



Dillard

Financial Solutions Inc.

"GUIDING YOUR MONEY TO SAFETY"

Safe Retirement Planning



THIRD QUARTER 2012 NEWSLETTER

Doing the Right Thing

By: Toby Horton

We find that many people want to do the right things for themselves, their families and their future. Dillard Financial Solutions, Inc. can give you the necessary tools to make that happen. At Dillard Financial Solutions, Inc., our goal is to make available to federal employees the kinds of benefits they can't get at work. Benefits designed to complement your benefit package. Benefits that can make the difference between a secure future and a risky one, at rates you will be very happy with.

**Please be sure to call us at 1-800-692-7643 for
a complimentary review of your federal and postal benefits.**



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SUMMER SAFETY TIPS FOR SENIORS

www.Senior.com

With the weather getting warmer every day, there's no doubt that summer is fast approaching. The summer can be a great time for relaxing with family and enjoying the nice weather. But it can also be dangerous if you don't take the proper precautions.

Your body works hard every day to maintain a normal temperature. Excessive heat forces your body to work harder than normal, which often is the root cause of heat-related illness. Essentially the heat forces your body to work beyond its limits. For senior citizens, this can be a dangerous – and even deadly – problem.

Typically, heat-related illnesses are a direct result of prolonged exposure to the sun. This includes simple sunburns, heat exhaustion and sometimes even heat stroke. There are many different ways to combat these illnesses, however, some of which are very simple and easy to do.

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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



HERE ARE SOME OF THE EASIEST WAYS TO STAY SAFE FROM THE HEAT THIS SUMMER:

DRINK PLENTY OF WATER. The easiest way to stay cool is also often the most overlooked. Drinking plenty of water during the hot summer months is a great way to stay hydrated and safe while out in the sun. The heat can dehydrate you quickly, so make sure to have plenty of water on hand during the day, whether you're outdoors or not.

PROTECT YOUR SKIN. Use sunscreen when you know you'll be outside for a prolonged period of time during the day. It doesn't take long to apply, and can save you a lot of suffering later. Wear a hat to lessen sun exposure to the face and neck – two spots extremely vulnerable to contact with the sun.

LIMIT STRENUOUS ACTIVITY AND EXERCISE. Your body works hard enough during the hot days that adding strenuous physical activity can be detrimental. If you exercise regularly, try it during the early morning or late evenings. Planning around the hottest time of the day can help to limit exposure to the heat and can be much easier on your body. Take regular breaks when possible if you have to work outdoors.

TAKE FREQUENT BREAKS TO COOL DOWN. When spending time out in the hot sun, it's beneficial to take numerous breaks to allow your body to recover. Having a cool area in your home in which to recover can also be beneficial. Make sure your cooling device – whether you have an electric fan, a portable air conditioner or central AC – is working properly to ensure faster recovery.

Check on your friends and family. The heat can be especially difficult on young children and the elderly, so make sure to check regularly on your family, friends and neighbors during hot spells. Often heat-related issues arise before you have a chance to ask for help.

I can do all things through Christ, who strengthens me.

— Philippians 4:13



Brian Pearson, Senior VP of IHC Financial Group with Brent Dillard

Introducing the 2012 Dillard Financial Solutions, Inc. Golf Team



From the left: Steve Dillard, Skip Corley, William Taylor, Mike Fields, Leslie Barch and Buzz Barch

DILLARD RACING



Dillard Financial Solutions, Inc. is a proud sponsor of Brent Dillard and the Dillard Racing Powerboat Superleague Team! We're looking forward to an awesome 2012 racing season!



www.DillardRacing.net
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NORTH AND SOUTH CAROLINA NAPUS EVENTS



SOUTH CAROLINA AFL-CIO



Donna Dewitt – President, South Carolina AFL-CIO



Happy Birthday to Our Clients!

