

Dillard

Financial Solutions Inc.

"Guiding Your Money To Safety"



FOURTH QUARTER 2012 NEWSLETTER



Steve and Teresa Dillard

Federal Benefits Educators

2381 Highway 441, Suite C
Sumter, SC 29154
(803) 499-6623 • 800-692-7643
DillardFS@aol.com

SMARTER RETIREMENT STRATEGIES

Steve Dillard

What happened to Retirement? One survey stated that "essentially 39 percent, or 4 in 10 people, have moved the age forward that they're going to retire. Over half of them say the lead reason is, 'I can't afford to retire.' Source: NPR, Robert Wood Johnson Foundation, Harvard School of Public Health.

More and more individuals are studying and searching for ways to become smarter on their retirement options and how to keep up with inflation. .

This past year I have had the opportunity to visit over 100 federal events and have listened to many individuals tell me how worried they are about their futures and the future and debt of our country. It is obvious that the mood in our country regarding retirement has changed greatly. Not only are we faced with our own stories of doom and gloom, but the news media loves to perpetrate this sentiment with story after story about people's fears regarding retirement.

But, whether it is survey after survey or news station after news station, no one seems to spend any time trying to help people reach their retirement goals. I have taken advantage of the opportunity to receive expert training on safe retirement planning and have reviewed options and studies compiled by college professors. There is a financial strategy to safely plan for retirement. The solution is a fixed indexed annuity.

These annuities have shown over the past decade to perform and stay above inflation. They can offer guaranteed increases of 3% annually to help offset inflation. Only annuities can pay an increasing income on a decreasing asset. Karlan Tucker, CEO of Tucker Advisory Group, Inc. "In an imperfect world, where most people get some of the up and some of the down, you might want to consider instead getting some of the up and none of the down." If you would like to learn more about this strategy I will be more than happy to share information with you about fixed indexed annuities. We can also review some of the links on the studies compiled by college professors together.

Here at Dillard Financial Solutions, Inc. we are proud to say that none of our clients have ever lost any money due to market risk. Planning your retirement doesn't have to be stressful, if you approach it the right way. It takes knowing what's going to make a difference in your life, as opposed to you trying to figure it all out on your own.

PLEASE BE SURE TO CALL US AT 1-800-692-7643 FOR A COMPLIMENTARY REVIEW OF YOUR FEDERAL OR POSTAL BENEFITS.

IN THIS ISSUE:

<i>Smarter Retirement Strategies.....</i>	<i>1</i>
<i>Meet Our Team / National Ethics Assoc.....</i>	<i>2</i>
<i>How to Retire (IRAs).....</i>	<i>3</i>
<i>Sports Schedules.....</i>	<i>4</i>
<i>How to Retire (IRAs) Cont.....</i>	<i>4</i>
<i>AFL-CIO State Convention / Welcome President.....</i>	<i>5</i>
<i>Client Birthdays.....</i>	<i>5</i>
<i>The Shape of Our Country.....</i>	<i>6</i>
<i>Christmas Social Invite.....</i>	<i>7</i>
<i>NAPS National Convention: Reno, NV.....</i>	<i>8</i>
<i>2012 NAPS Presidential Scholarship Award.....</i>	<i>9</i>
<i>Postmasters: Southern Officer's Conference.....</i>	<i>9</i>
<i>Travis Young / Brent & Chris.....</i>	<i>10</i>
<i>Recipes: Sausage Cups & Candied Walnuts.....</i>	<i>10</i>
<i>Our Friends at NASCOE.....</i>	<i>11</i>
<i>National League of Postmasters in Florida.....</i>	<i>11</i>
<i>Goin' Green / Smarter Retirement Strategies.....</i>	<i>12</i>

www.DillardFinancialSolutionsInc.com

Our Team of Licensed Professionals



Calvin Bagley
Clayton, NC



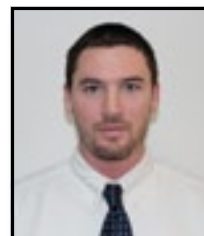
Don Beard
Sumter, SC



Brandon Bowen
Charleston, SC



Bill Bricka
Woodstock, GA



Brent Dillard
Dalzell, SC



Michael Fields
Charlotte, NC



John Foran
Douglasville, GA



Patrick Ginefra
Wilmington, DE



Patrick Harkin
High Point, NC



James Hendricks
Columbia, SC



Toby Horton
Sumter, SC



Richard Kinney
Irmo, SC



Wray Mathews
Charleston, SC



Jerry McCoy
Melbourne, FL



William Taylor
Charlotte, NC

Marketing Team: Matthew Morse, *Marketing Coordinator* • Geoff Roberts, *Webmaster* • Lesley Barch, *Production*



