. Shake to mix. Refrigerate at least 1 hour or overnight. Fire up a grill to medium heat or until the coals are lightly covered with ash. Cook the chicken skin-side up for 20 minutes. Turn and cook an additional 15 to 20 minutes or until the juices run clear when a thigh is pricked with a fork; it should register 180° F on an instant-read thermometer. Alternatively, roast the chicken uncovered in a preheated 400° F oven for 35 to 45 minutes.



# RETIREMENT PLANNING'S DIFFICULT CHOICES

*Retirees Unwilling to Trade Risk for Yield  
Are Cutting Back Their Lifestyle*

**M**ichael and Nancy Hoaglund saved diligently for many years to fund a secure retirement, but it took just one miscalculation to scuttle their plans.

"I am the kind of person who wears a belt and suspenders," Mr. Hoaglund said of his aversion to risky investments. "We never got into any dot-com stocks in the 1990s or any other get-rich-quick schemes."

Whenever his broker called him with hot stock tips, Mr. Hoaglund firmly told him that he wanted only conservative investments. When they were working, the Bloomington, Minn., couple saved regularly for their retirement. Mr. Hoaglund, now 75, retired in 1997 when he sold his small manufacturing business. A year later, Mrs. Hoaglund, now 74, retired from her job as an administrative assistant at a local church. The couple did many things right but made one mistake that has haunted them, Mr. Hoaglund said. They used their broker's too-optimistic estimate that they could count on annual market returns of between 6% and 8%, and they overspent in the crucial early years of their retirement.

When the stock market declined in the aftermath of the dot-com bubble and 9/11 terrorist attacks, so did the value of the Hoaglunds' retirement account. That, combined with tepid market returns and low interest rates over much of the last decade, has forced the couple to scale back their lifestyle and left them with a retirement far more frugal than they ever planned for.

The Hoaglunds are not alone. Whether it is the result of poor planning, bad advice or plunging markets, many retirees are licking their financial wounds. The cur-

rent low-interest-rate environment doesn't help, especially for conservative investors such as the Hoaglunds, who are unable or unwilling to sacrifice safety for yield.

"Retired investors want riskless returns, and that is a tall order," said Brian Ullmann, a wealth manager with Ford Financial Group. In recent years, he has spent time educating many clients about the trade-off between risk and return, he said.

"One client told me, 'I'm not risk-averse; I just hate losing money,'" Mr. Ullman said, noting that it's an attitude that sums up the way many retirees feel about their investments. "It is a scary environment for retirees right now."

Most retirees have adjusted by reducing the amount of money they take out of their accounts, although once they pare back their budgets as much as they can, some accept the idea of taking on more risk. "Others lose too much sleep, and it is not worth their sanity to increase their risk," Mr. Ullmann said. Today, the Hoaglunds take their reduced lifestyle with cheerful good humor. Married for 50 years, they said they consider themselves fortunate because they have good health, and don't mind that a rare evening out typically consists of a hot dog dinner at the local Costco. When Mr. Hoaglund had knee replacement surgery a few winters ago, Mrs. Hoaglund carefully shoveled the walk so he wouldn't slip, and said she was just a little wistful when she thought of how much nicer it would have been for him to recover at the second home in Florida they were forced to sell in 2004. They can afford only one car instead of the two they had before, which makes both feel a little less independent.

"You need to be much more hands-on with your retirement planning," Mr. Hoaglund said. "You need oversight, and I didn't do it the way I should have."

**If you would like additional  
information on how not to  
outlive your retirement income  
call us at 800-692-7643 or email  
us at [dillardfs@aol.com](mailto:dillardfs@aol.com).**

*Article provided by [rwadvisors.com](http://rwadvisors.com)*

# The Hidden Truth About Annuities

To learn more about annuities and what they have to offer you, visit [www.TheHiddenTruthAboutAnnuities.com](http://www.TheHiddenTruthAboutAnnuities.com)



If you have not seen the news, everyone is on Facebook... are you? We want you to join us on Facebook, just go to link below and click the "like" button. ***Go to [dillardfinancialsolutionsinc.com/signup](http://dillardfinancialsolutionsinc.com/signup).***

When you do, you will get updates on how to save for retirement. Learn what is in the news today that might affect your future income. Meet other clients and ask questions about your retirement plans.

This Month We Talked About:

***Income Insurance • Best Dates for Retirement • Difficult Retirement Planning Choices  
Financial Control For Women • Positive Attributes of Annuities***

Don't miss the next article, sign up by using link above!



***Don't Miss An Issue!***

***Subscribe To Our Newsletter***

Stay informed. We publish the latest news about your retirement benefits. Also learn about local events and happenings that you can attend. See what's going on in the lives of our clients. Get our newsletter sent to your inbox & follow us on Facebook for up to the minute news.

***Go to [dillardfinancialsolutionsinc.com/signup](http://dillardfinancialsolutionsinc.com/signup)***

**SUDOKU SOLUTION:**

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1	6	5	8	4	7	2	9	3

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