2-Jul	Rena King	25-Jul	Viola Jamison	22-Aug	Forman Irick	9-Sep	Geoffrey Roberts
2-Jul	Leroy Williams	26-Jul	Joyce L. Brooks	23-Aug	Sherrie A. Franks	9-Sep	Sherry Taylor
2-Jul	Sandra Fiedler-Ricca	27-Jul	Franklyn Wilson	23-Aug	Robert Maddocks	10-Sep	Robert Foran
2-Jul	Jerry Jensen	28-Jul	Cynthia Amos	25-Aug	Staci Toppi	13-Sep	Daulton Martin, III
3-Jul	Laurence M. Brown	29-Jul	James Chandler	26-Aug	Gary Graham	12-Sep	Charles Glaze
3-Jul	Jeff Rogers	30-Jul	Hilary Hopkins	27-Aug	Nancy Curl	12-Sep	Felicia White
7-Jul	Roges Brown, Jr.	30-Jul	Theodore Kreipe	27-Aug	Donald Beckwith	12-Sep	Lurlyn Tucker
7-Jul	Joe Nitti	30-Jul	Buzz Barch	27-Aug	Kathy Lathren	13-Sep	Rachel Williams
7-Jul	Ronald Grant	5-Aug	Tammy Feather	28-Aug	Estelita Canning	13-Sep	Catherine Kneuer
8-Jul	Lillie Canty	1-Aug	Joan K. Wise	30-Aug	Maurita Brice	14-Sep	Gloria McIntyre
9-Jul	Kristin Caddick	2-Aug	John Scott	30-Aug	Barbara Lindler	15-Sep	Cean Britt
9-Jul	Rickey B. Doster	3-Aug	Karen A. Johnston	31-Aug	Leah Marett	15-Sep	Kathy Nigro
10-Jul	Ehrin Hopkins	4-Aug	Tammy Byrd Clements	1-Sep	Jerald Hancock	16-Sep	Marion Dobbs
13-Jul	Richard Wright III	4-Aug	Karen Harlan	2-Sep	Michael Lamonica	17-Sep	Edith Bradshaw
14-Jul	Erik Caddick	7-Aug	Nathaniel Brown	3-Sep	Christopher Corpening	17-Sep	Catheleen Washington
14-Jul	Dallas Adkins	7-Aug	Theodora Nicholas	3-Sep	Doug Fox	18-Sep	Allen Peterson
15-Jul	Johnnie Mae Gibson	9-Aug	Laura Holladay	3-Sep	Elizabeth West	20-Sep	Alfred Stefano, Jr.
18-Jul	Natalie Wright	11-Aug	Jacqueline Maldonado	4-Sep	Gail Denning	21-Sep	Timothy Samuel
18-Jul	Karen L. Martin	11-Aug	Regina Colleton	4-Sep	Hillard Sharper	22-Sep	Judith Smith
20-Jul	Thea Ridder	11-Aug	Matthew Greene	5-Sep	Luella Singleton	22-Sep	Timothy Holland-Davis
20-Jul	MacArthur Littles	13-Aug	Beverly Torain	6-Sep	Lanny R. Collett, Sr	27-Sep	Roger Flowers
20-Jul	Angela M. Singleton	16-Aug	Donald Counts	6-Sep	Donald Turner	27-Sep	Thomas Sorenson
21-Jul	William Goff	18-Aug	William Washington	8-Sep	Raymond Bergeron	28-Sep	Kelly Springs
22-Jul	Donald Frost	20-Aug	Lori Aamold	9-Sep	Phyllis Frushtick	29-Sep	Sherra Scott
24-Jul	Gregory Marett	22-Aug	Krista Cessna	9-Sep	Herbert Jamison		

WE ARE PROUD TO OFFER THIS GREAT NEW PRODUCT!



As you make plans for the future it helps to be protected against the unpredictable changes in life. It's comforting to know the Asset Shield Roth IRA is there to provide flexibility, security and a guarantee to assist in helping you keep pace with the changes that life can bring your way.

AssetShield Flexible Premium Deferred Annuity Roth IRA Rates

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- Guarantees
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- Tax Advantages
- Annual Withdrawal Privilege
- No Hidden Fees
- Various Income Payment Options

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Minimum Guaranteed Interest Rate 3%

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WHO INSURES FIXED INDEX ANNUITIES?