As many of you know, my daddy recently passed away. To those of you that sent gifts, condolences and kind words of encouragement, I am forever grateful. Your kindness meant more to me during this time than you will ever know. Thank you so much for lifting me up.

— Teresa Dillard

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



\$

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?

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

You now have \$133,100

3



FALL FOOTBALL SCHEDULES

USC GAMECOCKS | 2012-2013 SCHEDULE

Date	Opponent	Location
Aug. 30	@ Vanderbilt	Nashville, TN
Sept. 8	vs. East Carolina	Columbia, SC
Sept. 15	vs. UAB	Columbia, SC
Sept. 22	vs. Missouri	Columbia, SC
Sept. 29	@ Kentucky	Lexington, KY
Oct. 6	vs. Georgia	Columbia, SC
Oct. 13	@ LSU	Baton Rouge, LA
Oct. 20	@ Florida	Gainesville, FL
Oct. 27	vs. Tennessee	Columbia, SC
Nov. 10	vs. Arkansas	Columbia, SC
Nov. 17	vs. Wofford	Columbia, SC
Nov. 24	@ Clemson	Clemson, SC

CLEMSON TIGERS | 2012-2013 SCHEDULE

Date	Opponent	Location
Sept. 1	vs. Auburn	Clemson, SC
Sept. 8	vs. Ball St.	Clemson, SC
Sept. 15	vs. Furman	Clemson, SC
Sept. 22	@ Florida State	Tallahassee, FL
Sept. 29	@ Boston College	Boston, MA
Oct. 6	vs. Georgia Tech	Clemson, SC
Oct. 20	vs. Virginia Tech	Clemson, SC
Oct. 25	@ Wake Forest	Winston-Salem, NC
Nov. 3	@ Duke	Durham, NC
Nov. 10	vs. Maryland	Clemson, SC
Nov. 17	vs. NC State	Clemson, SC
Nov. 24	vs. South Carolina	Clemson, SC

HOW TO RETIRE WITH NO WORRIES ABOUT YOUR IRA INCOME DROPPING

Continued From Page 4

WHAT WOULD HAVE HAPPENED TO A REGULAR MUTUAL FUND INVESTMENT?

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 in come...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!

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.



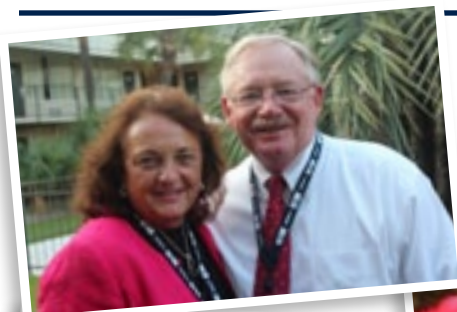


Dillard Financial Solutions, Inc. Welcomes the New President of the South Carolina AFL-CIO!



Ken Riley
South Carolina State President

**And we bid a fond farewell to the
past president, Donna Dewitt!**



Bill Fletcher, Jr., Director
American Fed. of Gov't. Employees, AFL-CIO

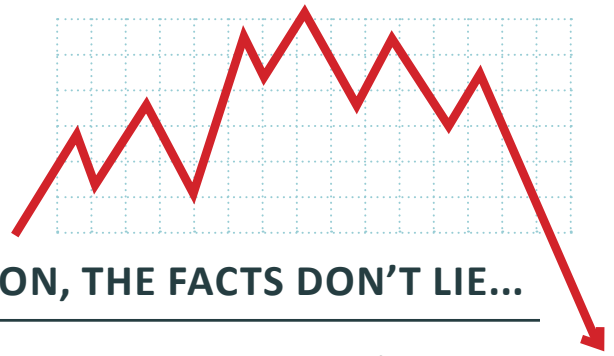


AFL-CIO SC STATE CONVENTION **GEORGETOWN, SC**

Happy Birthday to Our Clients!

01-Oct	Joyce Ann Dubose	26-Oct	Noble Timmons	16-Nov	Sheila Sheridan	04-Dec	Reginald Young
02-Oct	Laura Foran	28-Oct	Deborah Edwards	16-Nov	Thomas Kennedy	04-Dec	Jason Kneuer
03-Oct	Anna Taylor	28-Oct	John Williams	16-Nov	Judith Murphy	05-Dec	C. Yvette Taylor
03-Oct	Rosetta Mayo	10-Oct	David E. Blair	17-Nov	Frederick Whiting	05-Dec	Mildred Krause
03-Oct	Katara Nathan	01-Nov	Gloria Corley	18-Nov	Eileen Rodriguez-Rojas	09-Dec	Linda Irick
03-Oct	Sandra Foran	01-Nov	Jane Wolper	20-Nov	James Bedell	08-Dec	Angela Brimmer
04-Oct	Michael J. Dennis	01-Nov	Kevin Wilde	20-Nov	James Van Huss	08-Dec	Donald Demarte
04-Oct	John Foran	01-Nov	Linda Fisher	22-Nov	Cindy Sheridan	09-Dec	Betty Johns
07-Oct	Matthew Carson	03-Nov	Mary Windham	22-Nov	Selena Beasley	12-Dec	Carroll Peyton
07-Oct	Robert Dunklin	04-Nov	Darrell Moore	22-Nov	Sandra McGrew	12-Dec	Mary Louise Matthews
09-Oct	Charles Polk	04-Nov	Danny Murphy	24-Nov	Evelyn Williams	13-Dec	Joe Dawson
09-Oct	Sara Smith	05-Nov	Timothy Fox	24-Nov	Dickie Brunson	13-Dec	Diana Garrett
09-Oct	Michael Goodley	08-Nov	John Gough	26-Nov	Cynthia K. Metcalf	14-Dec	Kertina Dorkha Epps
10-Oct	Nick Drociuk	08-Nov	Cynthia Jolly	27-Nov	Roger Asti	15-Dec	Ryan O'Dea
13-Oct	Vermonica Harrell	09-Nov	Charles House	27-Nov	Jake Bookard	16-Dec	Leonard Voyles
14-Oct	Alvin R. Harlan	07-Nov	Colen Roper	27-Nov	Deborah Fox	16-Dec	Hazel A. Durant, Jr.
14-Oct	Lois Kirby	07-Nov	Angela Wilde	27-Nov	Gwendolyn Ervin	16-Dec	Susan Bartko
14-Oct	Anita Jones	11-Nov	Margie Dennis	28-Nov	Ronald Bobo	16-Dec	Steven Bowden
14-Oct	Tony Lybrand	11-Nov	Percival Evans	28-Nov	Mavis Russell-Boatman	17-Dec	Crystal Reed
17-Oct	Jose V. Targa	11-Nov	Winston White	29-Nov	Doug Pollard	20-Dec	Deborah Brito
17-Oct	Jeff Diven	11-Nov	Kathy Lucas-Hogue	29-Nov	Marva Green	22-Dec	Linda Butler
19-Oct	Joyce Bedell	11-Nov	Emily Skvasik	30-Nov	Elizabeth Magera	25-Dec	Joanne Beckwith
19-Oct	Sarah Ann Hancock	11-Nov	Arthur Sawyers	30-Nov	Phyllis Robinson	26-Dec	Lillie Ponder
22-Oct	Tyrand Flowers	12-Nov	Roger Fowler	30-Nov	Gregory Smith	26-Dec	Jimmie Burton
22-Oct	Kenneth Haynes	13-Nov	Ann Drociuk	30-Nov	Paul Bergeron	27-Dec	Robin Munnerlyn
22-Oct	Carol Baker	13-Nov	John Krause	01-Dec	Fred A. Daniell	27-Dec	June Jensen
23-Oct	Beverly L. Kendrick	13-Nov	Cynthia Doster	02-Dec	Tarsha Alexander	29-Dec	Harris Rogers
23-Oct	Joseph Rogerson	13-Nov	Linda Anderson	02-Dec	Ronald Turner	29-Dec	Emmie Sue Baird
24-Oct	Eloise Counts	14-Nov	Scott Fujimoto	02-Dec	Charlie Bigelow	31-Dec	Gary Elmore
25-Oct	Theresa K. Voyles	15-Nov	Melissa Miller White	03-Dec	William Gailliard, Jr.		
25-Oct	Rodney Jenkins	15-Nov	Esther Hoxter	03-Dec	Cameron Wesley		