AN INSURANCE PRODUCT

You trust your auto insurance company to pay for damages and injuries in the event of an auto accident. Homeowner's policies mitigate the financial loss associated with a variety of possible issues including fire, theft or flood. Just like these other insurance products, an annuity's backing is found in the financial strength of the insurance company offering it. Annuities are sold by life insurance companies, thus the same trust you put into your life insurance policy is the same as your trust in an annuity company.

DEFINING FINANCIAL STRENGTH

Not all insurance companies are created equal. Financial solvency in the insurance industry is contingent on premiums coming in, investments backing the cash invested, cash held on hand and potential claims in times of extreme circumstances such as a natural disaster. There are companies that rate insurance companies using all these factors in proprietary computation formulas to define which is a safer company compared to others. Standard & Poor's, Moody's and A.M. Best are examples of rating companies. Like school grades, the higher in the A-tier the insurance company sits, the more solvent the company is. These are the more secure insurance companies and annuities based on industry standards.

DON'T PLAY THE LOSER'S GAME

www.BusinessInsider.com

If you're an individual with some money to invest, the first thing you need to know if you want to invest intelligently is that you shouldn't play the Losers' Game.

What's the Losers' Game?

The game that 99.9% of the people who talk about investing appear to be playing: Namely, following global economics and markets and investment advice and trying to make smart decisions along the way. If you play that investment game, you're almost certain to lose. And the sooner you understand that, the sooner you'll be on your way to investing intelligently. In other words, if you want to invest intelligently, the first thing you should do is ignore 99.9% of what you hear in the financial media.

Why?

Because, if your goal is to invest intelligently, what you hear in the financial media is mostly distracting noise that will trick you into making expensive mistakes. That doesn't mean that the people in and on the financial media are stupid--they aren't. It just means that almost everything they talk about is irrelevant (or worse) if your goal is to invest intelligently.

Specifically, you should ignore:

- Market news
- Market forecasts
- Economic news
- Economic forecasts
- Bull/bear debates
- Stock picks
- Stock pans
- Technical analysis
- Quantitative analysis
- Generic "advice" (buy this, sell that)
- And so on...

Even if what you hear in the financial media occasionally proves to be "right," you should still ignore it. Because as you'll learn the hard way if you consume enough financial media, there will be no way to tell in advance which of the many things you hear will turn out to be right. And the ones that turn out to be wrong will cost you a lot more money than you will make from the ones that turn out to be right. So that's the first thing you should do if you want to invest intelligently: Recognize the financial media for what it is--financial media. (And what exactly is the financial media? Play-by-play coverage of the most exciting global sport in the world.)

The second thing you need to understand if you want to invest intelligently is that if you choose to play this global sport, you

will not be playing in a special Little League or low-stakes table with the folks like you who just aren't that good at it. You will play in the same league as the best professional players in the world. And you should expect to do as well against them as you would do against the PGA Tour players at the Masters or the Green Bay Packers in the Super Bowl or the Yankees in the World Series or grand masters in chess. Because the third thing you need to understand is that the only way for you to make money trading versus investing intelligently (owning low-cost index funds) is to out-play these top professionals.

Got that?

The global active trading game is like a big poker game. The "pot" the players are playing for is called "alpha"--the total amount of performance that exceeds the performance of the index. This pot, the alpha, that is won by some players, equals the amount lost by other players. To make it smart to play the trading game, therefore, you have to have a good reason for thinking that you are going to be one of the alpha "winners" instead of one of the losers. And when you soberly assess your competition--massive global institutional investors with decades of experience and tens of billions of dollars to spend on research, traders, trading systems, information, advice, access to companies and governments, and a hundred other advantages that you've never even heard of--you will (or should) gradually come to the conclusion that this competition is pretty fierce and that your chances of winning that alpha pot instead of contributing to it with losses are small.

And if you don't begin to realize that, you should at least remember the old poker adage: *If you don't know who the sucker is at the table it's you.*

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GEORGIA STATE NAPS CONVENTION

ATLANTA, GA



And then there's one last thing you should understand about your global trading competitors, folks who are very glad to see you show up (because if you're arrogant enough to think you can compete against them, you're easy pickings): They're all *paid to manage money*.