WHAT KIND OF SHAPE IS OUR COUNTRY *REALLY* IN?



REGARDLESS OF YOUR POLITICAL AFFILIATION, THE FACTS DON'T LIE...

HOW IS THE U.S. ECONOMY DOING IN 2012? The following statistics below are presented without much commentary. They pretty much speak for themselves. As you read this, there are more than **6 million mortgages** in the United States that are overdue. According to Gallup, **the unemployment rate was at 8.3% in mid-January but rose to 9% in mid-February** (not including those on unemployment).

The percentage of working age Americans that have jobs is not increasing. **The employment to population ratio** has stayed very steady (**hovering between 58% and 59%**) since the beginning of 2010.

Right now, the **U.S. national debt is increasing by about 150 million dollars every single hour**. Overall, Americans are carrying a grand total of **\$798 billion in credit card debt**. If you were alive when Jesus was born and you spent a million dollars every single day since then, you still would not have spent \$798 billion by now.

To get the same purchasing power that you got out of \$20.00 back in 1970 you would have to have more than **\$116 today**.

During 2012, the U.S. government must roll over nearly **3 trillion dollars of old debt**. The U.S. debt to GDP ratio has now reached **101%**. At the moment, the U.S. national debt is sitting at a grand total of **\$15,419,800,222,325.15**. If the federal government began right at this moment to repay the U.S. national debt at a rate of one dollar per second, it would take over **440,000 years to pay off the national debt**.

Over the past three years, the number of Americans on food stamps has increased from 32 million to **46 million**.

If you can believe it, **37% of all U.S. households** that are led by someone under the age of 35 have a net worth of zero or less than zero. There are about **88 million** working age Americans that are not employed and that are not looking for employment. That is an all-time record high.

Back in the year 2000, about 20% of all jobs in America were manufacturing jobs. **Today, about 5% of all jobs in America are manufacturing jobs**. Amazingly, more than **56,000 manufacturing facilities** in the United States have been shut down since 2001.

According to the New York Times, approximately **100 million Americans** are either living in poverty or in "the fretful zone just above it".

When you step back and look at the broader picture, it is hard to deny that we are in really bad shape and that things are rapidly getting worse. Each day the foundations of our economy crumble a little bit more, and we need to wake up as many Americans as we can to what is really going on while there is time. We have accumulated way too much debt, we consume far more wealth than we produce, millions of our jobs are being shipped overseas, our big cities are decaying, family budgets are being squeezed more than ever, poverty is rampant and we have raised several generations of Americans that expect the government to fix all of their problems. **Do you have a plan?**

Source: TheEconomicCollapseBlog.com

It is never too late to ensure that you and your loved ones are taken care of. Ask yourself this: **Where do you want to have your retirement dollars?** If your hard-earned money is in a risky product, talk to us about how we can move your money to safety. Don't let the bad choices of our country affect how you will live during your retirement years. Not one of our 4,000 clients has ever lost a dime due to market risk. The choice is yours. **Call us today at 800.692.7643.**

YOU AND A GUEST ARE INVITED TO
OUR BIGGEST EVENT EVER!

— THE —

Dillard

FINANCIAL SOLUTIONS, INC.

Christmas Social

More Fun • Better Food

More Entertainment • Bigger Prizes

Dessert Contest

DECEMBER 13, 2012 • 6:30PM SHARP!

SEAWELL'S RESTAURANT

1125 ROSEWOOD DR. • COLUMBIA, SC • 29222

Must RSVP by December 9 • 803.499.6623

Attire is Christmas Dressy

NAPS NATIONAL CONVENTION

RENO, NV



Patrick Donahue, Postmaster General





DILLARD FINANCIAL SOLUTIONS, INC. PROUDLY SPONSORS

NAPS 2012 PRESIDENTIAL SCHOLARSHIP AWARD

RECIPIENT KIANTE HARRIS

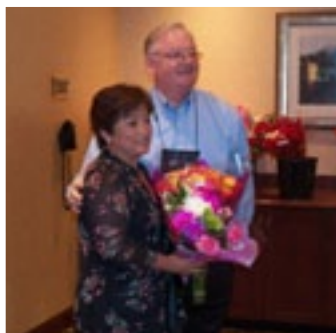
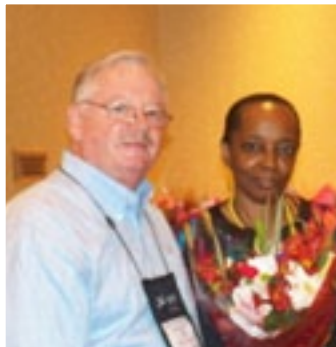


MY NAME IS KIANTE SHAQUIEL HARRIS and I applied for the NAPS Presidential Scholarship Award through the United States Postal Service. My father, Royce Harris, is a supervisor at Singer Station in Lubbock, Texas. I am attending Wayland Baptist University in Plainview, Texas. In high school I was in the Pre-Law magnet program at Estacado High and maintained a 3.2 grade point average, earning an award for Outstanding Witness. I worked closely with the Lubbock Police Department and earned a letter of recommendation from John M. Frullo, State Representative of District 84. As a high school football player, I won numerous awards including Heavy Hitter, Best Defensive Player and Football All City. I am currently playing football for Wayland Baptist.

I would like to thank Dillard Financial Solutions, Inc. for awarding this scholarship to me. I will continue to work hard in my academics and on the football field to make my parents and everyone who has helped me proud. I also want to thank you for appreciating my Father. There is no way to repay him and all his fellow soldiers for their sacrifice, but when they are acknowledged for what they do by companies like you, it makes a world of difference.

SOUTHERN OFFICER'S CONFERENCE FOR POSTMASTERS

CONCORD, NC



CONGRATULATIONS

TRAVIS "THE TERMINATOR" YOUNG

UBM ANGLER OF THE YEAR 2012



SPONSORED BY:
DILLARD FINANCIAL SOLUTIONS, INC.



CONGRATULATIONS TO
Brent and Cris Dillard
ON THEIR MARRIAGE!

*We wish them a lifetime of Love,
Happiness and All of God's Blessings!*



SMOKED SAUSAGE CUPS

All-purpose flour

1 sheet Pepperidge Farm® Puff Pastry, thawed

6 ounces kielbasa, diced

2 tablespoons orange marmalade or your favorite jam

1 tablespoon Dijon-style mustard

Chopped fresh parsley

Directions

Heat the oven to 400 degrees. Sprinkle the flour on the work surface. Unfold the pastry sheet on the work surface. Roll the pastry sheet into a 10x15-inch rectangle. Cut the pastry sheet into 24 (2 1/2-inch) squares. Press the pastry squares into 24 (1 3/4-inch) mini muffin-pan cups. Stir the kielbasa, marmalade and mustard in a medium bowl. Spoon about 1 tablespoon kielbasa mixture into each pastry cup. Bake for 15 minutes or until the pastries are golden brown. Sprinkle with parsley.