Why is that important?

It's important because, in most cases, it means they will personally do fine regardless of how well they manage money. As long as they don't screw up too badly, they'll be able to collect big money-management fees year after year from suckers like you, even if they do worse than the market index--which, over the long-term, more than 90% of them will. You, meanwhile, won't get paid a cent to manage your money. You'll invest tons of your valuable time and effort in playing a game you are almost certain to lose. And, over the years, in addition to the amount you lose competing against the world's best investors, you'll lose a ton of money in time and opportunity that could better have been spent elsewhere.

So, then, how do you invest intelligently?

Financial advisor Carl Richards, who just wrote a book about this, explains how here.

Here are the key points:

- Invest in a diversified portfolio of low-cost index funds
- Rebalance automatically when the allocations get out of whack

That's it. That's how you invest intelligently. But wait.

How can it be that simple? And if that's how you invest intelligently, why don't you hear more about that in the financial media? The reason you don't hear more about it in the financial media is that it's boring. The financial media need to make a living, too, and covering the 24/7 market game is exciting. And there are lots of people who like following the markets minute-to-minute 24 hours a day, and the financial media competes for their eyeballs and ears. But that has nothing to do with intelligent investing. And just because the "magic formula" of intelligent investing is simple doesn't mean it's easy to do. In fact, it's very hard. The reason it's hard is that it's hard

to understand and believe that this strategy will guarantee that you will outperform about 75% of all investors, including the professionals, over the long haul. Why will you outperform 75% of all investors using this strategy?

Two reasons: Lower costs and fewer mistakes.

By forever trying to chase the Big Prize--alpha--most investors make lots of mistakes. They buy high and sell low. They pay too much for bad investment advice. They pay big taxes. They get fearful when they should be greedy, and greedy when they should be fearful. They fall in love with assets at the exact worst time (when they've been going up) and fall out of love with them at the exact worst time (when they've crashed). They pay big fees to mutual funds, hedge funds, and other stock-pickers that may turn in some nice returns some years but then will lose all those winnings and more in other years. They "get out of the market" just when things get really scary (cheap) and get in when things seem safe (expensive). They hire and fire a series of financial advisers, incurring huge tax penalties in the process.

And so on.

When you add up all those mistakes and costs over the years, and you include the cost of taxes (which generally make losers out of even the folks who think they've won), the odds are extremely high that you will end up being one of those suckers who gave "alpha" to the winners. But, for most people, it takes years and years to really understand that--and to believe it and act on it when everyone you know including bad advisers and the financial media are telling you something else. So, yes, investing intelligently sounds simple. But it's hard to do. And that's why most people don't do it. So if you are smart and disciplined enough to do it, hats off to you. Enjoy the time and money you would have lost if you had spent your life playing the Losers' Game.

*Contact us toll-free at 1-800-692-7643
or at dillardfs@aol.com so we can show you how
you can be a winner with Indexed Funds!*



HONEY CHICKEN KABOBS

- 1/4 cup vegetable oil
- 1/3 cup honey
- 1/3 cup soy sauce
- 1/4 teaspoon ground black pepper
- 8 skinless, boneless chicken breast halves
- 2 cloves garlic
- 5 small onions, cut into 2 inch pieces
- 2 red bell peppers, cut into 2 inch pieces
- Skewers

Directions

Cut chicken into 1-inch cubes. In a large bowl, whisk together oil, honey, soy sauce, and pepper. Before adding chicken, reserve a small amount of marinade to brush onto kabobs while cooking. Place the chicken, garlic, onions and peppers in the bowl, and marinate in the refrigerator at least 2 hours (the longer the better). Preheat the grill for high heat. Drain marinade from the chicken and vegetables, and discard marinade. Thread chicken and vegetables alternately onto the skewers. Lightly oil the grill grate. Place the skewers on the grill. Cook for 12 to 15 minutes, until chicken juices run clear. Turn and brush with reserved marinade frequently.

SOUTH CAROLINA STATE EMPLOYEES ASSOCIATION



The Hidden Truth About Annuities

To learn more about annuities and what they have to offer you, visit 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.** 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***

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