DAWN'S CANDIED WALNUTS

1 pound walnut halves

1 cup white sugar

2 teaspoons ground cinnamon

1/4 teaspoon salt

6 tablespoons milk

1 teaspoon vanilla extract

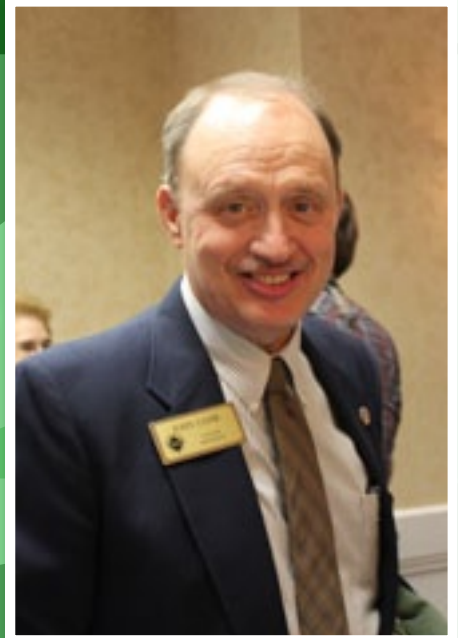


Directions

Preheat oven to 350 degrees F (175 degrees C). Spread nuts in a single layer over a baking sheet. Roast for approximately 8 to 10 minutes, or until the nuts start to turn brown and the smell of roasting nuts fills the kitchen. Stir together sugar, cinnamon, salt, and milk in a medium saucepan. Cook over medium-high heat for 8 minutes, or until the mixture reaches the soft ball stage of 236 degrees F (113 degrees C). Remove from heat, and stir in vanilla immediately. Add walnuts to sugar syrup, and stir to coat well. Spoon nuts onto waxed paper, and immediately separate nuts with a fork. Cool, and store in airtight containers.

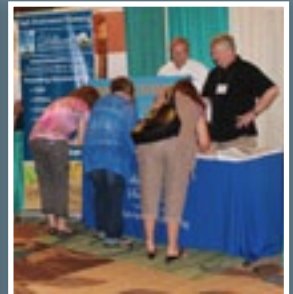


OUR GOOD FRIENDS AT NASCOE!



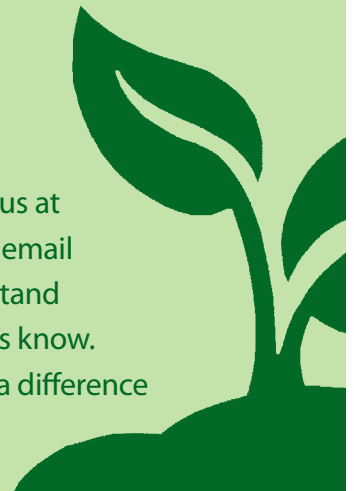
National League of Postmasters

109th Annual National Convention
Walt Disney Swan Resort • July 29 - August 2, 2012



GOIN' GREEN!

Dillard Financial Solutions, Inc. is goin' green. In an effort to save on paper waste, we are offering our quarterly newsletter electronically through email. Please email us at dillardfs@aol.com and let us know if you would like to receive our newsletters via email or printed. We promise not to sell your email address or send you spam. We understand the value of your time so if you prefer not to receive a newsletter at all, please let us know. When it comes to our precious natural resources, less really is more. Help us make a difference for the future of Planet Earth!



SMARTER RETIREMENT STRATEGIES

Don't Just **Retire**. Retire **Smarter**.

www.SmarterRetirementStrategies.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.

We Have Representatives Around the Country!

2381 Highway 441, Suite C
Sumter, SC 29154

6601 Cedar Mountain Rd.
Douglasville, GA 30134

200 Lyndhurst Avenue
Wilmington, DE 19803

21 Fuchsia Court
Columbia, SC 29223

7588 Woodrow St.
Irmo, SC 29063

2031 Bottlebrush Dr.
Melbourne, FL 32935

3417 Oak Trail
Clayton, NC 27520

2245-C Ashley Crossing Dr., 301
Charleston, SC 29414

1643B Savannah Hwy., 183
Charleston, SC 29407

8 Paddock Chase
Irmo, SC 29063

10707 Osprey Dr.
Charlotte, NC 28226

Toll free: (800) 692-7643 • Office: (803) 499-6623 • Fax: (803) 499-3174 • Email: dillardfs@aol.com

Published By: Dillard Financial Solutions Inc. All Rights Reserved.

Articles & Information Supplied By: Dillard Financial Solutions, Inc., Suite101.com, TheEconomicCollapseBlog.com